

[LA MOBILITÉ]
INDIVIDUALS



Ambassade

Insurance cover for **expatriates of any nationality**

2011

APRIL International supports the Nicolas Hulot Foundation
and Handicap International



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Creating a **new face of insurance.**

Ambassade, comprehensive insurance for expatriates

Ambassade is an insurance solution designed for expatriates of any nationality spending more than a year abroad anywhere in the world. The policy is available up to and including age 70.

The policy provides comprehensive and fully flexible cover for medical expenses, repatriation assistance, personal liability, death/loss of autonomy and sick leave.

Cover à la carte

Routine or unforeseen healthcare expenses?

Ambassade covers you for both routine and unforeseen healthcare expenses from the first euro spent with flexible benefits:

- 3 options depending on your needs with varying reimbursement upper limits (**Essentielle, Medium, Extenso**), with **3 levels of cover** (Hospitalisation only, Hospitalisation + Routine healthcare, Hospitalisation + Routine healthcare + Optical-dental care),
- Choose from reimbursement at **100%, 90% or 80% of actual costs**,
- **Direct payment of hospital costs**: nothing to pay up front if you are admitted to hospital.

Need assistance during your stay?

APRIL International will organise your medical repatriation at any time of the day or night to your home or to the most suitable hospital and will cover travel and accommodation costs allowing a relative to visit you.

Held personally liable to a third party?

You are covered for **the consequences of acts committed in a private capacity** causing bodily injury and/or material damage to a third party.

Your children are also covered for extra-curricular activities.

A policy specially designed for expatriates

- **Medical cover from the 1st euro with:**
 - an upper limit up to €1,000,000
 - life-time benefits: you are covered for as long as you want and your premiums will not increase regardless of your level of expenditure
 - no upper limit for maternity cover
- Select only the cover you need: medical expenses, assistance, personal liability and death and disability
- **Temporary extension of cover** to your country of nationality
- **Payment facilities:** pay monthly, quarterly or twice-yearly by direct debit from a French bank account at no extra cost

APRIL
INTERNATIONAL
WILL REIMBURSE
YOU WITHIN
48 HOURS

Any questions? Contact our Customer Advisory service:



- **by telephone:** +33 (0)1 73 02 93 93 Monday to Thursday from 8.30 to 18.00 (8.30 to 17.30 on Friday) - Paris time
- **by email:** info@aprilmobile.com
- **at our offices:** 110, avenue de la République - CS 51108 - 75127 Paris Cedex 11 - FRANCE



The Ambassade policy offers fully flexible cover:

Medical expenses

Choose from 3 options,
3 levels of cover and 3 reimbursement rates

Repatriation assistance

Personal liability (private capacity)

Death and total and irreversible loss of autonomy

Choose a lump sum between
€20,000 and €400,000

Sick leave from work

Daily sick leave allowance
from €20 to €200

Medical cover tailored to your budget and your destination

3 options and 3 levels of cover

| ESSENTIELLE | | | MEDIUM | | | EXTENSO | | |
|---|----------------------------------|--|--|----------------------------------|--|--|----------------------------------|--|
| reimbursements up to €200,000 with basic cover | | | reimbursements up to €300,000 with intermediate cover | | | reimbursements up to €500,000 with generous cover | | |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| Hospi only | Hospi + Routine healthcare | Hospi + Routine healthcare + Optical-dental care | Hospi only | Hospi + Routine healthcare | Hospi + Routine healthcare + Optical-dental care | Hospi only | Hospi + Routine healthcare | Hospi + Routine healthcare + Optical-dental care |

For each option, 3 percentages of reimbursement

100% of actual costs

90% of actual costs

80% of actual costs

Reduce your premium by choosing reimbursement at 90% or 80% of actual costs for Routine healthcare and Dental and Optical cover.

| PRODUCT COMPARISON | | ESSENTIELLE | MEDIUM | EXTENSO |
|----------------------------|---|--|--|--|
| HOSPITALISATION | <i>You have an operation for appendicitis</i> | private room up to €50 per day | private room up to €100 per day | private room up to €200 per day |
| ROUTINE HEALTHCARE | <i>You consult a GP</i> | 100% of actual costs with no upper limit for your first 5 consultations per year* | 100% of actual costs with no upper limit for your first 5 consultations per year* | 100% of actual costs with no upper limit for your first 5 consultations per year* |
| | <i>You go to the chemist</i> | the cost of your medicines is covered* | the cost of your medicines is covered* | the cost of your medicines is covered* |
| | <i>You consult an osteopath</i> | this consultation will not be covered | alternative medicines covered up to €1,000 per year, up to €150 per session | alternative medicines covered up to €1,500 per year, up to €200 per session |
| | <i>You buy a prosthetic</i> | you are covered up to €150 per prosthetic (or up to €1,000 if you are hospitalised) | you are covered up to €300 per prosthetic (or up to €3,000 if you are hospitalised) | you are covered up to €600 per prosthetic (or up to €4,000 if you are hospitalised) |
| OPTICAL DENTAL CARE | <i>Your child needs orthodontic treatment</i> | the treatment will not be covered | covered up to €800 per year per child for a maximum of 2 years | covered up to €1,200 per year per child for a maximum of 3 years |

* Reimbursement of any additional consultations will be capped. ** Within the limits of the selected option.

Comprehensive and innovative medical cover

A quick look at the cover available

- **Hospitalisation** covered at 100% of actual costs **including childbirth**, with **private room** covered up to €200 per day
- First 5 consultations with a **general practitioner** or **specialist** uncapped and each additional consultation covered up to €180
- **Diagnostic tests, x-rays** and **medicines** covered at 100% of actual costs
- **Speech therapy** for your children reimbursed at 100% of actual costs
- **Alternative medicine** including osteopathy, homoeopathy and acupuncture, etc. covered up to €1,500 per year
- **Vaccines** covered by French Social Security reimbursed at 100% of actual costs. Other prescribed vaccines reimbursed up to €150 per person per year
- **Screening** covered at 100% of actual costs
- Preventative medicine covered up to €1,000 per person per year including the reimbursement of **anti-malarial treatment**
- **Dental treatment, dentures and implants** reimbursed up to €2,000 during the first year and up to €2,500 the following years
- **Spectacles (lenses and frames)** reimbursed up to €650 per person per year

PREVENTATIVE medical cover for the whole family

With Ambassade, you are covered for:

- Anti-malarial treatment
- Smoking cessation support (treatment and medication)
- Vaccines whether or not reimbursed by French Social Security (flu, yellow fever etc.)
- Screening for the whole family:
 - Hepatitis B
 - Hearing tests
 - Cancer screening (breast, cervix, prostate etc.)
 - Papillomavirus screening (sexually transmitted infections)

For your children:

- Neonatal screening
- Regular check-ups with your doctor or pediatrician
- Vaccines (chicken pox, German measles, measles, whooping-cough etc.)

Benefits

Comprehensive cover designed for expatriates

1 Medical expenses

OPTIONS

Maximum amount of medical expenses per insurance year and per insured individual

HOSPITALISATION

(excluding outpatient care - see under medical expenses)



● IMPORTANT

Under the Hospitalisation only level, **in the event of an accident** and on production of a medical certificate, you are also covered for routine healthcare up to €75 per treatment and €1,000 per person (including dental treatment and prosthetics - other than dentures and implants).

Hospitalisation [see definition p13](#) for surgery

Medical hospitalisation

Day hospitalisation [see definition p12](#)

Outpatient consultation following hospitalisation/day surgery
30 days before and after hospitalisation (hospital certificate required)

Home care

Direct payment of hospital costs [see definition p12](#)

Ambulance if hospital costs covered by APRIL International

Daily hospital charge [see definition p12](#) (in France)

Private room (including telephone and television charges)

Staying with your child in hospital

Stay in a psychiatric unit

Treatment in a specialist re-education unit following hospitalisation covered by APRIL International

Emergency reconstructive dental surgery following an accident

Cancer treatments (chemotherapy and radiotherapy)

Treatment of AIDS

Organ transplant

DIRECT PAYMENT OF YOUR HOSPITAL COSTS

**NEW FOR 2011:
PRIVATE ROOM COVERED
UP TO €200 PER DAY**

| | ESSENTIELLE | MEDIUM | EXTENSO |
|--|---|---|---|
| | <p>€200,000 Up to €400,000 in the event of accident or critical illness <i>see definition p12</i></p> | <p>€300,000 Up to €600,000 in the event of accident or critical illness <i>see definition p12</i></p> | <p>€500,000 Up to €1,000,000 in the event of accident or critical illness <i>see definition p12</i></p> |

| | ESSENTIELLE | MEDIUM | EXTENSO |
|--|--|--|--|
| | 100% of actual costs <i>see definition p12</i> | 100% of actual costs <i>see definition p12</i> | 100% of actual costs <i>see definition p12</i> |
| | 100% of actual costs | 100% of actual costs | 100% of actual costs |
| | 100% of actual costs | 100% of actual costs | 100% of actual costs |
| | 100% of actual costs | 100% of actual costs | 100% of actual costs |
| | 100% of actual costs | 100% of actual costs | 100% of actual costs |
| | provided on request 24 hours a day, if prior agreement has been obtained | provided on request 24 hours a day, if prior agreement has been obtained | provided on request 24 hours a day, if prior agreement has been obtained |
| | 100% of actual costs | 100% of actual costs | 100% of actual costs |
| | 100% of actual costs | 100% of actual costs | 100% of actual costs |
| | 100% of actual costs, up to €50 per day | 100% of actual costs, up to €100 per day | 100% of actual costs, up to €200 per day |
| | 100% of actual costs, up to €30 per day (for children under 12) | 100% of actual costs, up to €45 per day (for children under 12) | 100% of actual costs, up to €60 per day (for children under 16) |
| | not covered | 100% of actual costs, up to 30 days a year | 100% of actual costs, up to 30 days a year |
| | 100% of actual costs, up to 30 days | 100% of actual costs, up to 30 days | 100% of actual costs, up to 30 days |
| | not covered | 100% of actual costs | 100% of actual costs |
| | 100% of actual costs | 100% of actual costs | 100% of actual costs |
| | 100% of actual costs | 100% of actual costs | 100% of actual costs |
| | 100% of actual costs | 100% of actual costs | 100% of actual costs |

Benefits (continued)

Comprehensive cover designed for expatriates

Choose reimbursement of Routine healthcare and Optical and Dental cover at 90% or 80% of actual costs (the upper limits stay the same and Hospitalisation is still covered at 100% of actual costs).

ROUTINE HEALTHCARE



MEDICAL EXPENSES excluding dental care and medically assisted procreation (see below)

Consultations and visits

General practitioners

Specialists

Psychiatrists

Medical auxiliaries*

Nursing care, speech therapists, orthoptists, pedicurists-podiatrists*

Physiotherapy, occupational therapy, logopedics and psychomotor therapy*

Alternative medicine

Consultations with osteopaths, homoeopaths, chiropractors, acupuncturists, herbalists and dieticians

Drugs - when prescribed by a doctor

Medicines and treatments (including homoeopathy and herbal medicine)

Vaccines covered by French Social Security

Other prescribed vaccines

Laboratory tests, x-rays and other medical techniques not carried out in a hospital environment

Diagnostic tests and medical treatment lasting less than 24 hours in a hospital environment (including laboratory tests and x-rays)

Treatment of cancer and AIDS

PREVENTION AND SCREENING

Screening for cancer of the breast, cervix, mouth, skin and prostate and colorectal cancer

Other types of screening (hepatitis B, hearing tests, neonatal screening, HIV etc.)

Anti-malarial treatment

One Health check-up every 2 years

Smoking cessation support

Bone density screening

*Requires a prior agreement [see definition p13](#). Courses of treatment are subject to prior agreement if more than 20 sessions are prescribed per insurance year.

ALTERNATIVE MEDICINE REIMBURSED UP TO €1,500 PER PERSON PER YEAR

EVERY YEAR, THE FIRST 5 CONSULTATIONS
WITH YOUR DOCTOR ARE UNCAPPED

| | ESSENTIELLE | MEDIUM | EXTENSO |
|--|---|--|--|
| | 100% of actual costs (limited to €50 for each additional consultation after the first 5 per year) | 100% of actual costs (limited to €80 for each additional consultation after the first 5 per year) | 100% of actual costs (limited to €130 for each additional consultation after the first 5 per year) |
| | 100% of actual costs (limited to €80 for each additional consultation after the first 5 per year) | 100% of actual costs (limited to €110 for each additional consultation after the first 5 per year) | 100% of actual costs (limited to €180 for each additional consultation after the first 5 per year) |
| | not covered | 100% of actual costs, up to 5 consultations per year | 100% of actual costs, up to 5 consultations per year |
| | 100% of actual costs | 100% of actual costs | 100% of actual costs |
| | 100% of actual costs, up to €500 per year | 100% of actual costs, up to €1,000 per year, up to €150 per session | 100% of actual costs, up to €1,500 per year, up to €200 per session |
| | not covered | 100% of actual costs, up to €1,000 per year, up to €150 per session | 100% of actual costs, up to €1,500 per year, up to €200 per session |
| | 100% of actual costs | 100% of actual costs | 100% of actual costs |
| | 100% of actual costs | 100% of actual costs | 100% of actual costs |
| | 100% of actual costs, up to €50 per year | 100% of actual costs, up to €100 per year | 100% of actual costs, up to €150 per year |
| | 100% of actual costs | 100% of actual costs | 100% of actual costs |
| | 100% of actual costs, up to €500 per day | 100% of actual costs, up to €700 per day | 100% of actual costs, up to €1,000 per day |
| | 100% of actual costs | 100% of actual costs | 100% of actual costs |
| | ESSENTIELLE | MEDIUM | EXTENSO |
| | 100% of actual costs | 100% of actual costs | 100% of actual costs |
| | 100% of actual costs | 100% of actual costs | 100% of actual costs |
| | not covered | €500 per year | €1,000 per year |
| | not covered | | |
| | not covered | | |
| | not covered | | |

Benefits (continued)

Comprehensive cover designed for expatriates

ROUTINE HEALTHCARE



WELL WOMAN COVER

Maternity

- Delivery
- Pre and post natal treatment
- Pre-natal classes (held by a doctor or midwife)
- HIV screening (as part of pre-natal tests only)
- Screening for chromosomal abnormalities

MEDICALLY ASSISTED PROCREATION waiting period ^{see definition p13} 12 months**

- Drugs
- In vitro fertilisation
- Diagnostic tests
- Follow-up examinations

ADOPTION waiting period 12 months

- Transport and procedural costs

COUNSELLING

This service helps you release tension and so improves your sense of well-being. It is also available in the 6 months following your return home.

THERMAL CURE AND MINERAL TREATMENTS* waiting period 12 months**

Valid for three months following hospitalisation of more than 10 days or childbirth covered by APRIL International

EQUIPMENT AND PROSTHETICS* excluding eye and dental care (see below)

- Without hospitalisation
- If hospitalisation is covered by APRIL International

* Requires a prior agreement see definition p13. Courses of treatment are subject to prior agreement if more than 20 sessions are prescribed per insurance year

**IN VITRO FERTILISATION
REIMBURSED
UP TO €1,500 PER YEAR**

**MATERNITY:
HOSPITALISATION COVERED AT 100%
OF ACTUAL COSTS**

| | ESSENTIELLE | MEDIUM | EXTENSO |
|--|---|--|--|
| | | included in hospitalisation, medicine and drugs | |
| | | included in hospitalisation, medicine and drugs | |
| | 100% of actual costs, up to €25 per session | 100% of actual costs, up to €40 per session | 100% of actual costs, up to €60 per session |
| | 100% of actual costs | 100% of actual costs | 100% of actual costs |
| | 100% of actual costs | 100% of actual costs | 100% of actual costs |
| | ESSENTIELLE | MEDIUM | EXTENSO |
| | not covered | 100% of actual costs, up to €1,000 per year | 100% of actual costs, up to €1,500 per year |
| | not covered | | |
| | not covered | | |
| | not covered | | |
| | ESSENTIELLE | MEDIUM | EXTENSO |
| | not covered | not covered | 100% of actual costs, up to €4,000 in zone A and €2,500 in zones B and C |
| | ESSENTIELLE | MEDIUM | EXTENSO |
| | not covered | telephone calls or exchanges of email with a team of psychologists available 24 hours a day, 7 days a week | telephone calls or exchanges of email with a team of psychologists available 24 hours a day, 7 days a week |
| | ESSENTIELLE | MEDIUM | EXTENSO |
| | not covered | not covered | 100% of actual costs, up to €500 per year |
| | ESSENTIELLE | MEDIUM | EXTENSO |
| | 100% of actual costs, up to €150 per prosthetic | 100% of actual costs, up to €300 per prosthetic | 100% of actual costs, up to €600 per prosthetic |
| | 100% of actual costs, up to €1,000 per hospitalisation | 100% of actual costs, up to €3,000 per hospitalisation | 100% of actual costs, up to €4,000 per hospitalisation |

** The waiting periods may be shortened if you had equivalent or higher level of cover which was cancelled less than one month previously. Proof of this previous insurance and the exit certificate must be produced.

Benefits (continued)

Comprehensive cover designed for expatriates

DENTAL AND OPTICAL CARE



DENTAL CARE: waiting period of 3 months ** for dental treatment, periodontology and endodontics and 6 months** for dentures, implants and orthodontics

Treatment

Dentures and implants*

Periodontology (treatment of receding gums & gum disease) and endodontics

Orthodontics* up to age 16

OPTICAL CARE waiting period 6 months**

Cost of frame and lenses

Laser eye surgery

Contact lenses including disposable lenses

HOW TO CLAIM REIMBURSEMENT OF YOUR MEDICAL EXPENSES?



See a healthcare professional



Send your medical bills to APRIL International



Your reimbursement is processed within 48 hours (excluding postal delivery and bank processing times)



DEFINITIONS

- **Actual costs:** total medical expenses charged to you.
- **Critical illnesses:** AIDS, Alzheimer's disease, Cancer, Cardiomyopathy, Chronic degenerative arthritis, Creutzfeldt-Jacob disease, Heart attack, Hepatitis C, HIV, Legionnaire's disease, Motor neuron disease, Multiple sclerosis, Myopathy, Stroke, Terminal kidney failure, Type 1 diabetes.
- **Daily hospital charge:** portion of daily hospital costs in France not covered by French Social Security.
- **Day hospitalisation:** hospitalisation of less than 24 hours where you are allocated a bed but do not stay overnight.
- **Direct payment of hospital costs:** under all medical expenses options, if you are hospitalised (for more than 24 hours or day hospitalisation) you may be eligible for direct payment of hospital costs with no upfront payment. This facility is subject to medical approval. An advance payment of expenses is made in the event of childbirth.

**SPECTACLES REIMBURSED
UP TO €650 PER YEAR**

**DENTAL TREATMENT REIMBURSED
UP TO €2,500 FROM THE SECOND
YEAR OF INSURANCE**

| | ESSENTIELLE | MEDIUM | EXTENSO |
|--|--|--|--|
| | 100% of actual costs, up to €300 per tooth, up to €500 per year and up to €1,500 per year from the second year | 100% of actual costs, up to €500 per tooth, up to €800 per year and up to €2,000 per year from the second year | 100% of actual costs, up to €650 per tooth, up to €2,000 per year and up to €2,500 per year from the second year |
| | not covered | | |
| | not covered | 100% of actual costs, up to €800 per year, for a maximum of 2 years | 100% of actual costs, up to €1,200 per year, for a maximum of 3 years |
| | ESSENTIELLE | MEDIUM | EXTENSO |
| | 100% of actual costs, up to €150 per year | 100% of actual costs, up to €350 per year | 100% of actual costs, up to €650 per year |
| | not covered | not covered | |
| | 100% of actual costs, up to €100 per year | 100% of actual costs, up to €200 per year | 100% of actual costs, up to €300 per year |

* Requires a prior agreement [see definition p13](#). Courses of treatment are subject to prior agreement if more than 20 sessions are prescribed per insurance year.

** The waiting periods may be shortened if you had equivalent or higher level of cover which was cancelled less than one month previously. Proof of this previous insurance and the exit certificate must be produced.

- **Hospitalisation:** stay of more than 24 hours (with or without surgery) in a public or private hospital as a result of illness or accident.
- **Prior agreement:** certain medical treatments and procedures require the prior agreement of our Medical Examiner. The practitioner prescribing these treatments or procedures must provide you with a request for prior agreement and a detailed breakdown of costs before incurring any corresponding treatment.
- **Waiting period:** period defined in the policy during which no benefits are paid. The waiting period applies starting from the start date of cover as mentioned on the membership certificate.

Examples of reimbursements

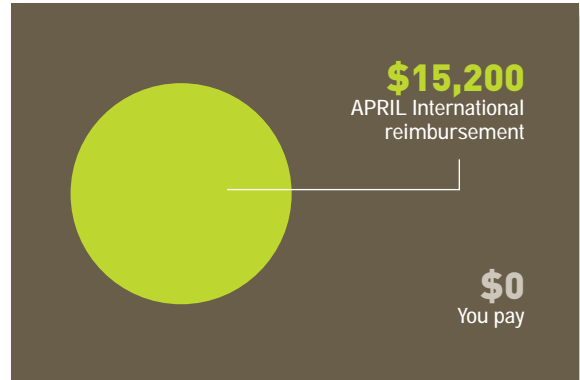
With Ambassade international insurance, you're protected from anything that might threaten to disrupt your time abroad.



When I was in the States, I was involved in an accident and had to be taken to hospital. Cost of 2 days in intensive care: \$15,200. APRIL International settled my bill directly with the hospital and I had nothing to pay.

I have hospital cover under the Ambassade "Essentielle" option. ”

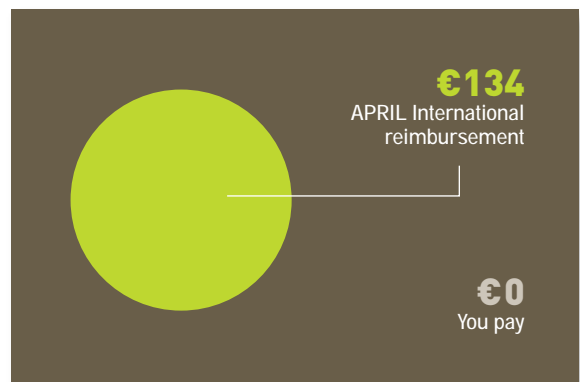
*Laurent, age 42
expatriate in the US*



I saw a private specialist for an ear, nose and throat infection. Cost of the consultation: €134 (converted).

I'm covered under the "Extenso" option of Ambassade for Hospitalisation and Routine healthcare. ”

*Anna, age 30
expatriate in Singapore*

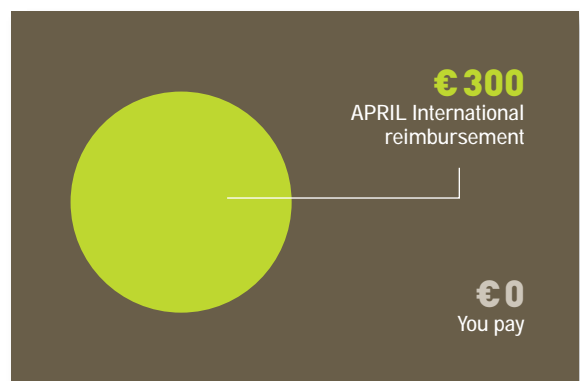


I was suffering from toothache and went to see a private dentist.

Cost of treatment: €300 for one tooth (converted).

My family has medical insurance under the Ambassade "Medium" option with Hospitalisation, Routine healthcare and Dental and Optical cover. ”

*Patrick, age 64,
expatriate in the UK*



2011 premiums for medical cover

Annual premiums 2011 (all taxes included) in euros for effective dates up to 16/12/2011

To calculate your premium, check the zone for your destination country. If you require worldwide cover, you should choose zone A.

Zone A: the Bahamas, Canada, Japan, Switzerland, United States.

Zone B: Albania, Andorra, Armenia, Australia, Austria, Azerbaijan, Belgium, Belarus, Bosnia-Herzegovina, Brazil, Bulgaria, Chile, Croatia, Cyprus, Denmark, Estonia, Faroe Islands, Finland, Georgia, Germany, Gibraltar, Great Britain, Greece, Hong Kong, Hungary, Iceland, Ireland, Israel, Italy, Latvia, Lichtenstein, Lithuania, Luxemburg, Macedonia, Malta, Moldavia, Monaco, The Netherlands, New-Zealand, Norway, Poland, Portugal, Romania, Russia, San Marino, Serbia and Montenegro, Slovakia, Slovenia, Spain, Sweden, Svalbard and Jan Mayen, Taiwan, The Czech Republic, Ukraine, Vatican State, Venezuela.

Zone C: any country not listed under Zones A and B.

IMPORTANT

- The premiums below correspond to cover at 100% of actual costs.

You can reduce your premium by choosing reimbursement at 90% or 80% of actual costs for Routine healthcare and Optical-dental care (*Hospitalisation cover will nevertheless remain at 100% of actual costs*).

- Calculation of premium for cover at 90% or 80% of actual costs:

Calculation of premium for cover at 90% of actual costs: the premium corresponding to the option selected x 0.9
(does not apply to the Hospitalisation only cover)

Calculation of premium for cover at 80% of actual costs: the premium corresponding to the option selected x 0.8
(does not apply to the Hospitalisation only cover)

- The level of the family premium depends on the age of the eldest person.
- The upper age limit for application is 70 inclusive.

| Zone A | ESSENTIELLE | | | MEDIUM | | | EXTENSO | | |
|------------------|----------------------------|---|--|----------------------------|---|--|----------------------------|---|--|
| | Hospitalisation only | Hospitalisation + Routine healthcare | Hospitalisation + Routine healthcare + Optical Dental care | Hospitalisation only | Hospitalisation + Routine healthcare | Hospitalisation + Routine healthcare + Optical Dental care | Hospitalisation only | Hospitalisation + Routine healthcare | Hospitalisation + Routine healthcare + Optical Dental care |
| < 21 | ind. €672 | ind. €1,560 | ind. €1,776 | ind. €768 | ind. €2,028 | ind. €2,292 | ind. €852 | ind. €2,340 | ind. €2,856 |
| 21 to 25 | ind. €852 fam. €2,436 | ind. €1,968 fam. €5,760 | ind. €2,232 fam. €6,564 | ind. €960 fam. €2,808 | ind. €2,532 fam. €7,320 | ind. €2,880 fam. €8,328 | ind. €1,080 fam. €3,120 | ind. €2,916 fam. €8,424 | ind. €3,588 fam. €10,416 |
| 26 to 30 | ind. €972 fam. €2,748 | ind. €2,340 fam. €6,468 | ind. €2,688 fam. €7,368 | ind. €1,152 fam. €3,144 | ind. €3,012 fam. €8,232 | ind. €3,432 fam. €9,360 | ind. €1,260 fam. €3,504 | ind. €3,480 fam. €9,468 | ind. €4,308 fam. €11,700 |
| 31 to 35 | ind. €1,152 fam. €3,012 | ind. €2,592 fam. €7,080 | ind. €2,892 fam. €8,064 | ind. €1,248 fam. €3,444 | ind. €3,276 fam. €8,988 | ind. €3,768 fam. €10,236 | ind. €1,416 fam. €3,828 | ind. €3,768 fam. €10,344 | ind. €4,692 fam. €12,780 |
| 36 to 40 | ind. €1,260 fam. €3,588 | ind. €2,988 fam. €8,436 | ind. €3,456 fam. €9,612 | ind. €1,500 fam. €4,104 | ind. €3,840 fam. €10,704 | ind. €4,392 fam. €12,180 | ind. €1,644 fam. €4,584 | ind. €4,452 fam. €12,324 | ind. €5,532 fam. €15,228 |
| 41 to 45 | ind. €1,356 fam. €3,816 | ind. €3,312 fam. €8,976 | ind. €3,732 fam. €10,236 | ind. €1,608 fam. €4,368 | ind. €4,164 fam. €11,400 | ind. €4,764 fam. €12,984 | ind. €1,788 fam. €4,884 | ind. €4,788 fam. €13,116 | ind. €5,928 fam. €16,200 |
| 46 to 50 | ind. €1,656 fam. €4,284 | ind. €3,912 fam. €10,080 | ind. €4,452 fam. €11,484 | ind. €1,896 fam. €4,920 | ind. €4,992 fam. €12,780 | ind. €5,688 fam. €14,556 | ind. €2,136 fam. €5,472 | ind. €5,760 fam. €14,700 | ind. €7,104 fam. €18,180 |
| 51 to 55 | ind. €2,172 fam. €5,016 | ind. €5,100 fam. €11,844 | ind. €5,820 fam. €13,512 | ind. €2,484 fam. €5,784 | ind. €6,492 fam. €15,024 | ind. €7,392 fam. €17,112 | ind. €2,760 fam. €6,420 | ind. €7,476 fam. €17,304 | ind. €9,228 fam. €21,384 |
| 56 to 60 | ind. €2,652 fam. €6,132 | ind. €6,228 fam. €14,484 | ind. €7,104 fam. €16,500 | ind. €3,048 fam. €7,068 | ind. €7,932 fam. €18,336 | ind. €9,024 fam. €20,892 | ind. €3,372 fam. €7,860 | ind. €9,132 fam. €21,132 | ind. €11,256 fam. €26,100 |
| 61 to 65 | ind. €3,360 fam. €7,272 | ind. €7,944 fam. €17,112 | ind. €9,036 fam. €19,500 | ind. €3,864 fam. €8,352 | ind. €10,080 fam. €21,672 | ind. €11,484 fam. €24,708 | ind. €4,320 fam. €9,288 | ind. €11,604 fam. €24,984 | ind. €14,328 fam. €30,840 |
| 66 to 70 | ind. €4,320 | ind. €10,152 | ind. €11,556 | ind. €4,944 | ind. €12,888 | ind. €14,664 | ind. €5,508 | ind. €14,844 | ind. €18,324 |
| > 70 | ind. €5,328 | ind. €12,600 | ind. €14,340 | ind. €6,132 | ind. €15,948 | ind. €18,180 | ind. €6,816 | ind. €18,372 | ind. €22,704 |

| Zone B | ESSENTIELLE | | | MEDIUM | | | EXTENSO | | |
|------------------|----------------------------|--|---|----------------------------|--|---|----------------------------|--|---|
| | Hospitalisation only | Hospitalisation + Routine healthcare | Hospitalisation + Routine healthcare + Optical Dental care | Hospitalisation only | Hospitalisation + Routine healthcare | Hospitalisation + Routine healthcare + Optical Dental care | Hospitalisation only | Hospitalisation + Routine healthcare | Hospitalisation + Routine healthcare + Optical Dental care |
| < 21 | ind. €384 | ind. €936 | ind. €1,104 | ind. €456 | ind. €1,248 | ind. €1,440 | ind. €504 | ind. €1,452 | ind. €1,776 |
| 21 to 25 | ind. €492 fam. €1,308 | ind. €1,188 fam. €3,144 | ind. €1,392 fam. €3,648 | ind. €576 fam. €1,488 | ind. €1,536 fam. €4,008 | ind. €1,800 fam. €4,656 | ind. €636 fam. €1,704 | ind. €1,812 fam. €4,728 | ind. €2,244 fam. €5,832 |
| 26 to 30 | ind. €600 fam. €1,596 | ind. €1,416 fam. €3,840 | ind. €1,656 fam. €4,464 | ind. €660 fam. €1,836 | ind. €1,812 fam. €4,896 | ind. €2,124 fam. €5,688 | ind. €756 fam. €2,064 | ind. €2,208 fam. €5,760 | ind. €2,676 fam. €7,104 |
| 31 to 35 | ind. €660 fam. €1,776 | ind. €1,560 fam. €4,296 | ind. €1,812 fam. €5,016 | ind. €756 fam. €2,040 | ind. €2,052 fam. €5,472 | ind. €2,340 fam. €6,372 | ind. €852 fam. €2,316 | ind. €2,340 fam. €6,468 | ind. €2,904 fam. €7,956 |
| 36 to 40 | ind. €780 fam. €1,932 | ind. €1,872 fam. €4,656 | ind. €2,184 fam. €5,424 | ind. €888 fam. €2,208 | ind. €2,412 fam. €5,928 | ind. €2,736 fam. €6,900 | ind. €1,020 fam. €2,508 | ind. €2,832 fam. €6,984 | ind. €3,468 fam. €8,604 |
| 41 to 45 | ind. €876 fam. €2,100 | ind. €2,124 fam. €5,100 | ind. €2,484 fam. €5,940 | ind. €1,020 fam. €2,424 | ind. €2,736 fam. €6,504 | ind. €3,228 fam. €7,572 | ind. €1,140 fam. €2,748 | ind. €3,204 fam. €7,644 | ind. €3,972 fam. €9,432 |
| 46 to 50 | ind. €1,080 fam. €2,460 | ind. €2,592 fam. €5,916 | ind. €3,036 fam. €6,876 | ind. €1,236 fam. €2,808 | ind. €3,336 fam. €7,524 | ind. €3,864 fam. €8,748 | ind. €1,404 fam. €3,180 | ind. €3,924 fam. €8,856 | ind. €4,824 fam. €10,944 |
| 51 to 55 | ind. €1,284 fam. €2,676 | ind. €3,096 fam. €6,456 | ind. €3,600 fam. €7,548 | ind. €1,464 fam. €3,084 | ind. €3,960 fam. €8,220 | ind. €4,584 fam. €9,564 | ind. €1,668 fam. €3,480 | ind. €4,644 fam. €9,684 | ind. €5,712 fam. €11,928 |
| 56 to 60 | ind. €1,560 fam. €3,276 | ind. €3,768 fam. €7,896 | ind. €4,404 fam. €9,204 | ind. €1,776 fam. €3,756 | ind. €4,812 fam. €10,020 | ind. €5,592 fam. €11,664 | ind. €2,040 fam. €4,260 | ind. €5,664 fam. €11,832 | ind. €6,984 fam. €14,568 |
| 61 to 65 | ind. €1,980 fam. €4,104 | ind. €4,788 fam. €9,924 | ind. €5,580 fam. €11,544 | ind. €2,268 fam. €4,716 | ind. €6,108 fam. €12,576 | ind. €7,104 fam. €14,640 | ind. €2,580 fam. €5,352 | ind. €7,176 fam. €14,832 | ind. €8,844 fam. €18,288 |
| 66 to 70 | ind. €2,532 | ind. €6,132 | ind. €7,140 | ind. €2,904 | ind. €7,800 | ind. €9,060 | ind. €3,324 | ind. €9,180 | ind. €11,316 |
| > 70 | ind. €3,144 | ind. €7,596 | ind. €8,832 | ind. €3,612 | ind. €9,648 | ind. €11,220 | ind. €4,092 | ind. €11,376 | ind. €14,016 |

| Zone C | ESSENTIELLE | | | MEDIUM | | | EXTENSO | | |
|------------------|----------------------------|--|---|----------------------------|--|---|----------------------------|--|---|
| | Hospitalisation only | Hospitalisation + Routine healthcare | Hospitalisation + Routine healthcare + Optical Dental care | Hospitalisation only | Hospitalisation + Routine healthcare | Hospitalisation + Routine healthcare + Optical Dental care | Hospitalisation only | Hospitalisation + Routine healthcare | Hospitalisation + Routine healthcare + Optical Dental care |
| < 21 | ind. €288 | ind. €756 | ind. €888 | ind. €348 | ind. €996 | ind. €1,176 | ind. €396 | ind. €1,188 | ind. €1,440 |
| 21 to 25 | ind. €384 fam. €1,092 | ind. €924 fam. €2,712 | ind. €1,116 fam. €3,204 | ind. €444 fam. €1,248 | ind. €1,224 fam. €3,456 | ind. €1,452 fam. €4,116 | ind. €504 fam. €1,464 | ind. €1,488 fam. €4,188 | ind. €1,812 fam. €5,136 |
| 26 to 30 | ind. €444 fam. €1,212 | ind. €1,116 fam. €3,012 | ind. €1,332 fam. €3,588 | ind. €516 fam. €1,392 | ind. €1,488 fam. €3,852 | ind. €1,740 fam. €4,584 | ind. €600 fam. €1,620 | ind. €1,752 fam. €4,644 | ind. €2,124 fam. €5,712 |
| 31 to 35 | ind. €504 fam. €1,332 | ind. €1,224 fam. €3,336 | ind. €1,452 fam. €3,972 | ind. €588 fam. €1,524 | ind. €1,608 fam. €4,260 | ind. €1,932 fam. €5,064 | ind. €672 fam. €1,776 | ind. €1,932 fam. €5,124 | ind. €2,388 fam. €6,300 |
| 36 to 40 | ind. €600 fam. €1,536 | ind. €1,476 fam. €3,840 | ind. €1,752 fam. €4,560 | ind. €672 fam. €1,764 | ind. €1,920 fam. €4,884 | ind. €2,268 fam. €5,808 | ind. €804 fam. €2,052 | ind. €2,292 fam. €5,892 | ind. €2,820 fam. €7,248 |
| 41 to 45 | ind. €684 fam. €1,740 | ind. €1,668 fam. €4,320 | ind. €1,980 fam. €5,148 | ind. €768 fam. €1,992 | ind. €2,160 fam. €5,532 | ind. €2,556 fam. €6,564 | ind. €888 fam. €2,316 | ind. €2,592 fam. €6,660 | ind. €3,180 fam. €8,196 |
| 46 to 50 | ind. €828 fam. €2,052 | ind. €2,040 fam. €5,100 | ind. €2,436 fam. €6,072 | ind. €924 fam. €2,340 | ind. €2,616 fam. €6,504 | ind. €3,120 fam. €7,704 | ind. €1,092 fam. €2,736 | ind. €3,156 fam. €7,836 | ind. €3,876 fam. €9,624 |
| 51 to 55 | ind. €972 fam. €2,244 | ind. €2,424 fam. €5,568 | ind. €2,892 fam. €6,612 | ind. €1,116 fam. €2,556 | ind. €3,120 fam. €7,080 | ind. €3,684 fam. €8,436 | ind. €1,308 fam. €2,988 | ind. €3,744 fam. €8,532 | ind. €4,596 fam. €10,524 |
| 56 to 60 | ind. €1,188 fam. €2,736 | ind. €2,952 fam. €6,804 | ind. €3,528 fam. €8,100 | ind. €1,356 fam. €3,144 | ind. €3,792 fam. €8,664 | ind. €4,500 fam. €10,272 | ind. €1,596 fam. €3,648 | ind. €4,560 fam. €10,428 | ind. €5,604 fam. €12,840 |
| 61 to 65 | ind. €1,500 fam. €3,216 | ind. €3,756 fam. €8,040 | ind. €4,464 fam. €9,576 | ind. €1,728 fam. €3,720 | ind. €4,788 fam. €10,200 | ind. €5,688 fam. €12,144 | ind. €2,004 fam. €4,308 | ind. €5,772 fam. €12,324 | ind. €7,092 fam. €15,180 |
| 66 to 70 | ind. €1,932 | ind. €4,800 | ind. €5,700 | ind. €2,208 | ind. €6,108 | ind. €7,260 | ind. €2,580 | ind. €7,368 | ind. €9,060 |
| > 70 | ind. €2,388 | ind. €5,940 | ind. €7,056 | ind. €2,748 | ind. €7,572 | ind. €8,976 | ind. €3,180 | ind. €9,120 | ind. €11,220 |

2 Repatriation assistance

In the case of an accident, illness or serious problems, we will come to your aid 24 hours a day, 7 days a week. Simply call us or send a fax:

| TYPE OF BENEFITS | LEVELS |
|---|---|
| In the event of accident or illness: | |
| Medical repatriation or medical transportation to the most appropriate hospital or the country of nationality (or in the country of origin, if different) | covered |
| Search and rescue expenses | up to €5,000 per person, up to €15,000 per event |
| Return of the insured to the host country after stabilisation | one-way economy class airline ticket or 1 st class railway ticket |
| Advance payment of hospital expenses in host country* | up to €15,000 (advance) |
| Cost of a family member if the insured is hospitalised for more than 6 days and was expatriated alone | return economy class airline ticket or 1 st class railway ticket and €80 per night up to a max. of 10 nights |
| Sending essential medication not available locally | covered |
| Repatriation of other beneficiaries in case of repatriation of the insured | one-way economy class airline ticket or 1 st class railway ticket |
| Accompanying children | return economy class airline ticket or 1 st class railway ticket |
| In the event of the death of the insured: | |
| Returning the body or ashes to residence | covered |
| Cost of a transport coffin for repatriation of the body by air | up to €1,500 |
| Cost of a relative or friend attending burial abroad if the deceased insured was expatriated alone | return economy class airline ticket or 1 st class railway ticket and €50 per night up to a max. of 4 nights |
| Repatriation of other beneficiaries: members of the family, spouse and children living with the insured | one-way economy class airline ticket or 1 st class railway ticket |
| If your personal effects are lost or stolen abroad: | |
| Advance of funds abroad | up to €1,500 |
| Provision of new travel document abroad | one-way economy class airline ticket or 1 st class railway ticket |
| Sending urgent messages | covered |
| In the event of an unintentional infraction of the law abroad: | |
| Legal expenses incurred while abroad | up to €1,500 per event |
| Cost of bail while abroad | up to €15,000 per event (advance) |
| In the event of the death or the hospitalisation of a family member: | |
| Early return if a family member dies in the country of nationality | return economy class airline ticket or 1 st class railway ticket |
| Early return due to the hospitalisation for 5 days or more of a family member in the in the country of nationality | return economy class airline ticket or 1 st class railway ticket |
| * If you have no healthcare cover. | |

Annual premiums 2011 (all taxes included) in euros for effective dates up to 16/12/2011

| The upper age limit for application is 70 inclusive | European and Mediterranean countries | Worldwide |
|---|--------------------------------------|-----------|
| Individual under 31 | €156 | €252 |
| Individual aged 31 to 70 inclusive | €168 | €288 |
| Family | €348 | €636 |

Europe and Mediterranean countries: Albania, Algeria, Andorra, Armenia, Austria, Azerbaijan, Belarus, Belgium, Bosnia-Herzegovina, Bulgaria, Croatia, Cyprus, Denmark, Egypt, Estonia, Faroe Islands, Finland, Metropolitan France, Germany, Georgia, Gibraltar, Great Britain, Greece, Hungary, Iceland, Ireland, Israel, Italy, Latvia, Lebanon, Libya, Lichtenstein, Lithuania, Luxembourg, Macedonia, Malta, Monaco, Moldavia, Morocco, The Netherlands, Norway, Palestine, Poland, Portugal, Romania, San Marino, Serbia and Montenegro, Slovakia, Slovenia, Spain, Svalbard and Jan Mayen, Sweden, Switzerland, Syria, The Czech Republic, Tunisia, Turkey, Ukraine, Vatican State.

3 Personal liability (private capacity)

We will cover you for any money that you have to pay as a result of any damage you are held responsible for in a non-business capacity. The commute to and from your home and your place of work is also covered. Your children are also covered during extra-curricular activities.

You are covered if you, or any person you are responsible for, are held legally responsible for damage to a third party ^{see definition} while travelling to your host country and during your stay abroad.

Note

Personal liability cover must be taken out in combination with other cover under the policy.

| TYPE OF BENEFITS | LEVELS |
|---|--|
| Bodily injury, material and consequential damage | up to €7,500,000 per claim per insurance year |
| including: | |
| Inexcusable fault ^{see definition} | up to €300,000 per victim up to €1,500,000 per insurance year |
| Material and consequential damage | up to €750,000 per claim and per insurance year excess ^{see definition} €150 per claim |
| Damage (including fire, explosion and water damage to property leased or borrowed by the insured for the organisation of family ceremonies) | up to €150,000 per claim and per insurance year excess €150 per claim |

DEFINITIONS

- **Excess:** amount which, when a claim is settled, remains payable by you.
- **Inexcusable fault:** exceptionally serious error caused by a voluntary act or omission, the danger of which the person responsible should have been aware, committed without justification and which is not deliberate.
- **Third party:** any person who is not the insured, who occasionally cares for the insured's children or animals free of charge, and the employees of the insured.

● Annual premiums 2011 (all taxes included) in euros for effective dates up to 16/12/2011

| The upper age limit for application is 64 inclusive | Worldwide excluding USA and Canada | Worldwide |
|---|------------------------------------|-----------|
| Per policy: | €132 | €180 |

The amount of the personal liability premium only depends on the country or countries to be visited. The premium is the same per policy regardless of the number of persons insured.

4 Death and total and irreversible loss of autonomy

In the event of an illness leading to death, we will pay a lump sum to the beneficiary or beneficiaries designated at the time of application.

The amount of the sum is doubled if the death is caused by an accident.

In addition, the amount is fully paid in the case of total and irreversible loss of autonomy *see definition*.

Note

The benefit paid in the event of death by illness may be fixed between €20,000 and €400,000.

The premium is calculated as follows:

EXAMPLE OF PREMIUM CALCULATION

In order to obtain cover of €122,000, in the event of death, a person aged 37 would pay a premium of:
 $(€122,000 / €20,000) \times €75 = €457,50$ per year.

The calculation rule is as follows:

$(\text{Level of cover requested} / €20,000) \times \text{Premium corresponding to €20,000 in the appropriate age group.}$

Annual premiums 2011 (including taxes) in euros per insured for effective dates up to 16/12/2011

| The upper age limit for application is 64 inclusive | 18 to 30 | 31 to 35 | 36 to 40 | 41 to 45 | 46 to 50 | 51 to 55 | 56 to 60 | 61 to 64 |
|---|----------|----------|----------|----------|----------|----------|----------|----------|
| Minimum death benefit: €20,000* | €51 | €63 | €75 | €102 | €150 | €201 | €291 | €441 |
| Maximum death benefit: €400,000* | €1,020 | €1,260 | €1,500 | €2,040 | €3,000 | €4,020 | €5,820 | €8,820 |

* doubled if death is caused by an accident.

Note

Depending on the level of death benefit requested, you will be asked to complete the following medical requirements:

- death benefit between €20,000 and €150,000: Health questionnaire,
- death benefit between €150,001 and €250,000: Health questionnaire + doctor's medical report**,
- death benefit between €250,001 and €400,000: Health questionnaire + doctor's medical report** + electrocardiogram, blood and urine samples (ask us for details).

(**reimbursed by APRIL International if you are under 60)

The amount paid for death benefit is not subject to inheritance tax under current legislation.

DEFINITION

- **Total and irreversible loss of autonomy:** where the insured is totally and permanently medically unfit for gainful employment and requires the assistance of a third party to carry out basic daily tasks.

5 Sick leave from work

We will pay a daily allowance or a disability amount if you cannot work due to illness or accident. This cover ensures that you receive a regular part of your salary for a fixed period.

You can take out this cover only if you are already covered for death benefit under the policy. You are free to choose the level of daily allowance (between €20 and €200) on condition that the following rules are followed:

- **the monthly equivalent of the daily allowance must not exceed 70% of your gross monthly income,**
- **the amount of daily allowance selected depends on the level of death benefit selected: for example, for a daily allowance of €20 the death capital selected must be at least €20,000.**

You must be in paid employment to benefit from sick leave cover.

Daily allowance:

Daily indemnities may be paid starting from the 31st day or the 61st day based on the option selected and for a maximum period of 3 years. The number of days paid per month is 30 days. Daily allowance cover applies from the 31st day or the 61st day of the exemption benefit: in case of financial difficulties caused by a leave of absence from work with the right to daily allowance, you receive free social protection cover. This benefit will stop when you reach the age of 65.

Disability pension:

We will pay a long-term disability pension if you are disabled through illness. The daily allowance is converted to an annual pension after a maximum of 3 years' payment of the daily allowance. The annual pension is paid once your condition has stabilised and until you reach retirement age, 65 at the latest.

The amount of the annual pension is in proportion to the disability rate.

Annual premiums 2011 (including taxes) in euros per insured for effective dates up to 16/12/2011

| The upper age limit for application is 64 inclusive | €20 of daily allowance with excess of 30 days | €20 of daily allowance with excess of 60 days |
|---|---|---|
| Minimum death benefit or D.A. selected x 1,000 | €20,000 | €20,000 |
| Maximum annual amount D.A. selected x 360 | €7,200 | €7,200 |
| 18 to 30 | €165 | €144 |
| 31 to 35 | €177 | €150 |
| 36 to 40 | €228 | €201 |
| 41 to 45 | €303 | €264 |
| 46 to 50 | €465 | €402 |
| 51 to 55 | €537 | €465 |
| 56 to 60 | €618 | €534 |
| 61 to 64 | €708 | €612 |

Calculation: Rule of proportionality, for example a person aged 40 requesting a daily allowance of €62 with excess of 30 days will pay $(€62 \times €228) / €20 = €706,80$ per year.

Note

Depending on the level of daily allowance and disability pension selected, you will be asked to complete the following medical requirements:

- daily allowance of between €20 and €80: Health questionnaire,
- daily allowance of between €81 and €100: Health questionnaire + doctor's medical report*,
- daily allowance of between €101 and €200: Health questionnaire + doctor's medical report*, electrocardiogram, blood and urine samples (ask us for details).

* reimbursed by APRIL International

How the policy operates

Useful information before you apply

WHO IS THE POLICY DESIGNED FOR?

Any person covered under the policy aged between 0 and 70, not residing in France, in the French Overseas Departments and Regions or in his or her home country is eligible. Applications for personal liability (private capacity), death/loss of autonomy and sick leave from work benefits are accepted up to and including age 64.

Over the age of 60, new subscribers will be required to attend a mandatory visit at their own expense and complete a medical report which is available on request from APRIL International.

Membership can be on an individual or family basis (except for death benefit and total and irreversible loss of autonomy/cover for sick leave from work which can only be provided on an individual basis). The attached Health questionnaire does not need to be filled out for repatriation assistance and personal liability cover.

WHERE AM I COVERED?

For medical expenses:

Zone A: Medical expenses cover is valid worldwide (including your country of nationality).

Zone B: Medical expenses cover is valid in countries in zones B and C (including your country of nationality if it is situated in zone B or C). Cover also applies during stays of less than 90 consecutive days in zone A (including your country of nationality if it is situated in this zone).

Zone C: Medical expenses cover is valid in countries in zone C (including your country of nationality if it is situated in zone C). Cover also applies during stays of less than 90 consecutive days in zones A and B (including your country of nationality if it is situated in one of these zones).

For repatriation assistance:

European and Mediterranean countries: Cover is valid in the countries in this zone (including your country of nationality if it is situated in this zone). Cover also applies during stays of less than 90 consecutive days worldwide (including your country of nationality).

Worldwide: Cover is valid worldwide (including your country of nationality).

If APRIL International Assistance decides that repatriation is required outside the selected zone, medical expenses cover remains in place, if it was selected.

For personal liability (private capacity):

Worldwide excluding the US and Canada: Cover is valid worldwide excluding the US and Canada and excluding your country of nationality. Cover also applies during stays of less than 90 consecutive days in the US, Canada and your country of nationality.

Worldwide: Cover is valid worldwide excluding your country of nationality. Cover also applies during stays of less than 90 consecutive days in your country of nationality.

For death, total and irreversible loss of autonomy and sick leave from work:

Cover is valid in your host country and during stays of less than 90 consecutive days outside your host country.

Note:

As a result of heightened tension, cover in certain countries is subject to prior agreement from APRIL International.

A comprehensive list of temporarily excluded countries can be consulted on www.april-international.fr by calling us on + 33 (0)1 73 02 93 93.

The list of excluded countries is liable to change.

How the policy operates (continued)

Useful information before you apply

WHEN AM I COVERED?

Cover takes effect at the earliest on the 16th of the month or on the first day of the month following receipt of the completed application form, premium payment and any additional documents requested (subject to medical approval).

HOW LONG AM I COVERED?

Cover is for a minimum period of one year (unless specified otherwise) and can be cancelled at each annual renewal date with two months' prior notice. Otherwise it is renewed automatically.

Cover ceases automatically:

- when the age limit is reached:
 - **21** for dependent children for medical expenses benefits (26 if in full time-education), 31 for repatriation assistance benefits;
 - **65** for personal liability (private capacity), death/loss of autonomy and sick leave from work;
 - **71** for repatriation assistance;
- if you do not pay the premium,
- if you are no longer an expatriate. Supporting documentation must be produced.

HOW TO APPLY

- 1** Complete and sign the attached Application form.
- 2** The principal insured, his or her insured spouse and his or her legally adult children should complete and sign the Health questionnaire (unless only repatriation assistance and personal liability - private capacity - have been selected).
- 3** Send your Application form and the Health questionnaire together with a cheque for the first premium in euros made **payable to APRIL International Expat** or fill in your credit card details on the Application form or complete the direct debit authorisation form or arrange for a bank transfer (enclose a copy of the transfer document).
- 4** Send your application to: APRIL International Expat - Service Adhésions Individuelles - 110 avenue de la République - CS 51108 - 75127 Paris Cedex 11- FRANCE

Additional services

making life simpler!



YOUR INSURANCE CARD

THIS PERSONALISED CARD PROVIDES YOU WITH EMERGENCY CONTACT NUMBERS AVAILABLE 24/7 FOR:

- direct payment of hospital costs during approved hospitalisation,
- requesting emergency assistance,
- contacting the counselling service.

The card facilitates your admission to a medical centre in the event of emergency hospitalisation.

To simplify procedures, the card contains your personal details: name, first name(s) and policy numbers.



CUSTOMER SERVICE

Throughout your period of insurance, our customer service team is available to provide you with any assistance you may require in connection with your policy.

You can:

- change the level of cover to suit your needs at any time throughout the life of your policy,
- add a beneficiary,
- sign up to new options,
- update contact or bank details,
- make any other changes to your cover.

The customer service team can be contacted on:

- Tel: +33 (0)1 73 02 93 93
- or E-mail: suivi.client@aprilmobilite.com



YOUR PERSONAL SPACE

... ONLINE

If you are insured, you can view:

- your reimbursement advice notes, your cover and general conditions,
- your personal and bank details.

If you are the member, you can:

- check your premium payments, payment methods and contact details for your insurance consultant,
- pay your premiums online.

SERVICES IN THE US: THIRD PARTY PHARMACY PAYMENTS AND HOME VISITS

Caremark: third party pharmacy payment card

If you are an expatriate in the US, you are entitled to the Caremark third party pharmacy payment service. By showing your card in one of the Caremark network pharmacies, you will not have to pay any costs which are covered under your policy.

Home visits

In emergencies, during evenings or weekends, when your doctor is unavailable, APRIL

International can provide a home consultation service. You will be put in touch with a doctor who will make a preliminary diagnosis by telephone before advising you on what you should do next: arrange a home visit or attend A&E. With this service, you have nothing to pay for a home visit.

**FONDATION
Nicolas
HULOT
POUR LA NATURE
ET L'HOMME**

**HANDICAP
INTERNATIONAL**

APRIL INTERNATIONAL CARES

As part of our commitment to protecting the environment and improving the living conditions of disadvantaged populations worldwide, APRIL International is proud to support the Nicolas Hulot Foundation and Handicap International.

You can contribute to one of these associations by donating:

- an additional €5, €8 or €12 per year when paying your premium or,
- the cents from your healthcare reimbursements.

APRIL, changing the face of insurance

From our beginnings in 1988, APRIL has been committed to changing the face of the insurance industry by ensuring that the client is always at the heart of our business.

Today, more than 3 million people know they can count on our 3,500 employees and 70 companies to protect their goods and families day after day.

APRIL has earned that trust by providing insurance products that combine a fair price with a reassuring level of cover and quality service; proof indeed that insurance is not what it used to be.



APRIL International, specialising in international insurance for 35 years

Our promise:

- Top quality management of your insurance choices: applications processed within 24 hours and reimbursement of medical expenses within 48 hours
- Multilingual teams at your service
- Clear and easy to understand products supported by a range of services

For every expatriate situation, an international insurance solution

Whether you're a student, on an internship, planning a working holiday, in work or retired, travelling alone or with your family, APRIL International will support you during your time abroad with a range of comprehensive and flexible insurance solutions suitable for all kinds of expatriates and all budgets.

FOR MORE INFORMATION, CONTACT YOUR INSURANCE CONSULTANT

April Medibroker
Unit 4
Rake House Farm
Rake Lane
North Shields
Tyne & Wear, NE29 8EQ
United Kingdom

Tel: +44 (0) 191 296 6140
Fax: +44 (0) 191 257 6272
email: clientservices@medibroker.com

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APRIL INTERNATIONAL EXPAT A MEMBER OF APRIL

Headquarters:

110, avenue de la République - CS 51108 - 75127 Paris Cedex 11 - FRANCE

Tel.: +33 (0)1 73 02 93 93 - Fax: +33 (0)1 73 02 93 90

Email: info@aprilmobilite.com - www.april-international.fr

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