Unwise to skimp on your health insurance

Despite ever-increasing premiums, Peter Pullot explains why expats need to be fully covered

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gaining with private medical insurance is something a lot of people have not spent enough time thinking about. If you purchase a policy that is too low, you run the risk of being underinsured, but if you choose one that is too high, you run the risk of being overinsured. The best policy is to find a middle ground, and it might not be better at all.

There are a number of factors to consider when choosing a policy. Firstly, the sum insured should be adequate. This should cover the cost of treatment, including hospitalization and surgery, as well as any other associated costs such as medications and physiotherapy.

Secondly, the waiting period should be reasonable. Many policies have a waiting period of 12 months, which can be a significant deterrent for individuals who need to access medical care immediately.

Thirdly, the level of cover should be sufficient. Some policies offer basic cover, while others provide comprehensive cover. It is important to choose a policy that provides the level of cover that suits your needs.

Finally, the cost of the policy should be reasonable. Some policies are more expensive than others, but it is important to consider the cost in relation to the level of cover provided.

Making choices is a complex process, but it is essential to ensure that you are fully covered in the event of an unexpected medical emergency. If you are unsure about which policy to choose, it is recommended that you consult with a specialist.

Why the IB is the perfect passport to university

In recent years, the International Baccalaureate (IB) has become a popular choice for expatriate families. The IB is recognized by universities around the world, and it is widely regarded as a strong foundation for further education. One of the main reasons for its popularity is the fact that it is a flexible and comprehensive program that can be adapted to meet the needs of individual students.

Another advantage of the IB is the **flexible curriculum**, which allows students to choose from a wide range of subjects. This means that students can focus on their strengths and interests, which can help them to develop a strong foundation in the areas they wish to pursue in higher education.

In addition, the **IB is recognized by universities around the world**, which means that students who complete the program are more likely to be accepted into their chosen courses. This can be particularly important for expatriate students, who may be looking to pursue a degree in a country where they do not have a high school diploma.

Finally, the **IB is a great preparation for the rigors of higher education**, which can be particularly challenging for expatriate students. The IB is designed to help students develop the skills and knowledge they need to succeed in higher education, which can make the transition to university easier.

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