

## Protection when life takes an unexpected turn

Unexpected medical challenges can arise when living or working away from home. This policy is designed for Australians on temporary overseas assignments and overseas residents temporarily based in Australia, providing extensive coverage for medical expenses, emergency evacuations, repatriation, and more. With the Delta Overseas Medical Expenses Policy, you can focus on what matters most, knowing you're protected every step of the way.

### COVERAGE INCLUDES

#### Medical Expenses

Covers costs associated with hospitalisation, medical treatment, and doctor consultations while Expatriated overseas or Inpatriated to Australia

#### Emergency Evacuation and Repatriation (Expatriate Cover Only)

Pays for emergency transportation to the nearest appropriate medical facility and, if necessary, repatriation to the Insured Person's home country.

#### Accommodation Benefits

Covers reasonable accommodation costs for the Insured Person or an accompanying adult during hospital treatment, convalescence, or while awaiting medical test results, as recommended by a treating Doctor or Delta Assistance

#### Funeral or Repatriation of Remains

Covers costs associated with overseas funeral arrangements or repatriation of remains to the Insured Person's home country.

### COVERAGE BENEFITS



#### Comprehensive Medical Support

Covers a wide range of medical and hospital expenses, ensuring access to quality care while living abroad or in Australia.



#### Financial Protection

Reduces the financial burden of unforeseen medical emergencies, from minor treatments to critical care.



#### Emergency Assistance

Includes 24/7 access to medical support and coordination for evacuation or repatriation (Expatriates only) when required.



#### Flexible Coverage

Designed for Australians on temporary overseas assignments and overseas residents temporarily based in Australia, offering peace of mind for employees, contractors, and their dependents living temporarily outside their home country.

## CLAIMS EXAMPLES

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### Emergency Medical Treatment

An overseas resident temporarily based in Australia contracts pneumonia and requires hospitalisation. The policy covers all eligible medical costs, including hospitalisation, doctor consultations, and prescribed medications.

### Emergency Evacuation and Repatriation

An Australian temporarily based in Singapore on assignment suffers a serious injury and requires evacuation to a specialised medical facility. The policy covers transport to the nearest appropriate medical facility and, if necessary, repatriation to their home country.

### Accommodation Benefits

While receiving treatment outside their country of assignment, an Australian expatriate incurs accommodation costs for an accompanying declared dependent during their hospitalisation. The policy reimburses the reasonable accommodation expenses as per policy limits.

### Funeral or Repatriation of Remains

An overseas resident temporarily based in Australia tragically passes away. The policy covers the costs of repatriating their remains to their home country, easing the financial burden on their family.

## ABOUT US

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Delta Insurance launched in June 2014 and is a leading locally owned and operated specialised underwriting agency, designed to provide a comprehensive range of liability insurance products. We are an approved Coverholder of Lloyd's of London and employ over 50 staff providing insurance services across ten countries in the Asia Pacific Region.

## LOOKING FOR MORE INFORMATION

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This document is a summary of cover only and is subject to meeting certain underwriting criteria and acceptance, specific terms, conditions, and exclusions which are specified in the Policy. For more information regarding this product please contact your local Professional Business Broker and refer to your duty of disclosure obligations in the proposal form.