

EA Insurance Services Long Term Expatriate Medical & Associated Travel Insurance Program

Thinking about heading overseas for a long term missionary placement? Looking for quality insurance cover?

EA Insurance Services has been servicing the faith, mission and purpose community for over 30 years. As a result we believe we understand this community and have worked in partnership with Crucial Insurance and Risk Advisors and Chubb to create a unique **Expatriate Medical & Associated Travel Insurance product** for Australian individuals providing travel insurance and cover for emergency medical whilst overseas on assignment.

The Top, Mid & Basic Plans also provide cover away from your intended destination, provided your journey is more than 100km from your Assignment Place of Residence, when visiting Australia (but excluding cover within Australia) or when you permanently return to Australia.

Key Policy Features*

- **Choose from 3 Levels of Cover, with different cover limits:**
 - Top
 - Mid
 - Basic
- **24/7 Worldwide Travel, Medical & Security with Chubb Assistance.**
 - A complimentary service provided to you for the entire Period of Insurance.
 - Chubb Assistance is well resourced to give you immediate telephone advice and information regarding access to doctors or nurses for assistance. They also arrange emergency medical consultation, ongoing monitoring and support, advice on the location of suitable, nearby medical clinics or other facilities, and hospital admissions, emergency evacuations and repatriation.
 - Furthermore, the policy provides for two (2) 'High Risk Travel Safety Briefings' per month at no additional charge through Red24.
- **Overseas Medical and Emergency Evacuation Cover**
 - Cover for your actual, necessary and reasonable overseas medical and emergency evacuation expenses from bodily injury or sickness that requires special treatment or surgery or post-operative attention you cannot obtain in the country (provided you contact Chubb Assistance and receive written certification from a doctor).
- **Cover for trip Cancellations and Disruptions**
 - Cover for Loss of Deposits or Cancellation and Curtailment Expenses due to unforeseen circumstances, a doctor certifying you cannot commence your planned trip due to bodily injury or sickness or the unexpected death or serious injury or sickness of a close relative or travelling companion.
 - Cover starts from date policy issued until you depart Australia

- **Inclusion of additional covers** such as:
 - personal accident;
 - hijack and detention;
 - baggage & travel documents;
 - rental excess (not available on Basic cover);
 - political & natural disaster evacuation; and
 - search and rescue.

*The above policy benefits are a summary only. Please read the PDS and Policy Wording for details of the terms, conditions, limits (including sub-limits) and conditions. An excess may apply to some claims.

- **Two regions to select from:**
 - Worldwide including Middle East & including North America.
 - Worldwide Excluding Middle East & Excluding North America
- **Cover available for 'Dependent Children'** the broad definition of Dependent Children allows for cover to be provided whilst they attend boarding school in your Country of Assignment.

Want more? Other ways Expatriate Medical & Associated Travel Insurance provides value include:

- Ability to consider applications from Australian individuals purchasing the cover whilst overseas.
- Ability to return Home during the Period of Insurance for a visit without affecting the policy expiry date.
- Dual citizenship doesn't affect your eligibility for cover. There's no exclusion if you are a dual citizen in the country you are assigned to.
- Cover may be available within countries which have an Australian "Do Not Travel" Government warning. Chat to us if you plan to travel to a country with a travel warning in place.
- Cover is included for a number of Approved Medical Conditions (please refer to the Approved Medical Conditions section of the PDS).
- Option to purchase an annual policy and renew annually to avoid a new application every year.

To get a quote and apply for cover, please contact us on 03 9890 6851 or email:
info@eainsurance.com.au

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