

GLOBAL MINING INSURANCE SOLUTIONS



GLOBAL MINING INSURANCE REQUIREMENTS



Our firm realizes that resource companies are looking beyond borders for global mining opportunities. Mining is an extremely important part of many developed and undeveloped economies around the world. Economic trends and demands have made cost control extremely important for mining executives, who are under pressure by shareholders to maintain growth for mining exploration, development and production.

In order to develop many mining opportunities around the world, mining companies need to send their employees abroad for short- and long-term assignments and they need to employ expats as well as local nationals. This human capital is a huge investment for any organization. Those employees are exposed to many risks which need to be managed, mitigated and covered. Whatever the mining cycle, TFG Global Insurance Solutions Ltd. provides its clients with a completely unique and specialized experience as well as knowledge, service and global insurance contacts that are required by international mining operations.



GLOBAL MINING INSURANCE EXPERTS

In order to obtain expatriate and special risk coverage for your globally mobile employees, it makes sense to source an international insurance specialist. Mining companies from around the world work with Expat Financial - a division of TFG Global Insurance Solutions Ltd. - which operates as a global insurance brokerage.

Mining firms of all sizes rely on Expat Financial when it comes to obtaining expert advice, service, and global insurance solutions for their expatriate employees who travel a great deal. We assist mining operations throughout the exploration, development and production phases.

We work with world-renowned and highly respected global insurance companies located

in all corners of the globe. The plans that we offer provide global benefit plans for expatriate employers with employees who are on the move throughout the world. It's possible that these plans are part of your international mining company's moral and legal "duty of care" for your international employees.

Expat Financial can assist you in effectively solving the challenges of protecting and insuring your global mining workforce. We are additionally able to develop insurance plans that are benchmarked for your specific industry, which would effectively simplify your efforts at attracting and retaining staff with specific skill sets within this demanding industry.



ABOUT **EXPAT FINANCIAL & TFG GLOBAL**

Expat Financial is a division of TFG Global Insurance Solutions Ltd. We are a global insurance consulting & brokerage firm that specializes in delivering global insurance solutions for companies employing expatriate employees, individual expats, or require special risk insurance. Our firm has become a leader in providing international insurance solutions for clients around the world, especially those operating in high-risk regions. We are accountable to our clients and deliver independent advice along with specialized knowledge and experience. We provide high-level global insurance company contacts and solutions.

TFG Global also provides a level of global mobility insurance expertise that can't be found with local insurance brokers, or even with large consulting firms that have limited experience in the global mobility insurance market. Our international brokerage has numerous mining clients operating around the world, so we are acutely aware of the global insurance challenges that your mining operations will face.



WE OFFER GLOBAL MOBILITY INSURANCE SOLUTIONS TO OUR MINING CLIENTS.

We are proud to offer an array of global benefit plans for expat employers in the mining industry. The international group insurance plans that we are able to source offer the following coverage:

- International Health Insurance
- International Life and Disability Insurance
- Group Accidental Death and Dismemberment
- Evacuation Insurance
- Wellness & Employee Assistance Programs
- International Dental Insurance

The goal of the insurance programs that we source for our mining clients is to protect and cover their most valuable asset: their people.



MINING IN HIGH-RISK REGIONS?

TFG Global is pleased to also offer special risk insurance plans for mining companies operating in high-risk areas. Our firm is very experienced in working with clients in high-risk countries, war-torn nations, and remote regions. We deliver tailored insurance solutions for mining clients, including:

- Business Travel Insurance
- War & Terrorism Insurance
- Medical & Security Evacuation
- Kidnap & Ransom Coverage
- Coverage for High-Risk Occupations
- Personal Accident Insurance

TFG Global can also provide access to very detailed information on the medical and security risks that your employees may face in the countries your company is operating in. Our clients can be granted access to our partner's 24/7 crisis response center that is staffed by former special forces officers that provide a vital bridge between your firm and the insurer while offering insurance advice in a security event. These plans can even provide a risk mitigation allowance.





HOW CAN WE BE OF SERVICE?

Upon examination of your organization's current expat benefit plan and unique requirements, we can then scrutinize the market for the most appropriate solutions for your distinct needs. TFG Global will also work closely with your company during the life of the policy and, at renewal, assist in the resolution of any policy issues that might arise. While we can work on a consulting basis if required, we do not charge any fees for our service as we are compensated by new or existing insurance companies to advocate on your behalf.

INDIVIDUAL SOLUTIONS FOR MINING CONSULTANTS

Should you require individual plans for your company's consultants and contract workers, we can fulfill this request without hesitation. We source a variety of individual global insurance programs for your company's mining consultants (and even to companies with one expat employee). These programs provide coverage inclusive of:

- International Health Insurance
- Travel Medical & Evacuation
- Expatriate Disability Insurance
- Expatriate Life Insurance
- AD&D



WHY CHOOSE A GLOBAL **INSURANCE SPECIALIST FIRM?**

- Extensive experience with mining companies around the globe.
- Access to global insurance companies.
- TFG Global Insurance Solutions Ltd. is an Open Market Correspondent at Lloyd's effected through certain syndicates at Lloyd's Underwriters in the UK and New York.
- Independent and impartial advice at a much lower cost than the large consulting firms.
- Specialized knowledge and expertise in delivering global insurance solutions.
- Personalized service and support.
- Access to individual plans for your consultants.
- Independent advice and ongoing support throughout the life of your policies.

Is your mining company going global? Get in touch with TFG Global today.





A GLOBAL MINING INSURANCE SUCCESS STORY

After many attempts over the years at trying to convince a large Canadian mining company operating in Africa to let TFG Global examine its global insurance coverage, this mining company finally let us get to work. The mid-sized mining company with several mine sites and over 150 senior and mid-level employees then appointed TFG Global as a broker of record to obtain quotes for expat life and personal accident coverage. After examining their requirements and current insurance policy fine print, we approached the market and came back with a better insurance provider and policy along with over USD 400,000 in annual savings. We also secured 'Kidnap & Ransom' coverage with vastly superior coverage, service, and savings over what they had been able to find on their own. The special risk coverage assisted in the release of several hostages seized by bandits.



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