



GLOBAL EMPLOYEE BENEFITS

EXCEPTIONAL RISK ADVISORS

COVERAGE DETAILS:

- Group Life
 - Employee, Spouse, Dependent Children
 - Guaranteed Issue up to \$1M
 - Riders: Accidental Death, Permanent Total Disability, Critical Illness Perils

- Group Disability
 - 70% Replacement Ratio
 - Short Term After 30 days
 - Long Term After 12 months
 - To Age 65

- Group Health
 - Employee, Spouse, Dependent Children
 - Global Coverage Up to \$3M/person/year
 - Provider Network: Hospitalization, Dental, Outpatient, Maternity, Preventive, Emergency Care

Exceptional Risk Advisors provides tailored group benefit plans for multinational companies with employees working outside of the U.S. This includes serving expatriates (employees working temporarily in a foreign country), local nationals (employees working in their home country), and third country nationals (employees working in a country other than their home country).

Coverage provided by the program includes individual and group life insurance, health insurance, and disability insurance. These benefits ensure that employees have access to financial protection and healthcare services while working abroad. The program also extends coverage to employees' spouses and dependent children, offering valuable benefits for the entire family.

CONTACT US

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Coverholder at **LLOYD'S**

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