



# EMPLOYERS GUIDE

INSURANCE PROTECTION FOR YOUR MIGRANT WORK FORCE  
PRE AND POST ARRIVAL

[WWW.MIGRATIONCOVER.COM](http://WWW.MIGRATIONCOVER.COM)

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# THERE'S A FIRST TIME FOR EVERYTHING



There has never been an insurance product specifically for working migrants.

Migrants have always had to take a big risk to follow their dream of a new life abroad. If things didn't go to plan, the cost of going home fell on their shoulders.

The launch of Migration Cover has changed all that. Migration Cover is the first ever insurance for working migrants, underwritten by certain underwriters at Lloyd's.

Migration Cover aims to provide a sense of security to those who may be worried about the migration process or leaving family behind.

The product was created as a direct result of listening to migrants, understanding and empathising with their issues. It has been developed to provide reassuring answers to the questions that worry individuals, couples and families considering international migration. Such as:

- **What will happen if a family member at home becomes ill?**
- **What will happen if I am involuntarily made redundant?**
- **What if I can't find another job?**

Migration Cover gives peace of mind, covering policyholders for:

- **Temporary return if a close relative becomes seriously ill, injured, or a death**
- **Employment advocacy in the event of involuntary redundancy**
- **Permanent return as a result of unemployment and other specific situations outlined in the policy document**

Knowing that there's a safety net in place, policyholders can have confidence in moving to a new country and remaining there.

**'Go with Confidence!™' | 'Stay with Confidence!™'**

# ENHANCING GLOBAL EMPLOYEE EXPERIENCE

## PROVIDE PEACE OF MIND FOR YOUR MIGRANT WORKFORCE

To attract and retain employees of the highest calibre that will support your business efforts, it's important to offer them opportunities for development coupled, with a sense of security.

We understand that intra-company transfers are mutually beneficial. Helping employees to develop both their personal and career goals, while enabling the employer to put people with the right skills in the right place at the right time.

But are you doing enough to ensure employees feel confident to grasp new opportunities? Migration Cover helps to alleviate any concerns employees may have, encouraging them to move abroad by reducing their worry and risk.

Migration Cover policies support working migrants who are preparing to move to Australia or New Zealand, or who are already there.

***Add this valuable, innovative insurance to your employees' benefits package to enhance your recruitment strategy.***



Temporary  
Return



Employment  
Advocacy



Permanent  
Return

// IT IS A BIG RISK TO MOVE HERE TO  
TAKE ON EMPLOYMENT //

EMPLOYEE/MIGRANT

// WHAT IF THEY AREN'T RIGHT FOR  
OUR BUSINESS, OR I NEED  
TO DOWNSIZE? //

EMPLOYER/BUSINESS OWNER

# WHO IS ELIGIBLE FOR MIGRATION COVER?

Our insurance covers skilled migrants and work visa holders who are immigrating to **Australia** or **New Zealand**, and those who have already arrived.

More 'migrating to' locations are in the pipeline.

We keep the eligibility criteria nice and simple. Policyholders must:

- **be aged between 18-60**
- **hold a visa with full work rights greater than 12 months (Currently we are not able to cover working holiday visa holders)**
- **arriving in their new country within the next 12 months OR already there, having arrived less than two years ago**

Our policy is underwritten by one of the world's leading insurers - certain underwriters at Lloyd's. Migration Cover is an Australian based company and product.



This Policy is underwritten by certain underwriters at Lloyd's and issued by ASR Underwriting Agencies Pty Ltd.

# BENEFITS OF MIGRATION COVER

## SUPPORT FOR EMPLOYEES FACING INVOLUNTARY REDUNDANCY

By offering support in the event of involuntary redundancy, our policy provides comfort and security to both employer and employee.

We assist policyholders facing redundancy by helping them find further employment in order to remain in their new country. Our support includes:

- **Providing a dedicated employment advocate**
- **Reviewing their skills and qualifications**
- **Engaging with recruitment agencies and employers**
- **Relocating them to take up a job offer within their new country**
- **Assisting them in gaining further migration advice**

See the Product Disclosure Statement (PDS) for more information.



“ SO WHAT HAPPENS IF THEY CAN'T FIND FURTHER EMPLOYMENT? ”

# BENEFITS OF MIGRATION COVER

## SHOULDERING THE COST OF UNAVOIDABLE REPATRIATION

Our policy covers the cost of the employee (and their family) to return home permanently in a range of circumstances. These include:

- **Unable to find new employment, post redundancy which results in a breach of the employee's Visa (meaning they are required to leave their host country)**
- **Inability to remain in the host country as a direct and necessary result of:**
  - **The employee's serious illness, serious injury or death**
  - **The serious illness, serious injury or death of a close relative**

The policy provides for:

- **Airfares to the employee's home country (Country of Embarkation)**
- **Temporary accommodation if needed**
- **Removal costs of their personal possessions, including their pet**
- **Payment of early exit fees for a range of services**
- **Financial and tax adviser services**

See the Product Disclosure Statement (PDS) for more information



“ EMPLOYERS OF  
CHOICE LOOK AFTER  
THEIR WORKERS ”

# BENEFITS OF MIGRATION COVER

## HELPING WHEN EMPLOYEES HAVE TO GO HOME - TEMPORARY RETURN

We provide cover for your employees to return to their home country if they have a sick relative or if there is a death in the family. This extremely difficult time can make or break an employee's decision on settling in a new country, so we make it easy for them to return.

Temporary Return covers:

- **Sickness**
- **Injury**
- **Death of a close relative**
- **Damage to a property left behind**

The policy provides for:

**Return airfares and temporary accommodation (if required) for a temporary return to their Country of Embarkation to:**

- **Deal with the sickness, injury or death of a close relative**
- **Deal with the property they may have left behind, during an insurable event**

See the Product Disclosure Statement (PDS) for more information



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*THE ANSWER TO THAT DREADED PHONE CALL IN THE  
MIDDLE OF THE NIGHT*

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# BENEFITS OF MIGRATION COVER

## WHEREVER YOUR EMPLOYEES GO, THEIR TRAVEL IS COVERED

We want to remove the stress of the journey by providing a **30 day travel cover** for the journey to the employee's new country.

But as an added bonus, we've included an **annual (12 Month) travel policy** as from the date of arrival or date of purchase (if already in new country)

The travel insurance covers the policyholder and their family, anytime they travel outside 300km of their new home for **business** or personal travel purposes - worldwide!

The policy provides for:

- **Medical expenses and evacuation**
- **Changes to journeys/trips**
- **Baggage and personal property**
- **Personal money and travel documents**
- **Rental vehicle excess reimbursement**
- **Personal accident and personal liability**

See the Product Disclosure Statement (PDS) for more information



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*MAKE THE MOST OF YOUR NEW LIFE  
- EXPLORE YOUR NEW COUNTRY*

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# WE ARE HERE TO HELP!

As an employer, you have options on how to apply the Migration Cover Policy to your HR processes. Here are some ideas:

- **Use Migration Cover to attract the best candidates for employment with you**
- **Provide Migration Cover Policies to your migrant workforce. You can even include this as part of their salary package or relocation package**
- **Provide information to your workforce, enabling them to take out the policy themselves**

We are here to help!

Our friendly staff can guide you through the Migration Cover policy to ensure it is right for your employees.

Make an appointment with us to discuss your needs.



Contact Us:

Email: [geraldine.collett@migrationcover.com](mailto:geraldine.collett@migrationcover.com)

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