
GROUP INSURANCES FOR EMPLOYEES

Help employees manage their health for better work engagement.

If you are trying to think of ways to attract and retain good professionals or to improve the engagement of your team, it may be worthwhile to consider adding a group benefits plan or updating your existing plan.

To increase the engagement of your employees, a group benefits plan may help you better than giving a raise in pay:

- Up to a limit, benefits can be a tax-effective way to compensate your employees
- You can help protect the well-being of your employees and their families by helping them manage their health and wellness, and by creating a strong sense of security and belonging
- You can improve employee appreciation and loyalty by tangibly conveying your support for your employees beyond their day-to-day work



If you are starting to think at group benefits plans, our team can help you find the best insurance solutions.

Group Insurances for Employees

Group Health Insurance

The insurance is very useful to your company if you want to cover your employees and their families for the unforeseen costs related to medical services.

The insurance covers the cost of hospital services (hospitalization, surgery, birth) and ambulatory services. The last category may include: annual checks, consult at general practitioner or specialist doctors, laboratory tests, diagnostics, dentistry, vaccines, ambulance, etc.

The policy may be easily tailored by including various assistance services and medical specialties or special medical packages.

Group Accidents Insurance

The insurance may be used by your company to cover the employees against the risk of injury during the working hours, business trips, inside the country or abroad, on the way to / from the working place, etc.

The risks covered include death and permanent disability, as a result of an accident, as well as medical costs (medication and treatment). The coverage may be extended to go beyond the working hours, or to cover post-traumatic surgery and the employees' families.

Group Life Insurance

With this insurance, your company will be able to provide financial support to your employees and their families, in unfortunate moments of life (death, accidents, invalidity, incapacity of work).

The insurance covers risks and costs from death, hospitalization, surgery, fractures, burns, work temporary inability, partial or total invalidity, serious diseases, professional diseases, etc. The insurance may be also extended to the families of your employees.

HOLFIN INSURANCE REINSURANCE BROKER S.A.

is authorized by Financial Supervisory Authority (Decision 114401/2006), being registered in the Brokers Registry under no. RBK-368
Trade Registry Number: J40/14097/04.09.2006; Fiscal Number: 18988490

Group Travel Insurance

Group travel insurance provides financial protection to employees or collaborators in case of undesired events during business trips. The covered risks include emergency medical assistance, medical or funeral repatriation, emergency dental treatment, death and permanent disability, loss or theft of documents, individual civil liability, additional expenses in case of hospitalization for a longer period (visits, emergency calls, etc.).

The insurance is highly customizable offering flexibility to choose the right coverage from a large number of options.

What can we do for you or your business?

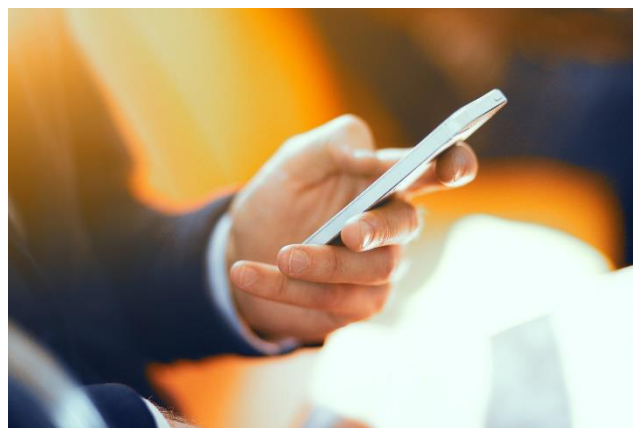
- ✓ Provide you with free and impartial specialist advice concerning risk management and cover options
- ✓ Provide you with the right insurance product which best suit your specific needs, helping you to:
 - ✓ Minimise your exposure to risk
 - ✓ Save your time and money
- ✓ Manage your insurance policies, timely informing you about the relevant aspects
- ✓ Manage your claims, provide assistance and representation in front of insurance partners
- ✓ Give you peace of mind that you are protected for things that matter to you

Why you should choose us?

- ✓ Our services are based on technical expertise and robust business knowledge, underpinned by complete understanding of your specific needs
- ✓ We have access to a large range of insurance providers allowing us to offer bespoke insurance solutions with the best value for you - both in terms of cover and price
- ✓ We think holistic and act responsible. We believe that respect and integrity are vital to building and maintaining trust and good long term relationships

Contact us in confidence at:

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