



REGENCY  
f o r e x p a t s

INTERNATIONAL HEALTH INSURANCE WITHOUT BORDERS

WELCOME TO REGENCY FOR EXPATS



**+**  
Did you know...  
Regency paid over  
98% of claims  
submitted to them  
last year

## YOUR TRUSTED PARTNER

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Regency for Expats, a 100% owned subsidiary of Regency Assurance.

Regency for Expats provides among the highest levels of coverage and allows insured members to receive treatment in any medical facility, anywhere in the world outside the United States.

### Regency has made the following benefits available

- ✓ **Inpatient Cover**

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- ✓ **Outpatient Cover**

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- ✓ **Wellbeing Benefits**

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- ✓ **Dental Benefits**

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- ✓ **Global Security Benefits**

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- ✓ **Psychology Benefits**

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- ✓ **International Assistance Benefits**

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- ✓ **Life Cover**

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*"Going as far as to allow you to be treated in any country in the world"*

## REGENCY TESTIMONIALS

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*"Pay Claims Quickly - Excellent - Friendly - Good Customer Service"*

**Reviews.co.uk**

*"Customer-focused philosophy that has resulted in consistently high customer service satisfaction"*

**Home & Lifestyle Magazine**

*"Simple, straight forward, very efficient"*

**Global Health Insider**

*"The vanguard of international health insurance"*

**International Travel & Health Insurance Journal**

*"Customer-focused approach offers policy holders peace of mind, and the confidence that comes from dealing with a company that takes its responsibilities seriously"*

**Euro Weekly News Article**

*"An established expat health provider"*

**Dubai Expat Article**

*"For expats... a luxury choice is now available through health plans, with... going as far as to allow you to be treated in any country in the world"*

**Just Landed Article**

*"If he hadn't taken out insurance he wouldn't have been able to pay for the care"*

**Expatriate Living Article**

*"leading expatriate healthcare provider... known for its no-nonsense quick claims service"*

**Just Landed Article**



# + Insurance & financial services across 120 countries

## ABOUT REGENCY

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Regency for Expats is a specialist provider of international insurance programs for expatriates and a fully owned subsidiary of global financial services company Regency Assurance.

Regency Assurance is an international long term licensed insurance company formed out of a merger of Principle Assurance and Regency Square and provides a tailored approach to the provision of international insurance and financial services.



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# An internationally licensed long term insurance company

ABOUT REGENCY - Strength & Security

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100% owned subsidiary of Regency Assurance, an inter-nationally licensed long term insurance company.



Centrally regulated as a long term insurance company through the Financial Services Regulatory Commission.



WELCOME TO REGENCY



# + Receive treatment in any hospital in the world outside the United States

## INPATIENT BENEFITS

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**Freedom to choose to receive treatment in any hospital in the world outside the United States.**

- Hospital admission
- Surgery
- Emergency treatment
- Ambulance

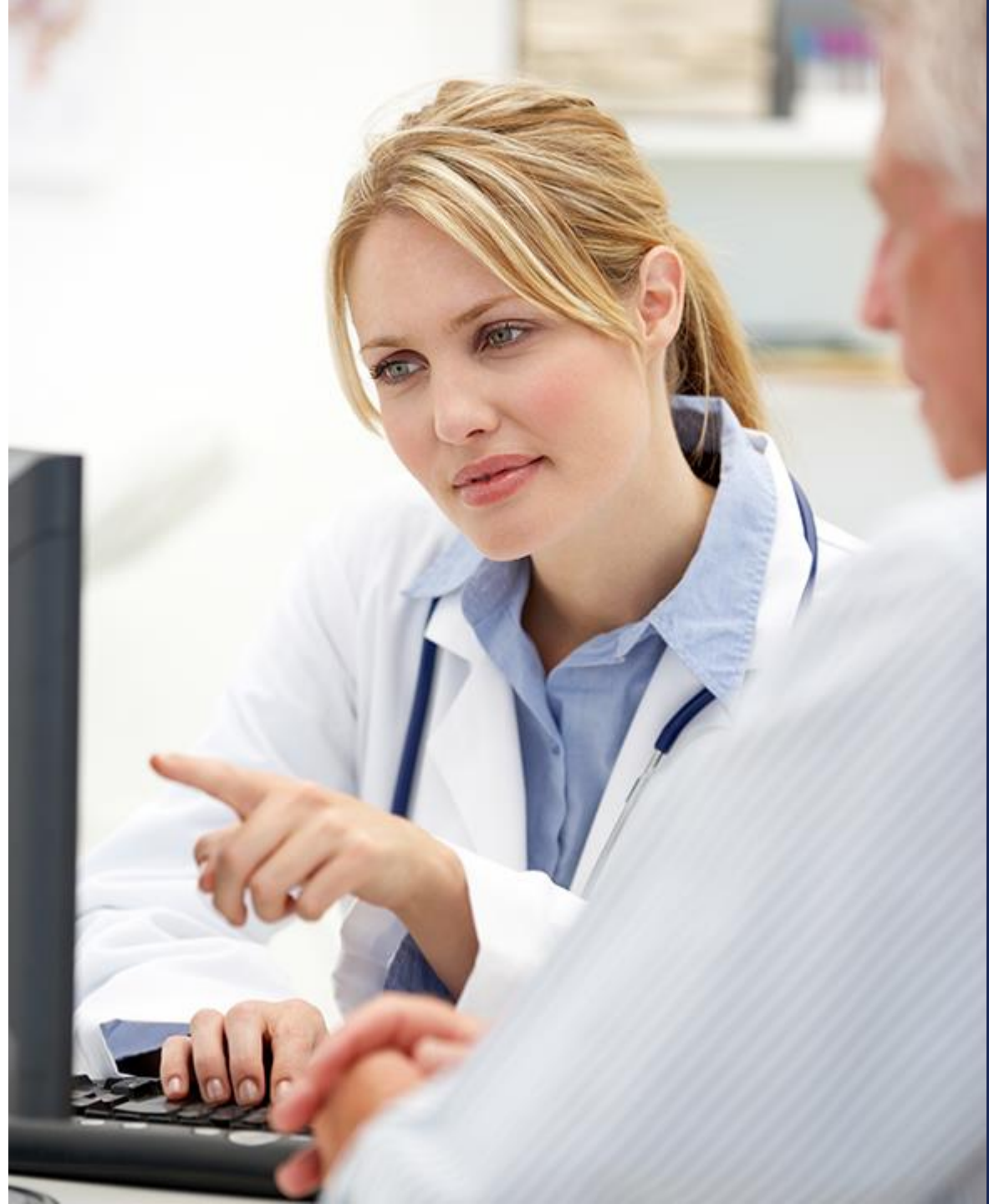
# + The best private medical practitioners

## OUTPATIENT BENEFITS

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**Get quality treatment with the best private medical practitioners.**

- GP consultations
- Alternative therapies
- Physiotherapy
- Medication







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# Maintain the highest levels of health & wellness

## WELLBEING BENEFITS

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**Maintain the highest levels of health & wellness wherever you are in the World.**

- Annual medical check-ups
- Vaccinations
- Eye tests



# + Comprehensive Dental health coverage

## DENTAL BENEFITS

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**Support your smile with extensive dental health coverage.**

- Emergency dental
- Routine dental
- Major dental





# + Feel Safe & Secure with International Security

## GLOBAL SECURITY BENEFITS

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**Have peace of mind and confidence with worldwide security benefits.**

- Terrorism cover
- Hostage negotiation
- Hijacking
- Mugging

# + Total support and care

## PSYCHOLOGY BENEFITS

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**Total support and care no matter  
where you are in the world.**

- 24 hour psychology counselling
- 24 hour personal coaching







Exclusive

# + The inclusion of a term life insurance

## LIFE COVER

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**Protect your family with the inclusion of a term life insurance.**

- Death benefit





## + Access to your dedicated client services team

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### **Global Service Satisfaction**

- 24 Hour Global Assistance
- 24 Hour "Fast Track" Claims

*Regency provides **unrestricted access** to psychologists, counselling and coaching professionals, for whatever reason, as many times as required, anywhere in the world.*

**International HR Advisor**

<b>Worldwide Exc. USA</b>	<b>Major Medical</b>	<b>Standard</b>	<b>Comprehensive</b>	<b>Fully Comprehensive</b>
Overall Plan Limit per year	US\$1,000,000	US\$1,000,000	US\$1,000,000	US\$2,000,000

## INPATIENT BENEFITS

	<b>Major Medical</b>	<b>Standard</b>	<b>Comprehensive</b>	<b>Fully Comprehensive</b>
Room & board including general nursing care	Semi-Private	Semi-Private	Semi-Private	Full Cover
Parental accommodation (added bed, same room)	No Cover	No Cover	Full Cover	Full Cover
Theatre fees; x-rays; laboratory tests; medicines & drugs; blood & plasma; surgical appliances; rental of wheel chairs	Full Cover	Full Cover	Full Cover	Full Cover
Intensive Care (Room & Board including general nursing care)	Full Cover	Full Cover	Full Cover	Full Cover
Surgeon's Fees including pre- & post-surgical services	US\$25,000	US\$25,000	US\$25,000	Full Cover
Anesthetist Fees	30% of Surgeons Fees	30% of Surgeons Fees	30% of Surgeons Fees	Full Cover
Professional Fees including physician, specialist, radiologist, Physiotherapy & pathologist fees	US\$25,000	US\$25,000	US\$25,000	Full Cover
Rehabilitation Cover	No Cover	No Cover	Full Cover 30 Days	Full Cover 45 Days
Kidney Dialysis	Full Cover	Full Cover	Full Cover	Full Cover
Oncology Cover	US\$20,000	US\$20,000	US\$20,000	Full Cover
Emergency Room Treatment	Full Cover	Full Cover	Full Cover	Full Cover
Organ Transplant Cover	No Cover	No Cover	US\$100,000	Full Cover
Local Ambulance to Hospital	Full Cover	Full Cover	Full Cover	Full Cover
Room & board including general nursing care	US\$100	US\$100	US\$100	US\$200



## OUTPATIENT BENEFITS

	Major Medical	Standard	Comprehensive	Fully Comprehensive
Outpatient Surgical	No Cover	US\$25,000	US\$25,000	Full Cover
Pre-hospitalization	No Cover	US\$2,000 30 days prior	US\$2,000 30 days prior	Full Cover
Post-hospitalization	No Cover	US\$2,000 30 days post	US\$2,000 30 days post	Full Cover
GP Consultation Fees	No Cover	US\$750	US\$750	Full Cover
Specialist Consultation Fees	No Cover	US\$750	US\$750	Full Cover
Prescribed Medication	No Cover	US\$750	US\$750	Full Cover
Imaging and Lab Tests	No Cover	US\$750	US\$750	Full Cover
Physiotherapy	No Cover	No Cover	US\$750 5 Visits	Full Cover 10 Visits
Oncology	No Cover	No Cover	US\$20,000	Full Cover
Alternative Therapies Treatment	No Cover	No Cover	US\$250 5 Visits	Full Cover 10 Visits
Chronic Conditions Benefit	No Cover	No Cover	US\$1,000	US\$10,000

## WELLBEING BENEFITS

	Major Medical	Standard	Comprehensive	Fully Comprehensive
Annual Medical Check-ups	No Cover	No Cover	US\$250 25% Co-insurance	US\$500
Vaccinations	No Cover	No Cover	US\$250 25% Co-insurance	US\$500
Eye Test	No Cover	No Cover	US\$250 1 Per Year	US\$250 1 Per Year

## DENTAL BENEFITS

	Major Medical	Standard	Comprehensive	Fully Comprehensive
Emergency Dental (Relief of Pain Only)	No Cover	No Cover	Inpatient Treatment Only	Full Cover
Routine Dental (6 months waiting period)	No Cover	No Cover	No Cover	US\$750
Major Dental (6 months waiting period)	No Cover	No Cover	US\$750 25% Co-insurance	US\$750

## GLOBAL SECURITY BENEFITS

	Major Medical	Standard	Comprehensive	Fully Comprehensive
Terrorism	US\$50,000	US\$100,000	US\$150,000	Full Cover
Hostage Negotiation	Full Cover	Full Cover	Full Cover	Full Cover
Hijacking	US\$100 Per Day 10 Days	US\$200 Per Day 10 Days	US\$300 Per Day/ 10 Days	US\$500 Per Day
Mugging	US\$100 Per Day 5 Days	US\$100 Per Day 5 Days	US\$100 Per Day/ 5 Days	US\$100 Per Day







## PSYCHOLOGY BENEFITS

	<b>Major Medical</b>	<b>Standard</b>	<b>Comprehensive</b>	<b>Fully Comprehensive</b>
24 Hour Psychology Counselling	Full Cover	Full Cover	Full Cover	Full Cover
24 Hour Personal Coaching	Full Cover	Full Cover	Full Cover	Full Cover

## INTERNATIONAL ASSISTANCE BENEFITS

	<b>Major Medical</b>	<b>Standard</b>	<b>Comprehensive</b>	<b>Fully Comprehensive</b>
24 Hour Emergency Assistance	Full Cover	Full Cover	Full Cover	Full Cover

## LIFE BENEFITS

	<b>Major Medical</b>	<b>Standard</b>	<b>Comprehensive</b>	<b>Fully Comprehensive</b>
Death Benefit	US\$10,000	US\$10,000	US\$10,000	US\$10,000

## OPTIONAL BENEFITS (not included)

	<b>Major Medical</b>	<b>Standard</b>	<b>Comprehensive</b>	<b>Fully Comprehensive</b>
Evacuation & Repatriation	US\$100,000	US\$100,000	US\$100,000	US\$100,000



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