



INTERNATIONAL
INSURANCE
BROKERAGE

GLOBAL RISKS
DEMAND GLOBAL
INSURANCE SOLUTIONS

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ARE YOU GOING GLOBAL?

With more and more companies and individuals working across national boundaries and employees becoming increasingly mobile, the need for an effective global insurance brokerage is even more important today. An expatriate assignment is a huge investment for an expatriate employee and their employer. As an expatriate, life takes you beyond boundaries to exciting and unique places. Therefore, you require an international insurance brokerage that can understand your unique needs. This is even more so important for multinational organizations that employ expatriate employees around the world. If you or your company is going global, it is vital to consult an international insurance specialist firm.



DISCOVERY IS SEEING THE SAME THING AS EVERYONE ELSE AND THINKING SOMETHING DIFFERENT.

Albert Szent-Gyorgyi



ABOUT EXPAT FINANCIAL

Expat Financial® is a leader in providing international insurance products for individual expatriates and their employers around the world. Expat Financial offers international health insurance, dental, evacuation, life and disability plans from global insurance companies. As a leader in sourcing international insurance plans for individual expatriates and their employers around the world, we make it our business to understand your business, as well as the unique needs of your global employees.

ABOUT TFG GLOBAL

Expat Financial® is the expatriate insurance division of TFG Global Insurance Solutions Ltd., a specialist international insurance brokerage firm with clients around the world. TFG Global, which still serves domestic insurance clients, was approached by one of its domestic clients in the 1990s and tasked to obtain coverage for employees operating in a war-torn country in Africa. We soon realized that more and more companies and individuals across the globe required an international insurance specialist firm to source global insurance plans. We are a leader in providing special risk insurance plans to individuals and companies operating in high-risk zones, such as Afghanistan and Iraq. Our dynamic organization has both strong ties with key insurers around the globe and valued relationships with clients that have a range of one to thousands of employees. We are a Lloyds-appointed agent and member of Advocis, the Canadian insurance planning association.

SERVICE & SUPPORT

We work develop lasting partnerships with our clients to provide insurance and risk services. We have real expertise and aim to provide our clients with risk solutions to meet their unique requirements. Through an innovative and personalized approach to services, we are proud to be a valued partner, working daily to provide quality solutions and products to clients operating in different regions, time zones and even in high-risk regions.

WORLD-CLASS SOLUTIONS

Navigating the global insurance arena can be very challenging for both individual expatriates and their employers. Our firm has partnered with global insurance providers around the globe that provide world-class insurance solutions for our clients. These gobal insurance contacts and our ability to find solutions for our clients are what truly sets us apart from domestic-focused consultants and brokers who may have limited experience working in global insurance.



RISK SOLUTIONS

At TFG Global, we are accountable to you (the client), not the insurer. As an independent brokerage firm that can work on a brokerage or consulting basis, we are fully compensated by the insurer that you choose, and do not charge fees to our clients (unless we are working on a consulting basis).

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*ONLY THOSE WHO WILL RISK GOING
TOO FAR CAN POSSIBLY FIND OUT
HOW FAR ONE CAN GO.*

T. S. ELIOT

WHY CHOOSE EXPAT FINANCIAL & TFG GLOBAL



OUR EXTENSIVE EXPERIENCE

We provide global insurance solutions to individual expatriates and their employers around the world using our extensive experience and knowledge of the regions that our clients operate in.

We then develop cutting-edge insurance solutions to meet the needs of our many clients. For example, we handle clients working in the highest risk regions in the world, including Afghanistan and Iraq. We have worked with government agencies to source insurance coverage for some of their employees. We also listen to our clients and then use a broad range of expertise to find the right solutions at competitive prices. We not only pride ourselves in our experience but in our market intelligence and understanding the issues our clients face, including difficult coverage requirements.



OUR GLOBAL INSURANCE CONTACTS

We have a large number of contacts in the largest global insurance companies in North America and Europe, unlike many domestic-focused brokerages. We provide an extensive range of global insurance products to our clients.



OUR PERSONALIZED SERVICE

TFG is dedicated to a high level of service with a human touch.

Our dedicated staff will work with you, our clients, in any time zone. TFG is not a typical 9-to-5 operation, as we recognize that our clients expect exceptional service. We can even travel around the world to meet with you. We also use any the available technology to stay connected with you.

Our clients rely on us to help with difficult claims and with any insurance company service issues that may arise. We are your international insurance advocate.



OUR INDEPENDENCE

As an independent insurance brokerage, our firm is accountable to you the client. We represent a multitude of international insurance companies around the world. We are able to work with clients on a consulting fee basis or we can operate on a brokerage basis where TFG Global is compensated by the insurer you choose. Our large client basis allows us to negotiate lower premiums for our clients at inception and at renewal.



OUR EXPERTISE

If you need heart surgery, you see a heart surgeon. If you have an international tax problem, you talk to a global tax specialist. If your organization requires international insurance, you would then speak with a global insurance brokerage firm like TFG Global. Again, we are your international insurance advocate with extensive insurance knowledge and firm dedication to personalized, client-focused service.



It was 9:30 p.m. at night and our office received a call from an expat employer that their employee had been injured in a suicide bomb attack in Afghanistan. TFG Global helped facilitate the claim process with the Lloyds of London and the assistance company. The employee was transferred to a hospital and made a full recovery.

OUR CLIENTS ARE GLOBAL

Expatriate Financial proudly works in collaboration with a diverse range of clients around the world in many regions, industries and sectors, including but not limited to:

- ▶ Multinational Organizations & Corporations
- ▶ Non-Governmental Organizations (NGOs)
- ▶ Governments
- ▶ Embassies and Consulates
- ▶ Global Security Companies
- ▶ International Schools & Universities
- ▶ Relief & Humanitarian Organizations
- ▶ Resource & Development Companies, including Mining and Petroleum Industry
- ▶ Individual Expatriates & Some Local Nationals



INTERNATIONAL INSURANCE SERVICES AND PRODUCTS

TFG Global and its expatriate division Expat Financial source a variety of international insurance solutions for individual expatriates and their employers around much of the world. We help people navigate through the international marketplace while offering excellent service. We provide global insurance solutions that enhance a client's value proposition and minimize risks through our unique partnerships and global insurance contacts.



WE OFFER AN ARRAY OF INTERNATIONAL INSURANCE SOLUTIONS:

- ▶ International Health Insurance
- ▶ International Life Insurance
- ▶ Expatriate Disability Insurance
- ▶ Special Risk Insurance
- ▶ International Group Insurance
- ▶ Global Travel Insurance
- ▶ Global Insurance Consulting Services



INDIVIDUAL EXPATRIATE INSURANCE PLANS

For an expatriate, deciding to live abroad is a huge commitment that involves uprooting your life and often your family to live in a new and exciting country. More people are moving abroad to work, retire or take an extended trip. One of the most important steps to take before moving abroad is to decide which expat health insurance plan you should obtain, and which carrier and options to choose. Fortunately, you can rely on Expat Financial to find a plan that best suits your needs and budget.

TFG Global offers a wide range of insurance plans from well-respected, well-known and secure global insurance companies and suppliers. We offer international life, disability, travel and health insurance plans for individual expatriates in most parts of the world. Our expatriate insurance division, Expat Financial, is a leading resource for people who work, travel, retire or live abroad.



INTERNATIONAL HEALTH INSURANCE

- ▶ Worldwide medical coverage including or excluding the USA
- ▶ Flexible coverage, deductibles and coverage options
- ▶ Evacuation and dental insurance
- ▶ Wide variety of insurers and plans to suit almost any budget
- ▶ Access to large global provider networks and care



EXPATRIATE DISABILITY INSURANCE

- ▶ Coverage should you become disabled
- ▶ Protects your most valuable asset – your income
- ▶ Global coverage and options
- ▶ Covers sickness and injuries
- ▶ Coverage for occupational injuries



INTERNATIONAL LIFE INSURANCE

- ▶ Life plans to protect your family or business
- ▶ Global Life Insurance Plans
- ▶ Annual Policies
- ▶ Optional AD&D Coverage



GLOBAL TRAVEL INSURANCE

- ▶ Emergency medical coverage
- ▶ Evacuation and other optional benefits
- ▶ Wide variety of plans and insurers
- ▶ Short- and long-term coverage



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EXPERIENCE IS NOT WHAT HAPPENS TO YOU; IT'S WHAT YOU DO WITH WHAT HAPPENS TO YOU.

ALDOUS HUXLEY

IS YOUR ORGANIZATION GOING GLOBAL?

INTERNATIONAL INSURANCE PLANS FOR CORPORATIONS, ORGANIZATIONS AND GOVERNMENTS

With more companies and organizations operating across national boundaries, and with employees becoming increasingly mobile, the need for international insurance plans has become ever more important. Through our specialized expatriate insurance division, Expat Financial, TFG Global Insurance Solutions Ltd. offers a wide range of insurance plans to global businesses, non-profit organizations, foreign education establishments and even governments. We specialize in sourcing plans from the market that help you manage and protect your most valuable asset: your employees. We only work with large, financially secure, well-known and capable insurance companies that can deliver insurance plans and services that global organizations require.



EMPLOYEE BENEFITS FOR EXPATRIATE EMPLOYEES

“PROTECTING YOUR MOBILE WORKFORCE AND GLOBALLY MOBILE TALENT”

Sending an employee overseas is a huge investment for any organization. Many firms don't realize that the cost of a failed overseas assignment can often run into the hundreds of thousands of dollars. Thus, it makes a lot of sense to invest in an international group insurance plan. Expat Financial can source global benefit plans for expatriate employers with as few as three employees.

The global benefit plans that we source from the market can cover your mobile personnel, expatriates, third-country nationals and even some local nationals. TFG Global will work with your organization to examine its global benefit needs and existing plans and then report back with a full analysis and competitive quotes from the market. TFG Global can help your organization meet the challenge of providing consistent protection for a globally diverse workforce under one plan that will provide your organization with price efficiencies, portability and simple administration.

Companies, organizations and even governments rely on TFG Global because we have the global insurance contacts, experience, knowledge and superior service that can't be matched by domestically-focused brokers. We often work with clients around the world who have employees across numerous time zones. An expatriate benefit plan sourced by our firm will protect your company's bottom line while helping you retain and attract the best employees.



INTERNATIONAL INSURANCE SOLUTIONS FOR EXPAT EMPLOYERS

Global Mobility Requires Global Insurance Solutions

We work with global companies and organizations to provide comprehensive global mobility insurance plans to cover their expatriate employees. Here is a list of group insurance plans that our firm provides to expatriate employers:

Group Life Insurance Plans

Protects your organization, its employees and their families in the event of a the death of an employee. This insurance is especially important for organizations with mobile employees, who would expect comparable benefits to their domestic plans.

Group Accidental Death & Dismemberment (AD&D)

We are able to source competitive personal accident plans from a variety of insurers, including Lloyds of London.

Long-Term Disability Insurance

Disability coverage provides additional protection in the event of disability due to an accident and/ or sickness. As a vital part of an employee benefits package, disability protection gives your expat employees the reassurance that their income will be covered.

International Health Insurance

We can source a variety of global medical insurance plans that can cover in-patient and out-patient care for an employee and their dependants, even if the dependants reside back home. The policies allow employees to access an international direct provider network that can settle claims and allow for treatment around the world.

Evacuation Plans

Should your employee require medical treatment that can't be sourced locally, we offer medical evacuation plans that can seamlessly handle a complicated evacuation to a first-class medical facility. The plans we offer can be offered on a stand-alone basis or integrated into a group benefit plan. Security evacuation plans are also available.

International Dental Insurance

The medical insurance companies we work with can offer comprehensive dental insurance as part of an expat benefit plan.

Global Pension and Savings Plans

Our firm will search the market for the most suitable expat pension plan for your company and employees.

International Insurance Consulting

TFG Global offers global insurance consulting services to companies operating in demanding international environments. We work with your firm on a fee basis and provide ongoing support and advice.

Business Travel Insurance Plans

If your employees travel for business or even pleasure, we can obtain quotes for group travel insurance plans to cover their unexpected emergency medical, evacuation and travel expenses.

SPECIALTY & HIGH RISK INSURANCE

SPECIAL RISKS DEMAND TFG GLOBAL INSURANCE SOLUTIONS

More companies and organizations are operating in high-risk regions around the world where there are heightened risks for terrorism, civil strife and war. TFG Global provides specialized knowledge, experience and global insurance company contacts that can provide complete protection for your employees who are posted abroad in high-threat countries. We work with insurance companies that can underwrite insurance plans that cover people who are injured or killed as a result of a terrorist attack, war, riot or other civil disturbance.

TFG Global has extensive experience working with clients operating in high-risk countries, including Iraq, Somalia and Afghanistan. Our independent firm has sourced coverage for aid organizations, security firms, governments and companies sending employees to high-threat environments.

SPECIAL RISK PLANS

TFG Global sources quotes for a full range of group or individual needs, including:

- ▶ Personal Accident Coverage, Including War & Terrorism
- ▶ Kidnap, Ransom & Extortion
- ▶ Medical & Evacuation
- ▶ Disability & Disablement Plans
- ▶ Business Protection Plans



WE HAVE THE TOP SPECIAL RISK RESOURCES

Through our association with Special Contingency Risks (SCR) in London & New York, your organization can have access to the top brokerage for special risk insurance and an in-house 24/7 global threat response centre. Alert:24 is staffed by former military and intel staff who provide a unique and responsive bridge between the client and the insurer in a crisis with superior support and service.

SPECIAL RISK INSURANCE ADVISORS

We provide insurance solutions that give both the employee and the employer peace of mind. After a thorough risk analysis, we would identify, and deliver, the right insurance solutions that meet your unique set of needs. If your organization is operating in hostile or remote regions, speak to TFG Global about your special insurance requirements. We can even provide access to risk mitigation and a threat intelligence service.





LEGAL DISCLOSURE

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

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TFG Global Insurance Solutions Ltd. is committed to ensuring the privacy of all our clients. Staff conduct is bound by strict client confidentiality rules, respecting the private nature of all client data and communications. Please contact us for more details.

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