



INDIVIDUALS

YOUR CUSTOMIZED INTERNATIONAL HEALTH INSURANCE



SIACI SAINT HONORE GROUP

MSH INTERNATIONAL

WWW.MSH-INTL.COM



HEALTH FORMALITIES BEFORE EXPATRIATION

Health conditions and medical infrastructures can vary greatly from one country to another. Similarly, **medical expenses can quickly reach exorbitant levels in some destinations.**

The body may also have difficulty adapting to climatic conditions or to changes in diet in some countries. **Follow these few steps for the best protection against possible risks.**

CHECKLIST

- ✓ **Take out international health insurance.**
- ✓ **Prepare a first aid kit** based on your doctor's recommendations.
- ✓ **Ask a specialist** about the **health conditions** in your host country.
- ✓ **Get a medical check-up** from your primary care doctor and your usual specialists (dentist, ophthalmologist, orthodontist, etc.).
- ✓ Remember to **scan your medical prescriptions and take them and your medication with you.**
- ✓ **Buy new glasses** or stock up on contact lenses.
- ✓ **Get the required vaccinations** for your destination. Do this several months in advance so you have time to have the booster shots.



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MSH INTERNATIONAL

YOUR HEALTHCARE PARTNER ABROAD

Healthcare coverage across several countries, repatriation, third-party liability and life & disability insurance: **expatriates have specific requirements.** We've been developing and managing these services for internationally mobile individuals day after day for over 40 years.

Whatever your country of departure or arrival, **MSH International has the solution you need.**

KEY FIGURES



+ 400,000
INSURED
MEMBERS



AVAILABLE
24/7



2,000
COMPANIES
COVERED



MORE THAN
40 LANGUAGES SPOKEN
MORE THAN
60 NATIONALITIES



92% OF INSURED
MEMBERS
SATISFIED



➤ PARIS, TUNIS, DUBAI, SHANGHAI AND TORONTO: 24/7

With **5 customer centers** and more than **1 million healthcare partners** (hospitals, clinics and healthcare professionals), we have set up and continue to develop a **local medical network** for our 400,000 insured members.

And because your health can't wait, **we're available 24/7** to respond to our insured members in more than 40 languages.

➤ ADVICE AT THE HEART OF OUR DNA

What type of insurance should I choose? What level of coverage is right for me? How do I protect my family? Which hospital should I choose for the birth of my baby? Why did my doctor prescribe this treatment?

You may have many questions. **We're here to answer them** and help you choose an international insurance plan that suits your needs.

Going solo or as a family, for 3 months or several years, **we will assist and support you** at the planning stage and once you're settled abroad.



You're very welcome to contact us
on **+33 1 44 20 48 77**

or by email at
contact@asfe-expat.com

OUR SERVICES TO SUPPORT AND ASSIST YOU

We provide a **full range of services** to help you manage your healthcare day after day.



Second medical opinion from our doctors and nurses



Access to MSH service providers **anywhere in the world**



Medical teleconsultation included



Got a question? A problem?
Contact us 24/7



Claims for reimbursement online or from a smartphone

> A FULLY ONLINE EXPERIENCE



With the MSH International members' area you can manage your plan quickly and securely:

Submit and track your **claims for reimbursement**

Precertification requests to avoid the need for large cash advances (hospitalization for example)

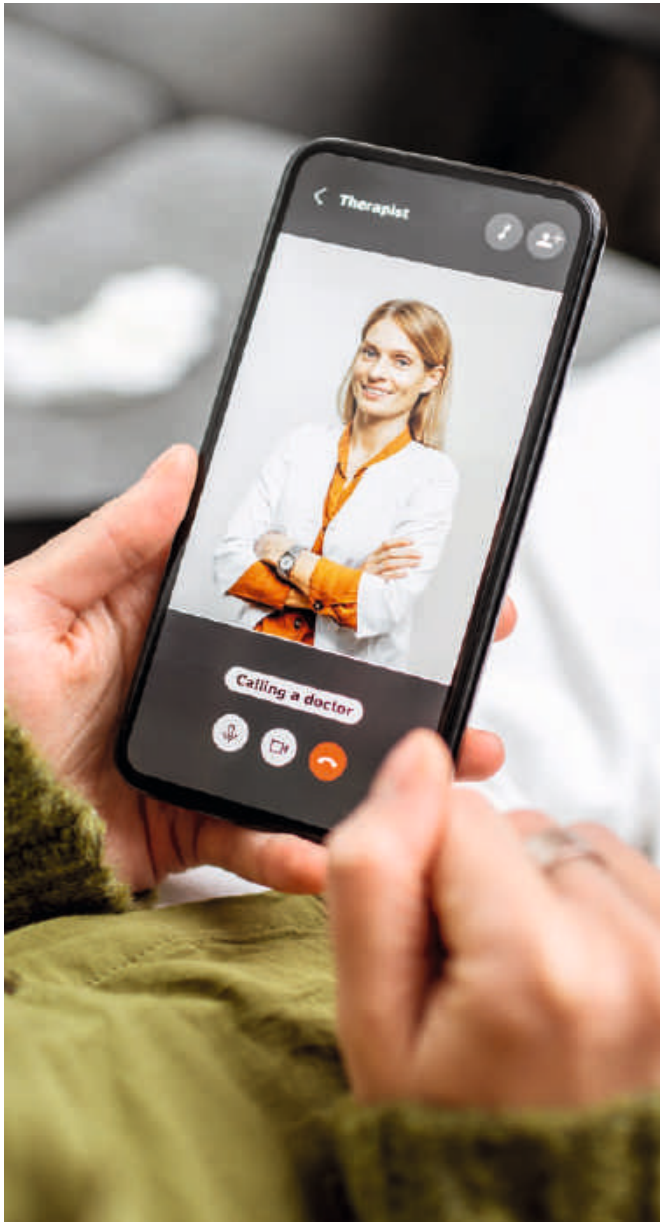
Print out an insurance certificate or card



The MSH International app, your healthcare partner

Submit your claims for reimbursement **directly from your cell phone** with the MSH app: a photo of your medical bill and you're done!





➤ TELECONSULTATION: A DOCTOR WHO SPEAKS YOUR LANGUAGE, WHEREVER YOU ARE!

Don't worry about the language barrier with your doctor!

In partnership with **Eutelmed** and **Médecin Direct**, two leading providers of telemedicine, you benefit from medical teleconsultations with general practitioners and specialists (dermatologists, psychiatrists, speech therapists, etc.) who are trained in remote consultations and authorized to issue international prescriptions.

Teleconsultation means:

- ✓ A doctor **in your chosen language**
- ✓ An appointment **at any time: 24/7**
- ✓ **A medical certificate or international prescription** if required
- ✓ **Secure platforms:** data security and medical confidentiality guaranteed



GOOD TO KNOW

These remote consultations are reimbursed in the same way as any other consultation: coverage is identical to face-to-face consultations in a doctor's office.

MOVING ABROAD AS A FAMILY? HOW TO CHOOSE YOUR INSURANCE

Going abroad as a family is an amazing experience for adults and children alike! To get the most out of it, however, a fair amount of preparation is required. With a good **health insurance** plan, you can travel with real peace of mind!

Finding it difficult to decide? **Got some questions** about what our insurance covers and what you may have to pay for yourself? Don't panic, we're here to advise you.

Call us on **+33 1 44 20 48 77** to discuss your situation and find the right coverage for you, or go to **www.msh-intl.com** for an online quote!



INSURANCE FOR YOUR CHILDREN

Children covered under our insurance plans benefit from a special children's rate, but they get the same protection and level of coverage as adults.

INSURANCE FOR YOU

> FIRST'EXPAT+

Cover your entire family under your plan and **customize the benefits** in line with your needs (vision, dental and maternity) and the cost of healthcare in your country of expatriation. If you're a member of the Caisse des Français de l'Étranger, FIRST'Expat+ is available as a top-up to the CFE (RELAIS'Expat+).

Core benefits:



- › Hospitalization and medical evacuation
- › Medical expenses
- › Third-party liability and legal assistance

Your options:



- › Vision/Dental



- › Maternity



- › Assistance/Repatriation

4 levels of coverage:

- › Quartz ★
your expenses up to €400,000
- › Pearl ★★
your expenses up to €800,000
- › Sapphire ★★★
your expenses up to €1,600,000
- › Diamond ★★★★
your expenses up to €2,400,000

WHAT IF... > I HAVE AN ACCIDENT ABROAD?

Our insurance covers you for hospitalization with **no waiting period**. If you selected the assistance/repatriation option, you benefit from childcare, or travel tickets for a relative to join you, if necessary.

The + of MSH: no waiting period for hospitalization and medical expenses, and worldwide coverage of accidents during trips of less than 60 days.

> I'M PLANNING TO HAVE A CHILD ABROAD?

If you selected the maternity option and the 10-month waiting period has passed, you'll be supported during your pregnancy by our medical team: nursing care, maternity guide, advice on choosing a medical facility, coverage of medical expenses, etc. After the birth, you can add your newborn to your plan without having to complete a medical questionnaire.

The + of MSH: medical expertise, support during pregnancy and doubling of the coverage limits if there are any complications during the birth.



HAVE YOU THOUGHT ABOUT LIFE & DISABILITY COVERAGE?

While healthcare coverage covers you for accidents or illness, life & disability coverage provides you with an income during periods of sick leave and pays a lump sum to your family in the event of infirmity, disability or death. Contact us for more information.

GOING ABROAD ALONE? GET THE RIGHT COVERAGE

So that's it, the decision's been made, you're going to live abroad! Whether it's a few hundred kilometers away or on the other side of the world, going solo is sure to mean new places to discover and new people to meet.

But traveling alone, far from your loved ones, can also be a source of stress: moving, administrative procedures, getting a visa... and health insurance! At MSH, **we're here to help you** choose your international health insurance and be your healthcare partner throughout your time abroad.

You're very welcome to contact us on **+33 1 44 20 48 77** or at **contact@asfe-expat.com**



FRENCH NATIONAL?

Thanks to MSH International's partnership with the CFE, you can be covered abroad and still keep your links to French Social Security.

INSURANCE FOR YOU

> **FIRST'EXPAT+**

WITH OPTIONAL ASSISTANCE/REPATRIATION

As a solo expat, we'd advise you to select the repatriation option: if you have a major health problem, Europ Assistance will organize your repatriation or arrange for your loved ones to join you.

Core benefits:



- › Hospitalization and medical evacuation
- › Medical expenses
- › Third-party liability and legal assistance

Your options:



- › Repatriation Assistance

4 levels of coverage:

- › Quartz ★
your expenses up to €400,000
- › Pearl ★★
your expenses up to €800,000
- › Sapphire ★★★
your expenses up to €1,600,000
- › Diamond ★★★★
your expenses up to €2,400,000

> WHAT IF... I WANT TO KEEP MY INSURANCE COSTS DOWN?

One way of keeping your premiums down is to choose an **annual deductible**:

€350 / €750 / €2,000 / €4,000 (available in \$).

MSH International will only reimburse you once the amount of the deductible has been exceeded. This allows you to **reduce your premiums** while limiting your out-of-pocket expenses, particularly for hospitalization.

> I ONLY WANT COVERAGE FOR EMERGENCIES AND ACCIDENTS?

If you want coverage for emergencies (hospitalization and accidents) and unforeseen illnesses, **our START'Expat plan** is the one for you. For 1 year, you're covered with an upper limit of €250,000.

There's more information on our website or in the table showing a comparison of our plans on page 18.

> I'M GOING HOME TO SEE MY FAMILY. AM I COVERED?

You're covered for emergencies anywhere in the world during trips of less than 60 consecutive days. If you plan to spend a lot of time in a country other than your country of expatriation, and if this country is not already covered in your coverage zone, you can opt to extend your coverage zone (there's more information on these zones on page 16). You'll then be fully covered while staying with your family.

The + of MSH: worldwide emergency coverage and a choice of coverage zones.

TRAVELING ABROAD FOR ONLY A FEW MONTHS? IS INSURANCE STILL NECESSARY?

Going abroad for a few months, or even a year, to **travel, take up an internship, on a working holiday program* or to return to college?** Taking out insurance for an international trip, even for a short time, isn't an unnecessary expense. Visits to the emergency room can be extremely costly in some countries!

In your case, **insurance covering emergencies and unforeseen illnesses** may be enough: take a look at our START'Expat plan.

Need advice? Contact us on **+33 1 44 20 48 77** or by email at contact@asfe-expat.com

**For WHPs in Canada, we can cover you for 24 months.*



ARE YOU EUROPEAN AND STAYING IN THE EU?

Remember to apply for your **European Health Card**. It provides you with the same level of reimbursement as in your country of origin, but it may not be enough. It's advisable to check the details.

INSURANCE FOR YOU

> START'EXPAT

Our insurance covers you for **emergencies** and **unforeseen illnesses** abroad: hospitalization, consultations with general practitioners or specialists and emergency dental and vision care. You can choose your period of coverage, from 1 month to 1 year (2 years for WHPs in Canada). Important: START'Expat is not available for children. Contact us or take a look at our FIRST'Expat+ plan.

Benefits:



- › Emergencies and unforeseen illnesses covered up to €250,000



- › Personal third-party liability: up to €4,000,000 for bodily injury



- › Emergency assistance: including repatriation to the country of origin

- › International tenant's insurance

- › Life & disability

- › Travel assistance: lost luggage and early return home

WHAT IF... > I CAUSE
DAMAGE DURING
MY STAY ABROAD?

With our START'Expat plan, **you benefit from personal third-party liability**. This means you're covered if you cause any damage (bodily injury or material damage) to someone else.

It's important to check that your international insurance includes this benefit as you can be held liable for large amounts abroad.

The + of MSH: coverage for **damage to equipment provided during an internship and tenant's liability abroad**.

WHY BANK CARD INSURANCE
IS NOT ENOUGH

Most bank cards provide insurance and assistance benefits. However, the levels of coverage vary if you have a Classic card, a MasterCard Gold card or a Visa Premium card. To avoid any nasty surprises, get more information on:

- **The coverage:** is it a cash advance or the actual reimbursement of your medical expenses?
- **The conditions of coverage:** at the very least, you must have paid part of the expenses with this card and sometimes all the expenses.
- **The duration of coverage:** in many cases it's limited to 3 months of travel.
- **The coverage limits:** reimbursements are capped at levels well below those provided under international health insurance plans and deductibles may apply.
- **Reimbursement turnaround times:** these can sometimes be several weeks or even months. The procedure is often complicated and means having to send documents by regular mail.
- **Benefits:** personal third-party liability isn't always covered.

CHOOSING THE RIGHT INSURANCE **FOR THE USA**

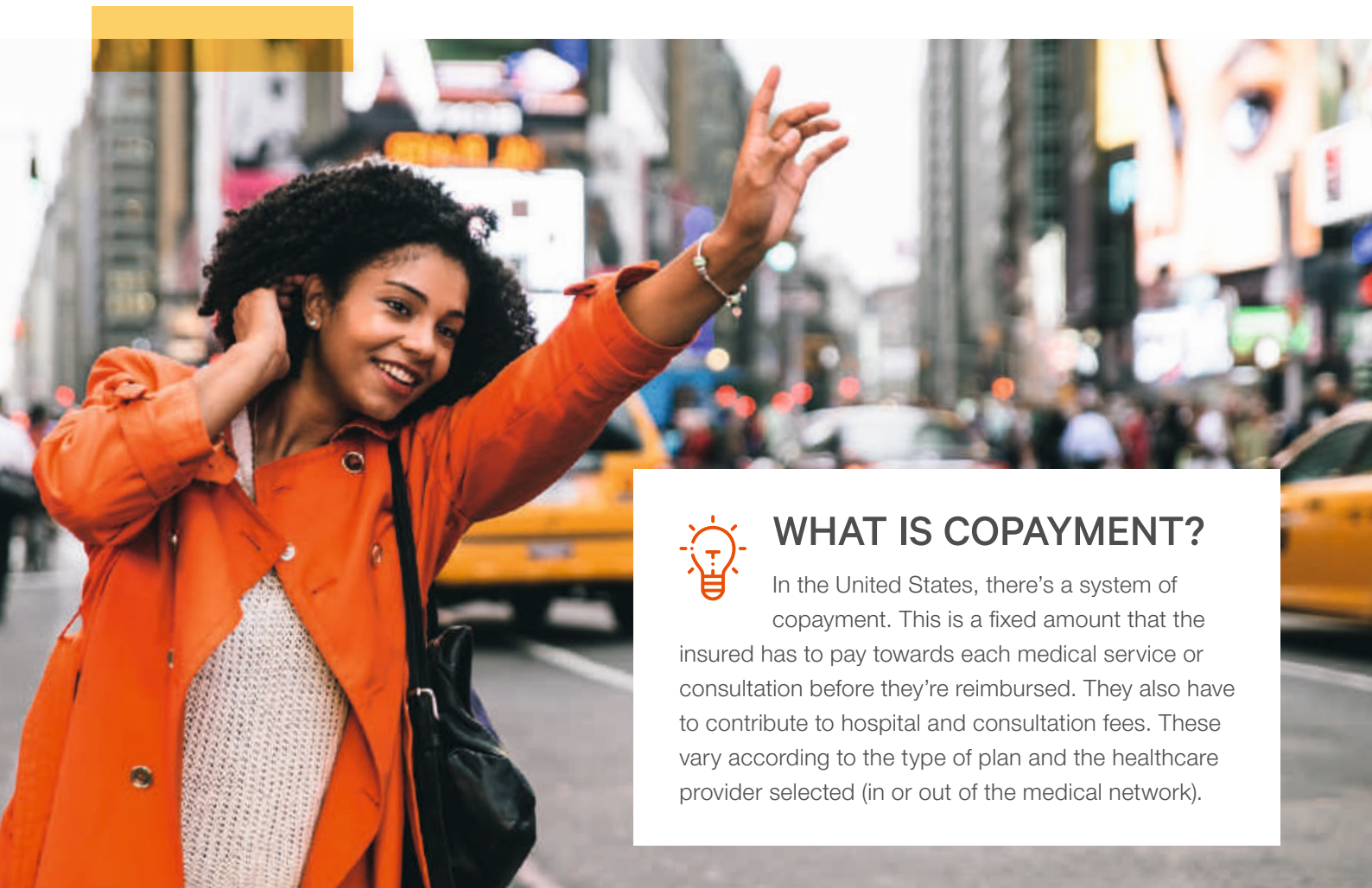
The American dream is calling! But before you leave, there are a few things you need to do: complete the administrative formalities in your country of departure, apply for a visa, arrange accommodation... and get information on the Social Security benefits you'll be entitled to once you're there.

When a consultation with a general practitioner can cost \$100, and a day in hospital more than \$800, it's important to choose the right expat healthcare coverage.

Whether you're going abroad on your own or as a family, for just a few months or for the long term, **we can provide you with insurance coverage specially designed for the United States.**

Got any questions?

Contact us on **+33 1 44 20 48 77** or by email at contact@asfe-expat.com



WHAT IS COPAYMENT?

In the United States, there's a system of copayment. This is a fixed amount that the insured has to pay towards each medical service or consultation before they're reimbursed. They also have to contribute to hospital and consultation fees. These vary according to the type of plan and the healthcare provider selected (in or out of the medical network).

INSURANCE FOR YOU

GOING ABROAD FOR MORE THAN A YEAR:

➤ **FIRST'EXPAT+ DIAMOND ★★★★★**

You'll be covered for hospitalization and routine healthcare up to \$3,000,000. When you select **Zone 5 - USA coverage** (see the explanation of coverage zones on page 16), you'll be covered anywhere in the world.

You can select a deductible: \$500 / \$1,000 / \$2,500 / \$3,000.

Core benefits:



- Hospitalization and medical evacuation
- Medical expenses
- Third-party liability and legal assistance

Your options:



- Vision
Dental



- Maternity



- Repatriation Assistance

Recommended level of coverage:

- Diamond ★★★★★
your expenses up to \$3,000,000

GOING ABROAD FOR LESS THAN A YEAR:

➤ **START'EXPAT**

Coverage of hospitalization and unforeseen illnesses may be all you need. By selecting Zone B - USA, **you're covered anywhere in the world.**

Benefits:



- Emergencies and unforeseen illnesses covered up to €250,000



- Emergency assistance



- Personal third-party liability

➤ **MAKE SAVINGS WITH OUR MEDICAL NETWORK**

You have access to more than 1 million healthcare providers and pharmacies in the USA with the medical network of our partners, **United Healthcare Global** and **OptumRX**.

Show your MSH insurance card and **benefit from negotiated rates, better levels of reimbursement** and a direct billing service!

HEALTHCARE COSTS WORLDWIDE AND COVERAGE ZONES

Consultations with a general practitioner, hospitalization or dental appointments: the cost of these medical services varies greatly around the world. To avoid any nasty surprises, you need to **choose the right level of coverage and reimbursement**. You're welcome to **contact us** for more information.



	USA	CHINA	AUSTRALIA	CÔTE D'IVOIRE	FRANCE
Appendectomy	USD 33,000 or €30,000	RMB 100,000 or €13,000	AUD 6,500 or €3,910	XOF 800,000 or €1,200	€600
Consultation with a general practitioner	USD 190 or €174	RMB 800 – 1,200 or €153	AUD 78 or €46	XOF 15,000 or €22	€25
Treatment of tooth decay	USD 300 or €275	RMB 500 – 1,000 or €130	AUD 230 or €138	XOF 24,000 or €36	€75

These examples are averages. Actual healthcare costs will vary depending on the city, the practitioner, the choice of healthcare facility, etc.

➤ COVERAGE ZONES FOR EACH OF THE PLANS



START'EXPAT

We have 2 coverage zones:

- **Zone A:** worldwide excluding the USA
- **Zone B:** worldwide including the USA

Only unforeseen illnesses and emergencies are covered. But **you're always covered for emergencies** if you travel to a country outside your coverage zone for less than 60 consecutive days.

FIRST'EXPAT+ AND RELAIS'EXPAT+

To provide you with a level of reimbursement **as close as possible to your needs**, we've classified countries into **5 zones**, from the zone where healthcare costs are the highest (zone 5) to the zones where they're the most reasonable (zone 1).

	Zone 5	Zone 4	Zone 3	Zone 2	Zone 1
Healthcare costs in the covered country	USA \$ \$ \$ \$	€ € € € €	€ € €	€ €	€
Recommended coverage	Diamond ★★★★	Diamond ★★★★	Sapphire ★★★	Pearl ★★	Quartz ★

Our recommended coverage levels (Quartz, Pearl, Sapphire and Diamond) are based on the healthcare costs typically charged in your country of expatriation.

How does it work?

You're covered:

- ✓ In the zone of your country of expatriation and lower-level zones.
- ✓ Everywhere, for accidents and emergencies during trips of less than 60 consecutive days.

Good to know



For greater peace of mind, you can select a zone at a higher level than your country of expatriation.

EXAMPLE



Beatrice moved to Germany and chose our **FIRST'EXPAT+ Pearl plan, zone 2** for her family.

While on holiday in Spain (in zone 3) she broke her leg.










As it was an emergency, **we covered her hospitalization**, although she has zone 2 coverage (lower than zone 3).

However, a consultation with an ophthalmologist in Spain to change her son's glasses will not be reimbursed.

List of countries per zone

➤ **Zone 5:** USA, as well as the countries in zones 1, 2, 3 and 4. ➤ **Zone 4:** Bahamas, Brazil, China, Hong Kong, Jersey, Saint-Barthelemy, Saint Martin, Switzerland, Singapore and the United Kingdom, as well as the countries in zones 1, 2 and 3. ➤ **Zone 3:** Australia, Austria, Canada, French Polynesia, Greece, Ireland, Israel, Italy, Japan, New Zealand, Portugal, Qatar, Russia, Saint Pierre and Miquelon, Spain, Taiwan, Turkey, United Arab Emirates and Vanuatu, as well as the countries in zones 1 and 2. ➤ **Zone 2:** Andorra, Angola, Argentina, Azerbaijan, Bahrain, Barbados, Belarus, Belgium, Bolivia, Bosnia and Herzegovina, Bulgaria, Chile, Colombia, Costa Rica, Croatia, Cyprus, Czech Republic, Denmark, Djibouti, Dominican Republic, Ecuador, Finland, Georgia, Germany, Guatemala, Hungary, Iceland, Kazakhstan, Kuwait, Latvia, Lebanon, Liechtenstein, Luxembourg, Malaysia, Mexico, Monaco, Mozambique, Netherlands, Nigeria, Norway, Oman, Panama, Peru, Saudi Arabia, Slovakia, South Africa, Sweden, Thailand, Ukraine, Uruguay, Venezuela, Vietnam and Wallis and Futuna, as well as the countries in zone 1. ➤ **Zone 1:** worldwide (including France) excluding the countries in zones 2 to 5.

COMPARISON OF OUR PLANS

INSURANCE PLAN	START'EXPAT	FIRST'EXPAT+ RELAIS'EXPAT+
<i>I want...</i>	<i>... coverage for accidents and unforeseen illnesses</i>	<i>... the peace of mind of comprehensive customized healthcare coverage</i>
DURATION OF COVERAGE	1 to 12 months	1 year or more
COVERAGE LIMIT	€250,000	€400,000: Quartz ★ €800,000: Pearl ★★ €1,600,000: Sapphire ★★★ €2,400,000: Diamond ★★★★
 FAMILY COVERAGE AVAILABLE	✗ no	✓ yes
 HOSPITALIZATION	✓ covered	✓ covered at 100%
 PERSONAL THIRD-PARTY AND TENANT'S LIABILITY	✓ covered – including internships	✓ covered
 ASSISTANCE & REPATRIATION	✓ covered	✓ as an option
 ROUTINE HEALTHCARE (consultations, examinations and medication)	✓ covered – unforeseen illnesses and emergencies	✓ covered
 DENTAL & VISION	✗ not covered	✓ as an option
 MATERNITY	✗ not covered	✓ as an option
 DEDUCTIBLE	✗ no deductible	✓ choose from: €0 / €350 / €750 / €2,000 / €4,000
 THE ADVANTAGES	Luggage insurance in case of loss or theft Life & disability benefits and total permanent infirmity	No waiting period for hospitalization and routine healthcare, excluding psychiatric care Available as a top-up to the CFE

Not sure which plan to choose?

Get a quote directly on our website www.msh-intl.com and we'll recommend the best plan for you!

OUR ANSWERS TO YOUR QUESTIONS!

To find the answers to your particular questions, **look for the logo for your plan:**



 : FIRST'Expat+


 : RELAIS'Expat+ (CFE)

 : START'Expat






➤ WHO CAN PURCHASE THE PLAN?

  Anyone over the age of 18 and under 71 can purchase these plans. **They can also cover your dependents**, meaning people who benefit from your insurance (children and/or spouse).

 Anyone over the age of 16 and under 66 can purchase a START'Expat plan. **Family coverage isn't available with this insurance** so each member must have their own plan. This means it's not suitable for families who want to cover a child under 16.



➤ HOW AND WHEN TO APPLY


   Whether or not you're already living abroad, **you can arrange your insurance up to 3 months before your coverage start date.**

You can get a quote and purchase our FIRST'Expat+, RELAIS and START'Expat plans directly on our website: www.msh-intl.com

If you prefer, you can also email the completed application form to newapplication@asfe-expat.com

➤ WHAT IS THE MINIMUM PERIOD OF MEMBERSHIP?

  This insurance plan has been designed to meet the needs of people living abroad for more than a year. The minimum period of membership is **6 months**. The plan is automatically renewed for one year on the anniversary date unless you ask for it to be terminated.

 This coverage has been designed for **stays abroad of one year or less with a minimum coverage period of 1 month**. You choose your period of coverage when you enroll in the plan, between 1 and 12 months. You can ask for it to be renewed once. For WHPs in Canada, you can enroll for 24 months.

➤ IN WHAT CURRENCIES CAN I BE REIMBURSED?

FE+ **RE+** **Start** We'll reimburse you in the currency of your choice, unless it's illegal to make a payment in that currency under international banking regulations.

➤ WHEN DOES MY COVERAGE START?

FE+ **RE+** **Start** Your coverage starts on **the effective date you selected when you purchased the plan** (the 1st or 15th of the month), and no earlier than the day following the purchase.

➤ CAN I PURCHASE THE INSURANCE FROM ABROAD?

FE+ **RE+** **Start** No problem, you can purchase the insurance directly on our website **www.msh-intl.com**, wherever you are, except for the USA (in this case, please contact us).



➤ ARE THERE ANY WAITING PERIODS?

FE+ **RE+** **Start** Yes, there are waiting periods (also known as qualifying periods) on our plans for:

- **psychiatric care and treatment**
- **the dental, vision and maternity options**

For hospital care and routine healthcare (visits to a doctor, purchasing medication, etc.), there's **no waiting period and you'll be covered as soon as your application for enrollment has been accepted.**

For more information, please refer to the benefits schedule.

➤ HOW DO I TERMINATE MY PLAN?

FE+ **RE+** This insurance plan is automatically renewed on its anniversary date. If you no longer need the coverage, you can terminate it:

On the plan's anniversary date, by contacting us with 2 months' notice by email at **admin europe@asfe-expat.com**

After 6 months, in the following cases:

- your employer has introduced a mandatory plan,
- your expatriation comes to an end and you return to your country of nationality/departure,
- you're enrolled in a local scheme in your country of expatriation.

The termination will take effect on the 1st or 15th of the month following receipt of the request.

Start Membership of this plan is for a defined period (e.g. 6 months). At the end of this period of coverage, the plan will be automatically terminated unless you ask for it to be renewed.



➤ HOW DOES THE DEDUCTIBLE WORK?

FE+ **RE+** When you enroll in the plan, you have the option of choosing between several levels of deductible. The deductible is the amount you have to pay towards your medical expenses. Over and above this amount, you are reimbursed based on the benefits you selected. It is calculated per insurance year and per plan member.

Once the amount of the annual deductible has been reached, all further medical expenses covered under the plan will then be reimbursed (up to the level of the coverage you selected).

➤ AM I COVERED IF I TRAVEL OUTSIDE MY COUNTRY OF EXPATRIATION?

FE+ **RE+** **Start** Yes, **you're always covered for emergencies** if you travel outside your country of expatriation.

We group countries into 5 pricing zones for FIRST'Expat+ & RELAIS'Expat+, and 2 zones for START'Expat (worldwide excluding the USA

or worldwide including the USA), based on local healthcare costs. You select the zone you want when purchasing the plan.

If you travel to a country in a lower coverage zone than the one you selected, you'll be covered exactly as you would be in your country of expatriation.

If you travel to a country in a higher coverage zone, you'll be covered for emergency care only (accidents and illnesses) for a maximum of 60 days per trip.

➤ CAN THE WAITING PERIODS BE WAIVED?

FE+ **RE+** Yes, if you previously had insurance with an equivalent level of coverage (in terms of the benefits provided, the reimbursement rate and the coverage limits) the waiting periods for vision and dental care will be waived. However, the waiting period for maternity coverage will still apply.

Start This insurance covers unforeseen medical care and accidents, so there's no waiting period; you're covered from the effective date of the plan.



CONTACT US

FOR ANSWERS TO YOUR QUESTIONS
ABOUT YOUR HEALTHCARE PLAN

TEL: +33 1 44 20 48 77

EMAIL: CONTACT@ASFE-EXPAT.COM

WEBSITE: WWW.MSH-INTL.COM

FACEBOOK: MSH INTERNATIONAL



MSH International, a French insurance broker and simplified joint stock company (société par actions simplifiée) with a capital of €2,500,000
Registered office: Season, 39 rue Mstislav Rostropovitch 75815 Paris Cedex 17 France. Registered with the Paris Trade and Companies Register
under number 352 807 549 and with ORIAS under number 07 002 751 intra-Community VAT identification number FR 78 352 807 549.
MSH International is regulated by the French Prudential Supervision and Resolution Authority (ACPR).



MSH INTERNATIONAL

in partnership with **Europ Assistance / Groupama Gan Vie / AXA**