



# BDAE GROUP

Because we care!



**FAZ.-INSTITUT**

Germany's best financial service provider

**1. PLACE**  
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## ABOUT US

- More and more people are moving abroad, whether to fulfil personal dreams of adventure or to expand their professional horizons. As business becomes increasingly globalised, companies too are crossing international borders.

The BDAE Group helps private individuals, expatriates and businesses to navigate social security issues around the world, with an integrated, individually tailored approach.

The Group's origins go back to the founding of an association called the Bund der Auslands-Erwerbstätigen (BDAE) e.V. (Association of People Working Abroad) in 1995. To this day, BDAE is shaped by the aims of this association - including the motto: „We want you to travel abroad with peace of mind.“

In the summer of 2017, the BDAE Group became a subsidiary of MSH International, a global leader in the development of international health insurance plans. Together with MSH we take care of more than 400.000 expats in 194 countries.





## **OVERSEAS INSURANCE POLICIES**

Before travelling abroad, it is vital to make sure you will have adequate social security and health insurance cover. Depending on your destination, your employment contract and other factors, part or all of your existing social security cover might not be valid after you leave the country.

We have developed a range of policies that provide social security cover for international travellers and their family members, no matter the destination.

## The BDAE Group offers the following international insurance cover:



Short-term and long-term overseas **health insurance** for all categories



**Daily sickness benefits** while abroad



**Residual health cost insurance** while abroad for employees with statutory health insurance



**Unemployment insurance** for seconded employees



**International legal protection**

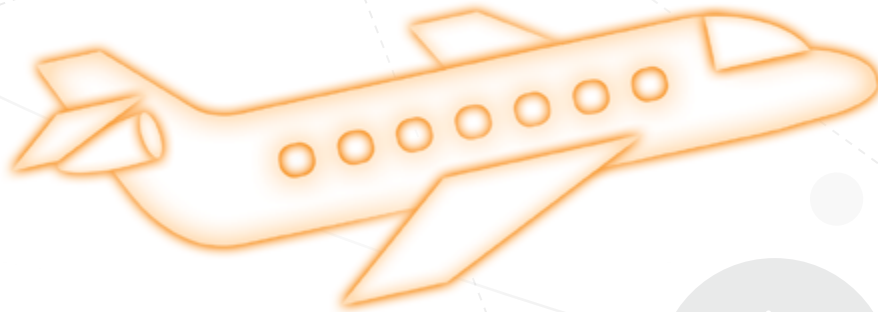


**Accident and liability insurance**

Our insurance policies are all developed and managed in-house. The risk is borne by renowned insurers who have worked with us for many years.

## PRIVATE CLIENTS

If you are moving abroad for a new professional challenge or a new adventure with your family, you will need a secure and stable basis before you take the plunge.





Our insurance policies for private clients can be tailored to your individual situation. We insure clients of all nationalities worldwide – whether Germans in South Africa, Indians in Germany or Britons in Dubai.

Our tailor-made products cover everything from individual, long-term overseas health insurance to accident and liability cover to international legal expenses insurance.

## All of our products are suitable for:

- ✓ Seconded employees (expatriates)
- ✓ Emigrants and world travellers
- ✓ Residents and pensioners
- ✓ Foreign visitors to Germany
- ✓ Business travellers and holidaymakers
- ✓ Students and trainees abroad

As everyone's needs – and budgets – are different, we have designed Basic and Premium products as well as modular overseas insurance policies. So you will find the right cover no matter what.



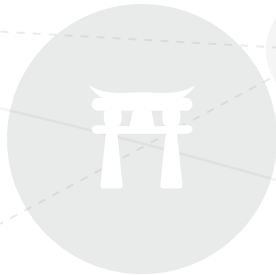
**Learn more**  
[www.bdae.com/en](http://www.bdae.com/en)

## BUSINESS CLIENTS

Many expatriates want to remain part of the home country's social security system while they are abroad. But in many cases this is not as often possible as desired. If an employer fails to correctly assess the social security obligations of an employee working abroad, this can have far-reaching consequences for both parties.

Companies are liable for any breaches of their **duty of care** to a seconded employee, for example if an expat has inadequate insurance cover. By using our expertise to provide a suitable **replacement for the social security cover** your employees enjoy at home, we significantly reduce your liability risk. We have developed insurance policies especially for seconded employees - valid worldwide and tailored to clients' individual circumstances.

With excellent care we contribute to the safety of employees and their families so they can focus on the client's success abroad.



## The BDAE Group offers the following insurance cover for seconded employees:



**Overseas health insurance**



**Daily sickness benefit**



**Unemployment insurance**



**International legal protection**



**Accident and liability insurance**



**Residual health cost insurance**



**Learn more**  
[www.bdae.com/en/business-clients](http://www.bdae.com/en/business-clients)

# GLOBAL-MOBILITY-SERVICES

Wherever you are travelling to, you are sure to come across certain legal and cultural differences. These can throw up a whole range of legal questions for expatriates, business travellers and HR staff planning a trip abroad. Will a work permit be needed? Is the secondment contract up to standard and is it suitable for the destination country? What happens with social security and how can adequate cover be guaranteed throughout the trip?

These are just a few of the many questions that tend to arise during the planning stage. Alongside the **residency conditions** for the country in question, **social security** will be a top priority. But the **legal requirements** will depend on your destination as well as on your personal circumstances. This applies both to private individuals and to expatriate employees.

A consulting service for foreign secondments should ideally cover all relevant areas of the law. This way, you can be sure that you've considered the secondment from all angles and organised the best possible solution.

The BDAE Group offers comprehensive consulting services for companies, employees and expats concerning the legal structure of international assignments as well as preparations for them, provided by **specialists** from all relevant fields.



**Learn more**

[www.bdae.com/en/business-clients/assignment-management-services](http://www.bdae.com/en/business-clients/assignment-management-services)

## Our broad range of services in the area of global mobility covers:

- ✓ Social security law
- ✓ Visas and residence permits
- ✓ Employment law
- ✓ Tax law
- ✓ Application procedures
- ✓ Reporting obligations
- ✓ Remuneration and payment
- ✓ Training
- ✓ Consulting for expats



**PRODUCTS FOR ALL  
TARGET GROUPS**



# SALES PARTNERS

The BDAE Group has worked closely with sales partners around the world since it was founded in 1995. The Group values this cooperation extremely highly. New partners are always welcome!

Both existing and potential partners enjoy more than just a diverse product portfolio – alongside attractive commissions, advantageous special conditions and comprehensive service, you'll benefit from our consulting expertise to minimize any liability risks.

## Here is what we offer:

- ✓ Exclusive insurance portfolio with outstanding solutions for all private and business clients
- ✓ Specialist knowledge and detailed information concerning our products
- ✓ Service and training to support sales activities
- ✓ Consulting at special rates on issues relating to social security, tax and residency law
- ✓ Named contact person (not a call centre)



**Learn more**

[www.bdae.com/en/service/agents-and-brokers](http://www.bdae.com/en/service/agents-and-brokers)

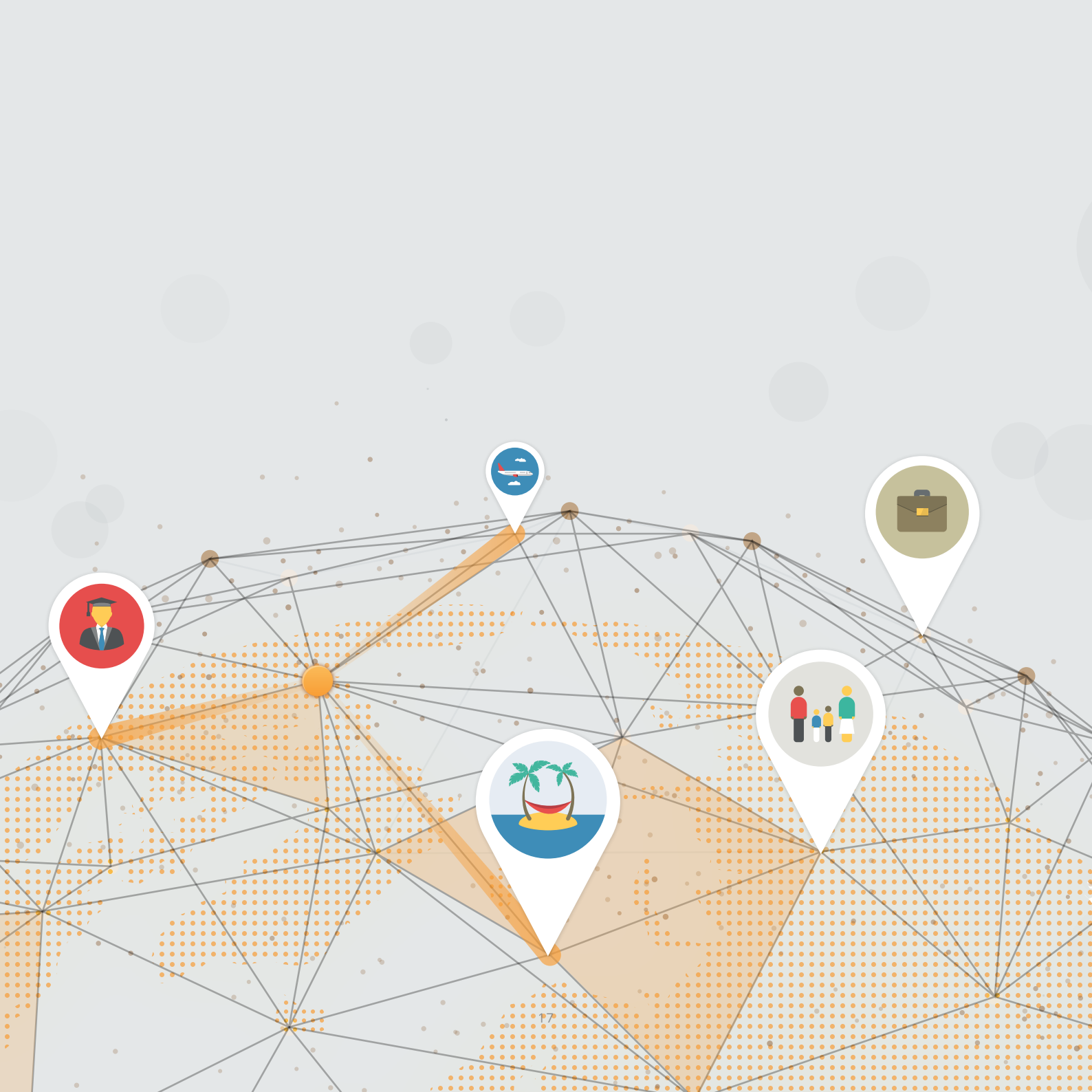
# MEMBERSHIP

Bund der Auslands-Erwerbstätigen (BDAE) e.V. supports expatriates and emigrants, as well as businesses sending employees on international secondments, with all organisational and practical aspects of moving and living abroad, taking into account the requirements which apply in Germany.

BDAE e.V. develops solutions for individual challenges and provides expert information on all concerns related to living and working in a foreign country. Members receive a range of benefits to assist them on their journey.

This includes **basic consulting on particular aspects of the trip** – beforehand, during and afterwards. Members also enjoy **basic legal expenses insurance** offering international cover for legal disputes, as well as **assistance services** which guarantee rapid, straightforward resolution of all medical matters in the event of an accident or illness anywhere in the world.





# CONTACT

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[bdae-ev.de](https://bdae-ev.de) (in German)  
[entsendeberatung.bdae.com](https://entsendeberatung.bdae.com) (in German)  
[expat-news.com](https://expat-news.com) (in German)

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The BDAE Group explicitly does not provide consulting on emigration as defined by Section 1 Para. 1 of the German Emigrant Protection Act (AuswSG). This is only provided by agents authorised by the German Federal Office of Administration (BVA).