

XN CUSTOM PROGRAM

XN offers a fully customizable health care program for your mobile population.

With years of experience creating a variety of comprehensive health insurance plans that protect an expatriate and their family from unpredictable circumstances while abroad, XN's team of international health insurance specialists will work with you to create the most appropriate insurance plan. Coverage includes no deductible, coverage for prescription medication and no requirement of prior authorization to obtain medical treatment.

COVERAGE FEATURES

- Up to 3 months of supplemental medical coverage bridging the gap while the insured re-applies for provincial health care benefits on return to Canada.*
- Covers medication required to avoid specific ailments that are prevalent in the area of posting (eg. anti-malaria, yellow fever, hepatitis etc.)
- Covers travel expenses in the event of a medical emergency for which proper treatment is not available locally.
- 24-hours-a-day assistance for medical emergencies
- Salary continuance with a maximum monthly benefit is \$5,500/month (\$3,500/month for non-Canadians)
- War Risk, Occupational Risk

ACCIDENTAL DEATH, DISMEMBERMENT & PERMANENT,
TOTAL DISABILITY
LIFE INSURANCE
DENTAL COVERAGE
LIABILITY COVERAGE

* Included for Canadians-only insured for over 6 months

XN WORKS WITH BROKERS,
RELOCATION MANAGEMENT
COMPANIES & CORPORATIONS
TO PROVIDE **INTERNATIONAL
INSURANCE FOR THOSE WHO
MOVE AROUND THE WORLD**



WORLDWIDE
INSURANCE

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