

INTERNATIONAL SCHOOL INSURANCE SOLUTIONS



GLOBAL SCHOOLS INSURANCE REQUIREMENTS



Our company realizes that educational institutions operating around the world require global insurance coverage for their expatriate staff. Attracting and retaining global teaching talent means that schools must provide a global insurance program for teachers that will fully cover their global health insurance requirements while working abroad. Some schools also require international life, personal accident and disability coverage for their expat staff.

TFG Global Insurance Solutions Ltd. provides its clients with a completely unique and specialized experience, as well as knowledge, service and insurance company contacts that are required by international educational institutions - including primary, secondary and university-level schools.

With our firm, you will have access to a breadth of knowledge, experience and global insurance contacts that help deliver cost-effective and high-quality international insurance solutions for your school's expatriate employees.



HOW DO WE WORK WITH GLOBAL SCHOOLS?

In order to obtain expatriate coverage for your foreign teaching and administration employees, it makes sense to source an international insurance specialist. Global employers from around the world work with Expat Financial - a division of TFG Global Insurance Solutions Ltd. - which operates as a global insurance broker.

Expat Financial can provide your school with independent and expert advice, service and support. We provide global insurance plans for international schools that will allow your teachers, students and administrators to meet today's educational challenges.

We pride ourselves on working with world-renowned and highly-respected global insurance providers from all corners of the globe. The insurance plans that we offer provide tailored protection that can meet the needs of schools of almost any size or location. Providing international health insurance can be part of your school's moral and legal "duty of care" for your international employees.

Expat Financial can also assist schools that reside in countries where the threat of terrorism and civil strife are ever-present. This can include policies that fully cover war and terrorism at little or no extra cost.



ABOUT **EXPAT FINANCIAL & TFG GLOBAL**

Expat Financial is a division of TFG Global Insurance Solutions Ltd.; an insurance brokerage that offers global insurance solutions for organizations that employ expatriate employees or individual expats or require special risk insurance. Our dynamic firm has become a leader in providing international insurance solutions for clients around the world. We are accountable to our clients and pride ourselves on delivering independent advice along with specialized knowledge and experience.

With Expat Financial, your school will receive a level of international insurance expertise that you can't find with local insurance brokers, or even large consulting firms that may have limited experience in the global mobility insurance market. Expat Financial is accustomed to working with clients around the world so we are both acutely aware of the global insurance challenges your school faces and able to deliver customized insurance plans to cover foreign teaching and administrative staff.



GLOBAL INSURANCE SOLUTIONS OFFERED TO OUR EDUCATIONAL INSTITUTION CLIENTS

We are proud to offer an array of global benefit plans for employers in the international education sector. The international group insurance plans that we offer give schools the following coverage:

- International Health Insurance
- International Life and Disability Insurance
- Group Accidental Death and Dismemberment
- Evacuation Insurance
- Wellness and Employee Assistance Programs
- International Dental Insurance
- Coverage for War and Terrorism

Our firm will work to design fully customizable and flexible international insurance plans. The medical plans we source can cover your expat teachers, staff and their families. Coverage for key local nationals is also available.



INTERNATIONAL HEALTH COVERAGE FOR SCHOOLS

Expat Financial can source global medical coverage for your school or university's expatriate teachers, administration and even local key staff. We work with educational institutions to examine their international health insurance requirements and current policies, and can then obtain the best quotes from the market and return to you quickly with customized solutions and recommendations. The global medical plans we quote from large global insurance companies offer school employees and their dependents coverage for:

- Hospital and Out-Patient Care
- Prescription Drugs & Paramedical Costs
- Access to a Large Medical Network
- Vision, Dental & Employee Assistance
- Evacuation & Repatriation
- Vision, Dental & Employee Assistance
- War & Terrorism
- Maternity
- Employee Assistance & Wellness Programs

These group medical plans can often cover pre-existing medical conditions, home treatment (even in the USA) and chronic conditions. We only work with insurers who offer excellent service, administration and support to our clients.





HOW CAN WE BE OF SERVICE?

Upon examination of your school's current insurance plans and unique requirements, we will search the market for the most appropriate solutions. We will work closely with our educational clients during the life of the policy and, at renewal, assist in the resolution of any policy issues that might arise. We will also advocate on your behalf and leverage our significant expertise, experience and global market contacts to negotiate the best possible terms for your insurance contracts. While we can work on a consulting basis, we do not typically charge any fees for our service, as we are compensated by new or existing insurance companies to advocate on your behalf.

INDIVIDUAL INSURANCE SOLUTIONS FOR TEACHERS & STUDENTS

Should your school require an individual plan for its teaching consultants, contract workers or even its expat student population, we will source a variety of individual global insurance programs, including:

- International Health Insurance
- Travel Medical & Evacuation
- Expatriate Disability Insurance
- Expatriate Life & Accident Insurance
- Student Health & Travel Insurance



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

- Extensive experience with global employers - including schools.
- High-level access to global insurance companies.
- Dedicated and professional staff.
- Specialized knowledge and expertise in delivering global insurance solutions.
- Personalized support and service for your HR Department.
- Access to individual plans for your teachers, staff and students.
- Independent advice and ongoing support throughout the life of your policies.

Is your educational institution going global? Get in touch with Expat Financial today.





A GLOBAL EDUCATIONAL INSURANCE SUCCESS STORY

After several years of trying to get an international school in the Middle East to let our firm quote their global medical insurance program, we were appointed as broker of record. We then obtained an employee census and details on the school's existing policy, after which we worked with the HR department to understand their staff's expat insurance requirements. The university's existing global health plan had several problems, including having no coverage for pre-existing medical conditions or terrorism, teachers experiencing trouble obtaining direct reimbursement from the hospitals, and the American staff and their dependents not being covered for treatment in the USA. We approached the market, presented a detailed report and came back with a better insurance provider and policy along with premium savings that fixed all the current plan deficiencies. The new plan has run smoothly ever since.



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