



Insurance
Accident
& Health

Medical Expenses

When you're working overseas, any illness can be difficult and stressful. XL Catlin's Medical Expenses insurance can help. It's designed to cover expatriates for the cost of medical treatment or surgery needed as a result of sickness or injury. We can also provide cover for yacht and commercial shipping crews, as well as emergency evacuation and repatriation if needed.

Coverage

We offer medical cover for:

- Expatriate groups and individuals
- Yacht and commercial crew
- Individually underwritten schemes

We will reimburse the reasonable cost of any treatment that's medically necessary, including:

- Surgery
- Inpatient and outpatient treatment
- Medication

Target industries

- Multi-national organisations
- Shipping companies

Benefits

- We will usually cover pre-existing medical conditions as part of a group scheme
- We can provide a hospital cash plan (which has a more limited range of benefits) as an alternative to full medical expenses cover

Reinsurance

We also offer a range of medical reinsurance products, including:

- Specific person excess of loss and aggregate stop loss reinsurance combined cover.
- Portfolio excess of loss reinsurance for medical insurers
- Evacuation and repatriation reinsurance.

Why choose XL Catlin

- XL Group Ltd's core operating insurance and reinsurance companies have one or more of the following financial strength ratings: AM Best A, S&P A+, Fitch A+, Moody's A2.
- We pride ourselves on our fast, efficient claims service.
- We can write risks on Lloyd's paper or on our own company paper depending on your requirements.

Contact us to find out more.

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