

# 10 QUESTIONS

... you should be asking yourself as an expatriate



**Expatriates often ask us if their insurance policies provide them with enough cover? These are our top ten questions that we believe you should be asking to assess whether you are protected before the unexpected happens!**

- 1** Do I/we have an adequate cash cushion to cover my/our monthly outgoings during any periods of temporary unemployment/redundancy or to cover other unexpected financial emergencies?
- 2** Do I/we have a suitable health policy that will fully cover any potential medical costs that may arise as a result of an illness, accident or a pregnancy whilst living in Singapore and/or in the event of a future international move?
- 3** If I/we have an existing comprehensive health policy, is the policy transferable in the event that I/we change companies in order to maintain the coverage of medical conditions?
- 4** Do I/we have belongings in our home that we should insure in the event of a mishap, accident or loss?
- 5** In the event that I or my spouse/partner cannot work due to long term sickness or injury, how long will my/their employer continue to pay a full salary and is this something I/we should insure for?
- 6** In the event of my/our death, what happens to our children if my/our appointed guardians live overseas, or in the event that no Will exists?
- 7** Do I/we have adequate assets and life insurance that will adequately provide for the on-going lifestyle costs of my family inclusive of any education fees, a family home, and income in the event of my death or the death of my spouse/partner?
- 8** What would be the financial implications of becoming disabled or suffering a critical illness to me and/or my family?
- 9** If I/we have any existing policies from our home country or another country will these continue to provide us coverage now that we have moved?
- 10** What plans do I/we have in place to achieve our life goals whatever they may be including buying a property, funding education fees and someday having the option to retire?

If any of these questions raise concerns for you please contact us to discuss at:

**International Protection Group**  
t: +65 6631 2862 | [quoteme@ipg.sg](mailto:quoteme@ipg.sg) | [www.ipg.sg](http://www.ipg.sg)  
International Protection Group, 27-00 Prudential Tower, 30 Cecil Street, Singapore 049712



INTERNATIONAL PROTECTION GROUP