

YEAR 3, ISSUE 2

Relocate

SPECIALIST MAGAZINE FOR MEMBERS AND FRIENDS OF ABRA
SUMMER 2011

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Our Top Summer Recipes

ABRA

10 years of excellence in relocation

Safe Drivers Plan

Belgium Today - interview with Rik Vanpeteghem,
CEO Deloitte Belgium

Caught Short at the Border

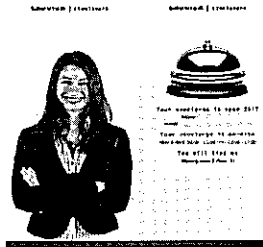


the sweet side of relocation: the ladies of am&pm relocation made the very most of their chocolate fountain at the EuRA Conference

Concierge Services for Expats

Savviva is delighted to announce the opening of a brand new corporate concierge desk at Linklaters LLP in Brussels. The concierge desk serves over 250 staff, many of them expats from France, the UK and Germany.

As it can be difficult for expats to manage personal day-to-day matters with the demands of work - especially in a new country - the on-site and 24/7 concierge service helps to organise anything employees do not have the time to do themselves. From finding a last minute babysitter to arrange the repair of a coffee machine - nothing is impossible!

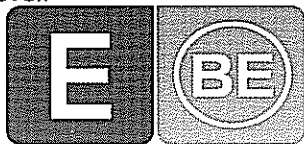


For more information please call 02 669 07 29 or visit www.savviva.be

Since 2000, Expatica Communications has been issuing free copies of the Survival Guide, the must-read English guide for Expats in Europe.

Survival Guide BE gives newcomers to Belgium the basic information they need to settle in, and directs them to the people, companies, organizations and institutions that can help. This handy A5 booklet opens with an introduction to Belgium includes chapters on relocation, housing, money, education, jobs, transport and healthcare. The guide also contains advice on setting up house, residence permits and how to choose a school for the kids. The groups and clubs section will help expats find a way into the community on both a social and professional level.

Expatica helps you to give extra value to your services with the Survival Guide.



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Expat&Co introduces 'Europat Local Plus'

Ensuring continuity of coverage is not easy when transferring abroad. Expats may be mobile, but are insurance policies as well? From social security to health insurance or pension plans, moving abroad can mean important changes in coverage and service. Getting the 'credit' you've built up in one country transferred to your new host country rarely goes off without a hitch.

As an employer, it goes without saying that you don't want your employees to worry about pension, medical expenses and disablement. Globalization has moved up a gear in recent years. This means it is time to adapt secondary benefits efficiently, primarily with regards to social guarantees. Expat&Co proudly introduces its new policy 'Europat Local Plus' which is designed to mutate flexibly with relocation.

ReLocate speaks to product developer Filip Declercq to find out a little more about this new product. *"Thanks to a series of European treaties, coordination between social security systems is relatively seamless as long as the country of residence is within the European Economical Area or Switzerland. Outside of this region, social regimes are often virtually non-existent, although Belgium and France did issue a portable overseas social security system for this purpose. The private insurance market merely follows with expensive, overlapping policies."*

Social security is not the easiest chapter in the great expat book. Initially the impact is somewhat vague. A well-fitting insurance system is not off-the-shelf but custom made. Especially when wanting to ensure continuity. This is the issue: expats are mobile, relocate frequently and travel a lot. Can one take along their insurance? Or does one have to do the homework over and over again, resulting in doubts about accepting new assignments? As is, one doesn't get any younger and carries with them a medical past. And what about the partner and children? Even coordination within one large insurance company with international branches doesn't offer a solution.

For manager Filip Declercq the expat problem has little secrets: *"One person is being transferred, another posted and a third travels back and forth. With employees all over the globe and diverse social benefits, administrative simplicity seems far away."*

With all this in mind Filip started thinking about a package that would slot together, like a Rubik's Cube with its endless combinations, that would offer a truly made-to-measure coverage. Imagine you are a Belgian, living in France, with a Swiss social security plan?

Good luck to you! A standard international health insurance will simply lead to double costs. *Europat Local Plus* offers instead a customized additional insurance. This is why the cube is symbol to the package with the motto: mobile, all-in-one and adaptable in all directions.

For more information on *Europat Local Plus* please contact Filip Declercq on info@expatinsurance.eu or +32 (0)2 463 04 04