

INSURANCE FOR PEOPLE

who go far



INTERNATIONAL PROPERTY & CASUALTY

Live abroad, stay in your comfort zone

XN offers international insurance coverage for the goods and liability of people on the move. Our lifestyle solutions are crafted with the specific needs of international lifestyles in mind.

INTERNATIONAL HEALTH

Your passport to peace of mind

Wherever you go, XN covers your most valued possession: your health. XN offers comprehensive coverage for the health of people and employees with international lifestyles.

INTERNATIONAL HIGH NET WORTH

Top-rated coverage for high value assets

XN's High Net Worth solutions cater to affluent individuals, their families and their valued possessions across the world. Our private client services team offers best in class products accompanied by superior service.



WORLDWIDE
INSURANCE

Contact us to learn more
about our products

info@xn.com
www.xn.com

XN EXPAT PLUS PROGRAM

COVERAGE FEATURES

- Allows for 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)
- Covers an accidental death or dismemberment or permanent, total disability resulting from an accident. Available up to a maximum of \$400,000 (\$200,000 for non-Canadians)
- Life Insurance — Identical to the above including a death by natural causes. Available up to a maximum of \$300,000 (\$200,000 for non-Canadians)
- Dental Coverage — Coverage for basic and preventive dental care including regular maintenance and check-ups
- Liability Coverage — Available in conjunction with either Accident & Sickness or Personal Effects coverage. Insures personal liability for individuals and families posted abroad**.

* Included for Canadians-only insured for over 6 months

** NOT available in the U.S.A.

The XN Expat PLUS program offers 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 navigate a range of expatriate plans that offer basic accident and sickness insurance to war risk insurance to find the most appropriate insurance plan for the expatriate. Expat PLUS coverage includes no deductible, coverage for prescription medication and no requirement of prior authorization to obtain medical treatment.

CONTACT US

For more information on how XN can meet all your insurance needs, contact our underwriters today.

info@xn.com / xn.com



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The information provided herein is intended for promotional purposes only. It contains some information about coverage offered by XN Financial but does not list all the terms, conditions, limitations and exclusions which may apply to the described coverage. The products and coverages described may be subject to change, and should not be construed as an offer of insurance.