



## **Consider international health insurance for your travels or relocation abroad**

Protecting your health abroad might be important to you if you travel a lot, as it provides reassurance that you can receive medical treatment when it's needed.

Falling ill in a different country can be stressful, especially if you're unfamiliar with the local healthcare system. Without private medical insurance cover, you may also be left with expensive medical bills to pay.

You could consider purchasing an international medical insurance plan to safeguard your health if you spend a lot of time overseas.

### **What is international private medical insurance (IPMI)?**

Designed for people who are living, working, travelling, or studying abroad, international medical insurance can give you fast access to medical care in leading medical facilities across the world.

A wide range of medical benefits may be included in international private health insurance plans, such as specialist consultations and diagnostic tests, cancer cover, maternity care, and mental health support.

Long-term renewable plans usually offer cover for lengthier periods of time abroad, while short-term plans usually last between 1-12 months and can provide an alternative to traditional, renewable plans.

### **Who is IPMI suitable for?**

Many different groups of people opt for an international health insurance plan to cover them during their time overseas, which incorporates:

- Digital nomads
- Individuals and families living abroad
- Frequent travellers
- International students
- Workers on secondment

The type of plan you will choose will depend on different factors, such as how long you're planning to travel for, where you're travelling to, and what level of cover you want.

### **Benefits of international health insurance**

If you're considering purchasing international medical insurance, it can be useful to know some of the main benefits of taking out a plan. These include:

- **Meeting visa requirements:** having private medical insurance can sometimes be a prerequisite to securing a visa when you move abroad.
- **Protection from financial loss:** private healthcare cover can prevent you from being left out of pocket from expensive medical bills.
- **Fast access to treatment:** it enables you to access healthcare services quickly if you become unwell when abroad.
- **Plenty of choice and flexibility:** with this type of insurance, you have the choice of doctor who treats you as well as where you receive treatment.



**What's the difference between travel insurance and international health insurance?**

If you're a frequent traveller, you might wonder what sets international health insurance apart from a travel insurance policy.

With travel insurance, you have cover for a variety of different issues, including cancelled flights, lost luggage, and emergency medical treatment. International medical insurance is generally designed for longer periods of time abroad and you have a wider range of medical cover.

To find out more about how we can support you with our international health insurance solutions, please [click here](#).