

**An important element that is often forgotten or neglected by CBI / RBI advisors and agents: Health**

There are many benefits why it makes sense for someone to acquire a new citizenship or residency. Since the 90ies residency and citizenship planners, investment migration agents, lawyers and other consultants have continuously improved their capabilities in advising HNWIs in finding the right program to satisfy their objectives. These objectives can vary from case to case: A save and stable environment for oneself and one's family, having a plan B, moving to a country with higher quality of life, better education, economic opportunities, taxation, and many others. Over the last 20 years, governments and agencies have worked to continuously improve their programs to offer remarkable solutions and attract investors into the country. However, despite of the very individual objectives of each individual or family, the underlying motives for applying for a citizenship or residency program often are very similar: Freedom and lifestyle, security, asset protection and investment.

In order to make a client happy and satisfied, it is the citizenship and residency by investment advisor's duty to fully understand the fundamental motives of an applicant. Only then, an applicant will go through the whole process of acquiring a new citizenship or residency. And only then, the advisor will achieve a high customer satisfaction, continuous after sales collaboration and recommendation of his services to new prospects. Understanding the fundamental "why", and offering solutions to satisfy these needs and desires has always been the key to success in every advisory business. And this is where the topic of health and high-end medical insurance comes into play. Because it aims at satisfying exactly the same motives.

So, what is meant by "It satisfies exactly the same motives"? First, it protects assets in two ways. On one hand, the traditional element of the insurance protects you against volatility in the balance sheet, here the applicant's wealth. Medical treatment is extremely expensive and when searching for the worldwide best care, which very often is abroad, it turns out that cost skyrocket. Surgeries, treatments and medication that cost \$150k and more are not exceptional anymore. An international health insurance covers these costs worldwide. On the other hand, it protects one of the most important assets that one can have: Health. Everyone who has experienced sickness and disease in their family is well aware of that. Being international also means that your health risk landscape changes dramatically as you face very different environmental influences, often at a much higher risk.

Second motive: Security. An international health insurance is an investment into one's health security and protection. No, it will not be able to prevent an individual from falling ill, having cancer, a cardiac disease, an articular trouble or being involved in an accident for example. But it gives you the highest security to become healthy again. And here is the second element of international health insurance that many advisors are not aware of: Advice and free choice of hospitals, clinics and specialists. Because a wrong diagnosis, an error during a surgery, or subscription of a medication which is not required costs a lot of time, money and might even worsen one's health condition. With the help of a broker and an insurer it is ensured that you are diagnosed and treated directly by most renowned specialists, globally. Abroad often it is impossible for an individual to find the right clinic and doctor for a specific suffering. The broker and the insurer have this intelligence to advice and facilitate the right contacts. This is how an international health cover helps to create the security that an applicant is looking for: Having the best specialist taking care of you as fast as possible.

The third motive is freedom and lifestyle, often closely related to the freedom of travel and becoming a global citizen. The privilege and opportunities of an international lifestyle naturally also comes with international risk exposure. Thus, an international lifestyle requires adequate

international health coverage with services that work globally. When applying for a citizenship or residency program one becomes eligible for an international health insurance. It offers the potential to leverage a citizenship when combining it with international medical insurance to reach an even higher quality of life, two birds with one stone.

This is the rationale why it is crucial for CBI / RBI advisors to talk about international health coverage and offer the possibility to be educated and advised by an expert. Many individuals are not aware of the possibilities, benefits or even the existence of such international health insurance options and they will be extremely grateful for advice. Making a customer happy and satisfied has always proven to be the best method for sustainable and successful business.

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