

Target Market Globality Products

Target – Expatriates – people who study, live or work abroad for a period of more than 3 months.

Target Audience

Corporate
SME
Individuals

Globality Product

Globality CoGenio®
Globality CoGenio®
Globality YouGenio®

Product for Corporate and SME Sector

Globality CoGenio®

- The insurance policy is designed for expatriates only, it shall not be distributed to locals unless agreed by Globality Health in line with Underwriting guidelines. All employees/members of the policyholder who temporarily reside in a foreign country for at least three months by order of the policyholder or for business purposes are eligible for insurance.
- The marital or non-marital partner and children accompanying the insured person may also be insured.

Products for Individuals

Globality YouGenio® World

- The insurance policy is designed for expatriates only, it shall not be distributed to locals unless agreed by Globality Health in line with Underwriting guidelines. Anyone who stays abroad for at least three months is eligible for insurance unless we agree otherwise. If you return to your home country to make it the main country of residence, you can keep your policy, if we agree, as long as it is compliant with local national legislation.
- Please note that we cannot cover anyone who is permanently resident in the USA.

Products for Individuals

Globality YouGenio® Germany

- **Globality YouGenio® Germany** is designed for expatriates only (inbound and outbound Germany), it shall not be distributed to locals unless agreed by Globality Health in line with Underwriting guidelines.

Inbound business:

Globality YouGenio® Germany is available to applicants whose **country of future location is Germany**. It is also available for expats already living in Germany as long as they have resided there for less than 5 years. As per our definition of an expat, these applicants' home country cannot be Germany.

Outbound business:

Outbound business is for people residing in Germany at the time of sale, whose country of future location is not Germany. This means that at the time the applicant signs the application form, their **country of residence must be Germany**. The place where the application is signed and the nationality of the applicant are not considerations for eligibility for the product. Therefore, a German national already residing in Spain as an expat is not eligible for Globality YouGenio® Germany, but would be eligible for Globality YouGenio® World.

Exceptions for Globality CoGenio® plans

- **Locals** are persons already living on a permanent basis in the country for which insurance coverage is required. Basically, they possess the citizenship of the respective country. Any group with more than **10%** of Locals needs to be approved from the underwriter of Globality S.A.. Individual quotations are possible.