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MSH INTERNATIONAL launches Start'Expat to meet the growing demand for coverage of periods of expatriation of less than a year

MSH INTERNATIONAL, a subsidiary of the SIACI SAINT HONORE Group and one of the world leaders in the design and management of international health insurance solutions, continues to assist internationally-mobile individuals and announces the launch of Start'Expat, an international healthcare insurance offering specially created for stays abroad of less than a year.

Start'Expat has been designed to offer a simple and comprehensive insurance solution suited to the needs of new expatriates. The offering is available to anyone aged 16 to 65 who wants to spend between 1 and 12 months abroad, regardless of their professional status (students, people on a Working Holiday Visa, interns, au pairs, employees, freelance workers, young retirees, etc.). Start'Expat offers a wide range of benefits, including generous coverage of medical expenses from the 1st euro and up to €250,000 per hospital stay and for routine medical expenses, highly comprehensive repatriation assistance coverage, luggage insurance, personal and tenant's third party liability coverage abroad, lump sum benefit in the event of death or accidental permanent disability, psychological support, etc.

Start'Expat also provides services that are truly essential when living outside your home country: a highly comprehensive members' area to manage your insurance plan from abroad, a mobile application allowing you to locate over a million healthcare professionals who are members of the MSH INTERNATIONAL network, precertification for medical services or procedures costing more than €400, 24/7 availability thanks to 4 interconnected claims departments in Calgary, Paris, Dubai and Shanghai.

Two coverage zones are available: Worldwide excluding the USA and Worldwide including the USA.

Start'Expat will be available in 2017, online on the MSH INTERNATIONAL website and via the brokerage network.

This new comprehensive offering completes the range of international health insurance solutions provided by MSH INTERNATIONAL for stays of more than a year abroad: First'Expat+ (coverage from the 1st €/€) and Relais'Expat (as a supplement to the Caisse des Français de l'Etranger, the voluntary social security scheme for expatriates). New versions of these solutions were launched in 2016.

“Each year, almost 72,000 young French nationals go abroad for a limited period on a supervised stay: 25% to work, 40% on a school or university trip and 44% on an internship¹. Additionally, there are 22,000 young people traveling on a personal basis. For example, the Working Holiday Program (WHV) is extremely popular for destinations that young people dream of visiting: Australia, New Zealand, Canada, Japan, South Korea, Brazil, Argentina, Mexico, Chile etc. Together with this desire of young French nationals to see the world, there is also a real demand for “life experiences abroad” of intermediate duration among the over 35s: self-employed workers who want to try “full-scale” living in another country, individuals on a sabbatical year with their families or on their own, and early and young retirees attracted by sunny, low-cost destinations”, explains Frédéric VAN ROEKEGHEM, Executive Director of MSH INTERNATIONAL.

A persistent underlying trend in personal international mobility

With an estimated 2 to 2.5 million French citizens living abroad according to the Ministry of Foreign Affairs and an increase of 3% per year in the number of French nationals listed in the Register of French Nationals Abroad over the last 10 years, expatriation is booming! Every year, almost 200,000 French nationals decide to emigrate (197,000 according to INSEE in 2013) compared with only 77,000 who return to France over the same period.

This is also a global trend: according to Finaccord, the total number of expatriates worldwide stood at over 50 million in 2013, with an annual growth rate of 2.4% from 2009 to 2013, increasing to 3% per year over the period from 2013 to 2017 and reaching 57 million expatriates worldwide in 2017.

While traditional expatriate destinations such as Europe and North America continue to attract those seeking to live abroad, today it is primarily “the new eldorados” such as Southeast Asia, China and Hong Kong, the Gulf countries, Central and Latin America and East Africa which show the strongest momentum.

About MSH INTERNATIONAL, SIACI SAINT HONORE Group

MSH INTERNATIONAL, a subsidiary of SIACI SAINT HONORE, is a world leader in the design and management of international healthcare and death & disability insurance solutions for globally-mobile individuals. Its services are intended for employees of multinationals, SMEs and micro-businesses, workers in international organizations, individual expatriates and local high-net-worth individuals in need of international insurance coverage.

Thanks to its decentralized structure, 4 regional head offices in Calgary, Paris, Dubai and Shanghai and 13 service offices across the globe, MSH INTERNATIONAL provides 24/7, round-the-clock assistance to its 2,000 corporate clients and over 300,000 insured members across almost 200 countries. The group won the 2013 French Excellence award in the “Services” category.

Press relations

CICOMMUNICATION

Stéphanie DURAFFOURD / Catherine ISNARD

+33 (0)1 47 23 90 48

cicom@cicommunication.com

¹ according to a study carried out by Erasmus + / CEREQ