

# Insurance Challenges for International Aid Organizations

Presented by David G Tompkins  
Aid & International Development Forum  
Washington, DC July 22, 2010





**1**

**Introduction**

**2**

**About Expat Financial & TFG Global**

**3**

**Expatriate Insurance Solutions**

**4**

**Other International Insurance Available**

# About Expat Financial & TFG Global

- Owned and operated by TFG Global Insurance Solutions Ltd. (TFG Global)
- Expat Financial® web site operational in 1998. TFG Global opened in 1997.
- We have become a leader in providing international health insurance, expatriate life and disability insurance, travel insurance and special risk insurance
- An international insurance brokerage responsible to the client with a wide range of global insurance plans & insurers
- We have become a highly respected authority on insuring international risks and are sought out by clients large and small around the world – including NGOs, Aid Groups, Businesses and Governments.



## More About Us



- A leader in providing expatriate insurance solutions with access to insurance plans and companies that local brokers can't provide
- We work with clients from around the world – individual plans to large groups
- We can provide insurance for people living and working in high risk zones such as Iraq and Afghanistan – full war & terrorism risk cover
- We are leaders in providing group international insurance to expatriate employers
- From Afghanistan to Zambia, Expat Financial & TFG Global offers the most comprehensive coverage available for individual expatriates and their employers from a large array of highly respected international insurers.

# Types of Clients

- Individual expatriates around the world
- Corporations with employees around the globe who require international group insurance plans
- Non-Governmental Organizations (NGOs) & non-profits
- Missionaries
- International Students & Schools
- Governments
- Special risk clients operating in high risk areas



# International Travel Medical Insurance



- Critical to get if you have consultants or employees going on aid missions
- Group or Individual plans
  - **Group plans can save NGO 10%**
- Can be purchased online
- Evacuation cover is essential – medical and political cover
  - **Evac must be coordinated by insurer**
  - **Essential that someone contact assistance company or insurer to pre-certify expense**
    - Small expenses usually reimburse later
    - Larger expenses can be paid directly or insurer will provide a guarantee of payment to hospital
    - Most facilities in 3<sup>rd</sup> World only want cash and don't like to deal with insurer.
    - Pre-existing medical conditions are generally not covered.

# Expatriate Insurance Solutions

## International Health Insurance

- Vital if you are sending someone abroad for 1 year or more.
- You need to make decision if you are going to cover aid worker only or also cover his/her dependents.
- We can source global medical insurance plans from a variety of different insurers and carriers





# What to Look for in an International Health Insurance plan



- Lifetime renewal for individual plans
- Ability to exclude cover for USA if not required – most Americans want a plan which covers treatment in the United States
- Ability to settle claims globally and via a large medical provider network which allows for direct reimbursement
- Competitive premiums with several coverage levels, options and deductible levels
- Ability to underwrite pre-existing medical conditions if necessary and wanted
  - **Some carrier will cover pre-existing medical conditions.**
- Coverage for riot, civil commotion and passive terrorism risks
- Comprehensive international medical coverage



# International Life & Disability Insurance



- Life & AD&D cover usually a standard benefit
  - 1 or 2 times income is common
- Some expat insurers offer international disability insurance for expatriates. Plans usually cover 60% of one's income up to age 65.
- Accidental Death & Dismemberment (AD&D) plans are available online or in some cases by special request, especially for those who plan to travel to or reside in high risk regions.

# What to look for in Expatriate Group Insurance Plan

- Portability of coverage for mobile aid workers who may move from one country to another
- Access to a large network of health providers who can provide direct reimbursement along with free choice of providers.
- Competitive premiums – significant savings if USA is excluded because of the high cost of care. Ability to customize policy with several deductible levels
- 24/7 claims service and support along with online administration and employee support and communication
- For US citizens, a policy which will cover their treatment worldwide, including in America.
- Maternity coverage – a significant risk if not covered
- Coverage for pre-existing medical conditions with no medical questions for enrolments
- High maximums for critical illnesses such as cancer, stroke and heart attacks
- Coverage for passive terrorism if employees are residing in potentially hostile environment
- Some American companies want HIPAA and COBRA compliance
- Ease of administration
- Avoid local & domestic health insurance plans



Contact [Expat Financial](#) for a comprehensive Global Benefit Plan

# Quick Case Study

- **Aid Organization:**

- Needs to cover 12 staff going to Sudan in 3 days for 6 months. Mix of US and non-US citizens.
- Require medical and evacuation coverage
- Mixture of US and non-US citizens

- **Solution:**

- Purchased group travel medical insurance plan online with confirmation of coverage emailed to client within 5 minutes and policy cards and details emailed back to client within a day. Evac included. AD&D option selected. Domestic cover should be kept in place. War and terrorism coverage included.
- If they will be stationed there for 1 year or more, then we would suggest an group expatriate insurance plan. Domestic cover not required. Dependents at home & abroad covered.
- Suggested K&R coverage.



# International Group Insurance That Are Typically Offered to Aid Workers On Long Term Assignments

- Accidental Death & Dismemberment
- International Health Insurance
- Evacuation and Repatriation - Less Typically Offered
- International Life Insurance
- Long Term Disability Insurance
- Dental
- Optical
- Critical Illness

# Special Risk Insurance



- TFG Global can source international insurance for companies and individuals who operate in countries such as Afghanistan, Iraq and other high risk regions
- We are appointed Lloyds of London Agents with access to the Lloyds market through our underwriters London
  - **Lloyds is an insurance stock market**
  - **Provide as much info as possible to insurer.**
    - Dates of birth, gender, citizenship, income, duties, security arrangements
- Our firm or our associates can source AD&D, Medical, Evacuation, Kidnap & Ransom, DBA and many other insurance needs where conditions permit.
  - **Do not tell staff they are covered by K&R.**
  - **Assign a password for K&R plan**
- Cover for passive war and terrorism
  - **Essential for high risk zones**
- Special coverage for a variety of special risk situations



# Terrorism Coverage



- Most plans exclude terrorism and war, but some offer passive cover.
- What is passive vs. active terrorism
- State Department warnings
- Riot and civil strife exclusions
  - **Sample claim - Iraq**



```
graph TD; A[Expat Insurance] --> B[Health]; A --> C[Life]; A --> D[Disability];
```

**Expat  
Insurance**

**Health**

**Life**

**Disability**



**Your International Insurance Source**

# Contact Information



## **Vancouver Office:**

#1500 – 701 West Georgia Street  
Vancouver, BC V7Y 1C6 Canada

Email: [info@tfgglobal.com](mailto:info@tfgglobal.com)

P: 604-628-0426

## **Toronto Office:**

Toronto Star Building  
#1801 - 1 Yonge Street  
Toronto, ON M5E 1W7 Canada  
Email: [toronto@expatfinancial.com](mailto:toronto@expatfinancial.com)  
Phone: 416-619-5362

Web: [www.expatfinancial.com](http://www.expatfinancial.com) & [www.tfgglobal.com](http://www.tfgglobal.com)

Toll Free: 1-800-232-9415

Fax: 604-259-0652

Contact us today to review your international insurance needs

**“Global Financial Security & Service”**





# Thank You!

[www.expatsfinancial.com](http://www.expatsfinancial.com)

Expat Financial is a Registered Trademark

Copyrighted 2010 – All rights reserved

e&oe

# Legal Disclosure and Notice

Some of the products and services described or advertised on this site may not be available to residents of certain jurisdictions, depending on regulatory constraints, including Canada and the U.S. Please contact Expat Financial via web site owner TFG Global Insurance Solutions Ltd. for more information about your specific jurisdiction.

The information and content contained in this presentation is intended for general informational purposes only. It is not intended to constitute, insurance, legal, financial, tax or any other professional advice or services. You should consult a qualified professional advisor before making any decision relating to the information contained in the presentation or web sites.

**Note: The policies we offer via TFG Global Insurance Solutions Ltd. or its related web sites are not available to citizens currently residing in the USA when taking out the policy.**

EXPAT FINANCIAL & Design is a registered trademark of TFG Global Insurance Solutions Ltd.

e&oe