

PassportCard



In partnership with

Allianz  Partners

# ICMPD COMPREHENSIVE LIFE & DISABILITY SOLUTIONS

Feel safe to do more.



**ICMPD**

International Centre for  
Migration Policy Development

**GEODESK**

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PassportCard offers health, life and disability solutions protecting you and your family, so you can get on with enjoying your new life with total peace of mind and the care you need.



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# Life and Disability Insurance

It is important for us at PassportCard to provide you with a full and comprehensive solution that includes Life & Disability Insurance for your employees corresponding with you and your family corresponding with everything you might need.



As we know that under certain circumstances, you will not be covered under the Public Professional Disability Insurance when working abroad, which might lead to a big risk. We can support you with the right solution for your new life.

With most international private health insurances, you are not covered within the social health insurance anymore as well as for long-term sickness abroad. This is something many expats do not realize until it is too late.



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# We are happy to help you.

## Offering Life and Disability coverage provides you with a one-stop solution!

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### Life insurance

Life cover provides financial protection and security for your beneficiaries, in the event of death. We offer you coverage in almost every country of the world, providing special risk plans even in high risk countries.

Your worldwide cover valid is as long as you do not actively participate in an act of war. For more details please see [here](#). The only countries/regions excluded for coverage are: North Korea Syria, Iran and the region of Crimea

The benefit amount will be paid as a lump sum which can be either a fixed amount or calculated as a factor of your gross annual salary, subject to an overall agreed maximum sum, as stated in the Table of Benefits.

### Life Claim

In case of death of one of the insured members, we are here for you and your family. We will guide you or your relatives through the whole process and help you to fill in the right forms easily.

### Disability insurance

**Permanent Disability** provides financial security to an insured member who becomes permanently disabled (partial or total) as a result of an accident or illness. This benefit will be paid when the insured is unable to continuously (partially or totally) perform the material and substantial duties of their own occupation and any suited occupation.

**Short Term Disability** provides financial security to insured members who are unable to perform the material and substantial duties of their own occupation due to an accident or an illness.

**Long Term Disability** provides financial security to members who are unable to perform the material and substantial duties of their own occupation and any suited occupation (based on their education, skills and experience).

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### Disability Claim

You or one of your family members has been sick for more than 90 days? You just need some additional information and confirmation from the doctor. Our 24/7 service center will provide you with all documents necessary and support you in the organisation of all medical report needed.

Contact us on [icmpd@passportcard.de](mailto:icmpd@passportcard.de)

# Life insurance

**Death lump** sum of an amount of 10 times the annual base salary of the insured member, up to a maximum sum of €280,000.

This lump sum will be paid to the designated beneficiary or beneficiaries in the event of the insured member's death.

**Disability benefits** in the form of a disability annuity in the amount of 50% of the annual base salary of the insured member, up to a maximum amount of €6,000 per month.

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## How to get a membership certificate?

Please email us to [ICMPD@passportcard.de](mailto:ICMPD@passportcard.de) with your full name and date of birth and we will send the certificate to your email address.

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## Any questions?

To ask us about your life & disability plan, get in touch:

**Phone:** +49 (0)40 46 00 20 333

**Email:** [ICMPD@passportcard.de](mailto:ICMPD@passportcard.de)

Or visit our dedicated [ICMPD website](#)

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The PassportCard Plan is offered through the Association for European Expatriate Insurance, an association governed by the French law of 1901 on associations, and underwritten by AWP Health & Life SA (Allianz Partners), of the Allianz Group.

The plan is brokered and administered by PassportCard Deutschland GmbH ("PassportCard"). PassportCard is an insurance intermediary incorporated in Germany with registration number HRB 158858 as a private limited liability company. Its registered address is Caffamacherreihe 8-10, 20355 Hamburg, Germany. PassportCard receives a sales commission from Allianz Partners in this respect.