



RAZIN INSURANCE BROKERS | PRESENTING ILA

**One health plan.
Two homes.
No broken continuity.**

Independent advice for coverage built around life between Africa and Lebanon

Expatriate healthcare usually breaks at the border

Most choices solve only one chapter of the journey.

01

Africa-first

Local access may work today, but the plan can lose relevance when the family returns to Lebanon.

02

Lebanon-first

Strong home-country access does not automatically create a reliable care network across Africa.

03

Global-first

Broad portability can come with higher premiums, modular add-ons and no built-in transition to a Lebanese insurer.

ILA is designed around the full Africa → Lebanon life cycle.

ILA combines the benefits expatriates usually buy separately

A healthcare platform designed specifically for Lebanese citizens living in Africa.

01	Healthcare across both worlds	Hospital, ambulatory and doctor-visit benefits with networks in Africa and Lebanon; Ultima extends to the Middle East.
02	Evacuation when local care is not enough	24/7 assistance and evacuation to appropriate treatment, plus body repatriation, with no financial limitation on evacuation.
03	A continuity bridge back home	Lifetime guaranteed renewability and the option to transition to a Lebanese company with continuity when returning permanently.

The difference is not geography alone — it is continuity

Decision lens	ILA	Lebanese-only plan	International plan
Direct-billing access in Africa	CORE	LIMITED / VARIES	VARIES
Direct-billing access in Lebanon	CORE	CORE	VARIES
Unlimited annual plan limit	ULTIMA + PREMIUM	VARIES	TOP TIERS / VARIES
Permanent-return continuity	BUILT-IN ADVANTAGE	NO TRANSITION NEEDED	NOT BUILT FOR LOCAL SWITCH
Doctor visits in both regions	AVAILABLE	MAINLY LEBANON	OPTION / VARIES
Evacuation + repatriation	DEDICATED PLAN	VARIES	STANDARD OR OPTIONAL
Product designed for Lebanese in Africa	YES	NO	NO

Unlimited cover protects the decision — not just the budget

UNLIMITED

per insured, per year

for both ILA Ultima and ILA Premium

Why it matters

Major illness can combine surgery, intensive care, oncology, rehabilitation and follow-up. A high headline limit can still be exhausted by a complex year.

What ILA removes

The overall annual ceiling for both flagship plans, while specific sub-limits and exclusions still apply to certain benefits.

Direct billing turns coverage into usable care

AFRICA

Wide provider network

Access to healthcare providers across Africa, with plan territory aligned to where members live and work.

LEBANON

A home-country network

Access in Lebanon as well, with network scope varying by plan and class; exclusions such as AUBMC/CMC apply in specified configurations.

One membership architecture reduces the reimbursement friction of stitching together two unrelated policies.

The return to Lebanon is designed as a transition, not a restart

01

LIFE IN AFRICA

Join a plan tailored to expatriate needs and local care realities.

02

RETURN FOR GOOD

Move back to Lebanon without treating the move as the end of the insurance story.

03

CONTINUE LOCALLY

Transition to a Lebanese insurer with continuity, subject to the applicable contractual process.

Lifetime guaranteed renewability is the foundation: continuity matters most when age or health makes replacement cover harder.

Useful on an ordinary Tuesday — ready for the worst day

EVERYDAY CARE

Doctor visits

Up to USD 80 per visit, with ten transactions per person per year under the Doctors Visits plan; diagnostic tests and treatments are covered under ambulatory benefits subject to plan terms.

CRITICAL RESPONSE

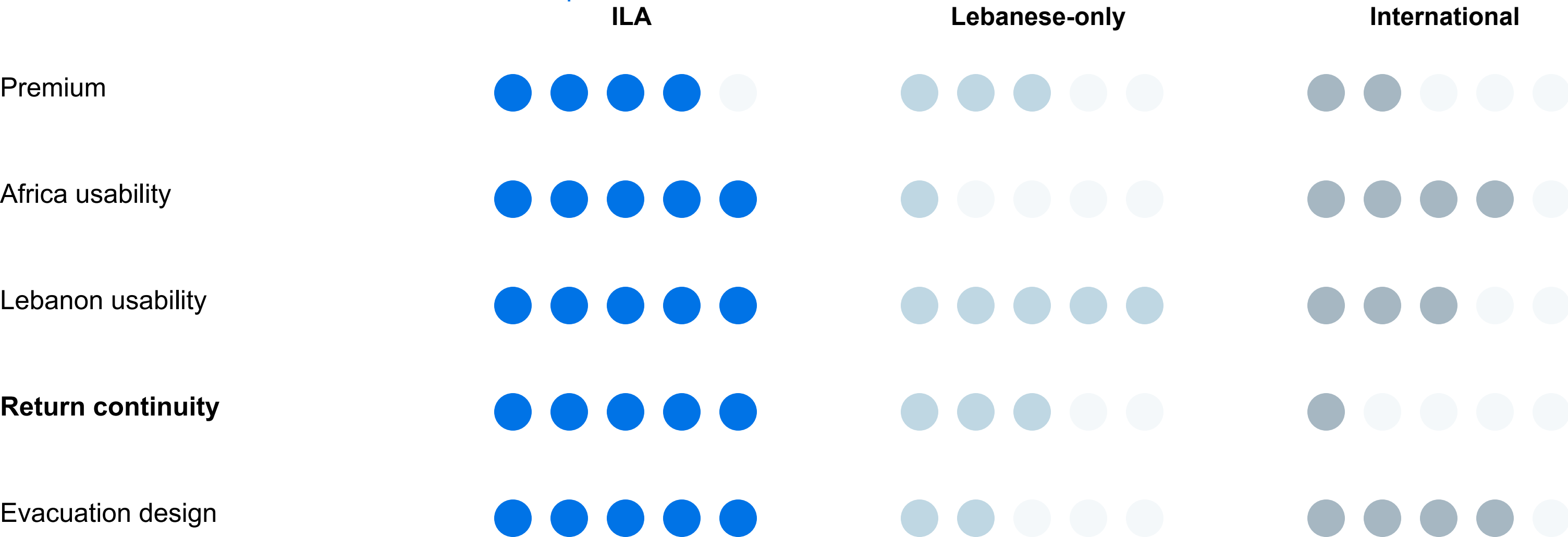
Evacuation + Repatriation

When required treatment is unavailable in Africa, evacuation is arranged to an appropriate facility — usually in the client's country of origin — with no financial limitation on evacuation costs. AXA Assistance services the plan 24/7.

The value is the combination: recurring access and catastrophic logistics in one expatriate proposition.

Value is measured by avoided gaps, not premium alone

Illustrative relative-fit score for a Lebanese expatriate in Africa



Choose the plan built for the life you actually live.

Africa today. Lebanon tomorrow. Continuity throughout.



Let's talk.

A short conversation can clarify years of decisions.

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