



Monthly
paiement
option

Benefits 2009-2010

Crystal Studies

[Insurance solutions] for **students** and **school children** living abroad



*Personal insurance
for expatriate and impatriate
students and school children
up to age 40, from € 22 per month*

Imprimé sur papier recyclé





Crystal Studies 2009-2010

Crystal Studies is an insurance solution specially designed for students and school children who are expatriated anywhere in the world, or impatriates in France, for a maximum of 1 year.

This insurance policy meets the needs of people under 41 living abroad for holidays, studies, internships or language courses. It covers them for everyday health problems as well as emergency hospitalisation, repatriation and loss of luggage.

Comprehensive cover

Faced with medical expenses?

Emergency hospitalisation?

Doctor's appointment?

Crystal Studies covers you for both regular and unexpected medical expenses from the 1st euro you spend. There is no excess to pay and we can arrange for your bills to be settled directly with the hospital so you have nothing to pay up front.

Need assistance during your trip?

Involved in an accident and need to be repatriated straight away?

Hospitalised and awaiting the arrival of a friend or relative?

APRIL Mobilité will organise your repatriation on medical grounds, at any time, day or night, to your home or to the best equipped hospital. We also cover the transport and accommodation costs incurred by a friend or relative coming to visit you.

If you lose your luggage during the trip?

You arrive at your destination but your luggage doesn't.

APRIL Mobilité reimburses you up to € 1600 in the event of the loss, theft or destruction of your luggage.

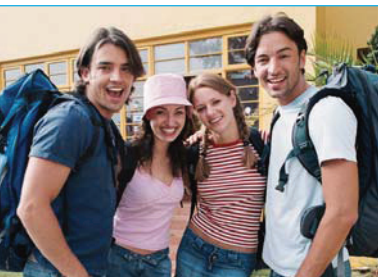
If you cause damage to a third party?

You damage the equipment you are using during your training course?

APRIL Mobilité covers you for damage caused to a third party in a private capacity or during your training course.

Want to go home from time to time?

Crystal Studies covers you during short trips to your home country.



> A policy specially designed for students

- **Great value from only € 22 per month with a monthly payment option,**
- **Contraceptives:** the **cost of condoms** is covered by your insurance policy,
- **Delayed departure:** if your exam dates are changed or if you need to re-sit an exam, the cost of changing your travel tickets is covered.



> Testimonials from our clients

Céline, 19, student in the United States:

« I was seriously injured in a car accident on an island off the coast of the United States and had to be flown to Miami. My condition was such that I could only be repatriated to France following three weeks of intensive care. APRIL Mobilité covered the cost, almost \$200,000. ».

Mathieu, 29, student in Japan:

« In my first year of medicine, I went to study in Japan but after a few months there I was finding the change in lifestyle very difficult. I wasn't sleeping; I couldn't concentrate and felt like I was starting to lose my bearings. I called the counselling service and they helped me work out why I was so anxious. I gradually came out of the lonely place I had shut myself in ».

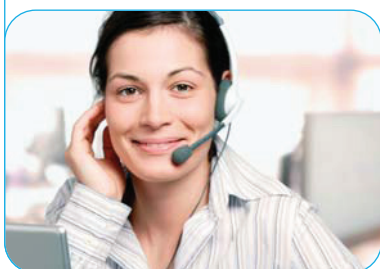


Additional services

Your client advisory service

Looking for more information on your Crystal Studies policy?

Our Client Advisory Service is made up of **specialist consultants** who will guide you towards the best solution for cover during your trip abroad.



This **multilingual team** can be contacted Monday to Thursday from 8.30 to 18.00 (8.30 to 17.30 on Friday) - Paris time:

Tel: + 33 (0)1 73 02 93 93, Fax: + 33 (0)1 73 02 93 90, E-mail: info@aprilmobilite.com

You can also call in at our headquarters at:

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

Metro: Père Lachaise or Saint-Maur - Lines 2 and 3. Car parks: Alhambra or Les Trois Bornes

Our website

During trips abroad, easy, 24/24 access to information about your policy. Go to www.aprilmobilite.com using a secure access code and personal password to:

If you are the insured:

- view your reimbursement statements, insurance cover and general conditions,
- check your personal information and bank details,

If you are the policyholder:

- view your personal details and those of your insurance consultant,
- view details of your premium payments and your preferred payment method,
- pay your premium online using a bank card.

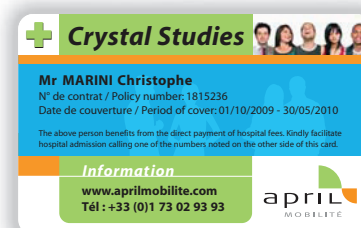
Your Crystal Studies Card

This personalised card provides you with emergency contact numbers available 24/7 for:

- direct payment of hospital fees with no upfront payment during approved hospitalisation for 24 hours or more (unless you selected level B of the Expatrio option),
- requesting emergency assistance,
- contacting the counselling service.

The card facilitates your admission to a medical centre in the event of emergency hospitalisation, for 24 hours or more.

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



Our commitment to service levels

Top quality management of your account

Our teams are equipped to process applications within 24 hours and reimbursement of your medical expenses within 24 hours (*excluding postal delivery and bank processing times*). Our automatic email service means we can send you instant information on your claims.

At your service

Committed to the ongoing improvement of our client service levels, APRIL Mobilité regularly checks and measures: that we answer all telephone calls within 3 rings and that our clients always receive polite and professional responses to their queries.

Benefits

	Trip abroad: EXPATRIO	Trip in France and the French Overseas Departments: IMPATRIO
1 Medical expenses	up to € 200,000 per insurance year	
Hospitalisation with or without surgery	100% of actual costs <i>see definition p5</i>	100% of the French Social security reimbursement rate <i>see definition p5</i>
Ambulance service (if hospitalisation is covered)		
Direct payment of hospital fees <i>see definition p5</i> during approved hospitalisation for 24 hours or more (unless you selected level B of the Expatrio option)	provided on request 24 hours a day, if pre-payment agreement has been obtained	
Daily hospital charge (in France) <i>see definition p5</i> and private room	up to € 50 a day	
Examinations and treatment carried out in hospital and lasting less than 24 hours	100% of actual costs	100% of the French Social security reimbursement rate <i>see definition p5</i>
Consultations, visits, procedures carried out by GPs or specialists (up to € 130 per year for eye care consultations)		
Diagnostic tests, laboratory tests, x-rays and drugs		
Procedures carried out by medical auxiliaries (following a reported accident)		
Dental treatment (following a reported accident)	up to € 600 per year	up to € 230 per year
Cost of dentures (following a reported accident)	up to € 600 per year	up to € 230 per year
Prostheses excluding dentures - Eye care: lenses, contact lenses and frames (following a reported accident)	up to € 500 per year	up to € 230 per year
Contraceptives (condoms)	up to € 20 per year	up to € 20 per year
2 Repatriation		
Transportation or repatriation for medical reason	covered	
Presence of a family member for hospitalisation of more than 6 days	return ticket and € 80 per night, max. 10 nights	
Sourcing and sending you medication not available in the host country	covered	
Early return home if a family member dies	covered	
Search and rescue services	up to € 3,800	
Returning your body to your home if you die	covered	
Provision of coffin	up to € 1,000	
Advance payment of bail abroad	up to € 15,000	
Passing on urgent messages	covered	
Travel assistance if personal items are lost or stolen	up to € 1,000	
3 Counselling		
Exchanges with a clinical psychologist	telephone calls or exchanges of email	
4 Personal liability		
Bodily injury	up to € 4,500,000	
Physical and consequential damage to a third party	up to € 460,000 , including € 92,000 for consequential damage, excess € 76	
Physical and consequential damage caused to group leader	up to € 12,000, excess € 76	
Legal cover - recourse	up to € 3,100, for costs over € 228	
5 Personal accident		
Death through accident	€ 8,000 or funeral expenses for the under 16's	
Disablement through accident	up to € 35,000, excess 20%	
6 Delayed departure		
Reimbursement of fee charged by airline company for change of outward flight	up to € 100, airline tickets only	
7 Baggage cover		
Luggage which is lost, stolen, destroyed in an explosion or fire or by water during the outward or return trip or during the stay	up to € 1,600, excess of € 30 per claim limited to 50% for valuables	

EXPATRIO

for visits abroad with the exception of France and the French Overseas Departments



temporary extension

to all countries including France, French Overseas Departments and the home country for periods of less than 90 consecutive days between 2 visits to the host country

IMPATRIO

for visits to France and the French Overseas Departments



temporary extension

to the home country and all European countries with the exception of Russia for periods of less than 90 consecutive days between 2 visits to France and French Overseas Departments

■ StandbyMD service: home consultation service in North America

In emergencies, during evenings or weekends, when your doctor is unavailable we can provide a home consultation service. To avoid long waits in Accident & Emergency, 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 a home consultation from the StandbyMD service, you have nothing to pay.

This service is available in the following cities:

- **In the US:** Los Angeles, Miami, Orlando, San Francisco, Las Vegas, Washington, Chicago, Boston, Hollywood, Ft. Lauderdale, Bonita Springs, San Diego, Dallas, Phoenix, Scottsdale, Baltimore, Philadelphia, Atlanta, Houston, Naples, Fort Myers
- **In Mexico:** Cancun
- **In Canada:** Toronto.

Definitions

Actual costs: total medical expenses charged to the insured person.

Daily hospital charge: portion of daily hospital costs not covered by French Social security.

Direct Payment of hospital fee: if you are hospitalised for more than 24 hours, you may be eligible for direct payment of your hospital fees with no upfront payment. This facility is subject to medical approval using the APRIL Mobilité card (unless you have selected level B of the Expatrio option).

French Overseas Departments: Guadeloupe, French Guyana, Martinique and Reunion Island.

French Social security reimbursement rate: rate used by French Social security to reimburse treatments or prescriptions delivered by healthcare professionals. Where generic drugs are available, the reimbursement will be based on the cost of the generic version.

Reported accident: an accident recorded by a competent authority (police force, fire fighters, medical authority, etc.) and for which a certificate has been issued, specifying the circumstances, type of injury and date of the accident.

What am I reimbursed for?

Example 1: hospitalisation in the US following an accident (Expatrio option)

2 days in intensive care = \$7,600 x 2 = \$15,200
APRIL Mobilité payment of 100% of actual costs = \$15,200
You pay: \$0

Example 2: consultation with an approved specialist in France (Impatrio option)

Cost of the consultation = € 25 (on 01/09/2009)
APRIL Mobilité payment of 100% of the Social security reimbursement rate = € 25
You pay: € 0

→ If the insured person is covered by the French Social security scheme and/or a top-up healthcare plan, APRIL Mobilité pays the difference between these benefits and actual costs. Only healthcare costs prescribed by a qualified medical authority and which are approved by Social security will be reimbursed. Claims for reimbursement must be made within the 3 months following treatment.

Premiums

Monthly premiums (all taxes included) for visits of up to 12 months (holidays, studies, training...)

For cover commencing prior to 01/10/10 (including €1 monthly / fortnightly administration fee).

Payment by monthly instalments is not available if your trip includes a half month.

COMPLETE Option Cover ① to ⑦	Area	Length (minimum of 1 month)	Schoolchildren or students up to 30 included		Students aged between 31 and 40 included	
			Full payment of premium at time of application	Payment by monthly instalments	Full payment of premium at time of application	Payment by monthly instalments
Expatrio Level A	worldwide or in Europe if the child or student does not hold the European Health Insurance Card <i>see definition p6</i>	1 month	€ 36	€ 39	€ 61	€ 64
		+ 15 days	€ 26	N/A	€ 44	N/A
Expatrio Level B	in the EU countries if you hold the European Health Insurance Card <i>see definition p6</i>	1 month	€ 28	€ 31	€ 48	€ 51
		+ 15 days	€ 20	N/A	€ 34	N/A
Impatrio	principal destination France or the French Overseas Departments	1 month	€ 45	€ 48	€ 76	€ 79
		+ 15 days	€ 32	N/A	€ 54	N/A

i Level B applies to children and students who are covered by the Social security healthcare scheme of one of the countries of the European Union. **Before leaving the home country you must obtain the European Health Insurance Card *see definition p6*, which you will present to the medical authorities in the host country. In this case APRIL Mobilité will only pay the difference between the Social security reimbursements and actual costs.**

A **Mini option covering only medical expenses and repatriation** is also available to schoolchildren and students. The monthly premium (all taxes included) is:

MINI Option Cover ① and ② only	Area	Length (minimum of 1 month)	Schoolchildren or students up to 30 included		Students aged between 31 and 40 included	
			Full payment of premium at time of application	Payment by monthly instalments	Full payment of premium at time of application	Payment by monthly instalments
Expatrio Level A	worldwide or in Europe if the child or student does not hold the European Health Insurance Card <i>see definition p6</i>	1 month	€ 29	€ 32	€ 49	€ 52
		+ 15 days	€ 21	N/A	€ 35	N/A
Expatrio Level B	in the EU countries if you hold the European Health Insurance Card <i>see definition p6</i>	1 month	€ 22	€ 25	€ 37	€ 40
		+ 15 days	€ 16	N/A	€ 26	N/A
Impatrio	principal destination France or the French Overseas Departments	1 month	€ 37	€ 40	€ 63	€ 66
		+ 15 days	€ 26	N/A	€ 45	N/A

i Unlike the Complete option, the Mini option does not provide cover for all eventualities arising during a trip abroad. It provides basic cover but APRIL Mobilité recommends the Complete option.

Definition

The European Health Insurance Card:

From 1st June 2004 forms E111 and E128 are replaced by the European Health Insurance Card (EHIC) which provides proof of entitlement to healthcare insurance for members of the European Union. It allows you to access the public healthcare system while on a temporary stay in another Member State in accordance with local legislation and formalities. It is valid for 12 months.

The card can be used in the following countries:

Austria, Belgium, Bulgaria, Cyprus, the Czech Republic, Denmark, Estonia, Finland, France (including Guadeloupe, Martinique, French Guyana and Reunion Island), Germany, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Lichtenstein, Lithuania, Luxemburg, Malta, the Netherlands, Norway, Poland, Portugal (including Madeira and the Azores), Rumania, Slovakia, Slovenia, Spain (including the Balearic and Canary Islands), Sweden, Switzerland and the United Kingdom (including England, Scotland, Wales, Northern Ireland and Gibraltar).

How the policy operates

- The insured must be under 41 years of age.
- **The insured must provide a photocopy of a current student card or certificate of attendance at school.**
- The insurance is taken out **for a minimum of one month and a maximum of 12 months. It can be renewed with the agreement of the insurer, if the insured is still a student.** A different option can be selected only at the time of renewal of the policy.
- Your cover starts, at the earliest, on the day following receipt by APRIL Mobilité of your Application form and the corresponding premium. The cover ends on the day you return to your home country (other than for periods of less than 90 consecutive days between two visits to the host country) and, at the latest, on the date shown on the Policyholder certificate.
- **Certain countries may be excluded from the policy as a result of heightened tension there. The list of excluded countries is liable to change and can be consulted by calling us on +33 (0)1 73 02 93 93.**
- **Certain sporting or professional activities are subject to prior approval and agreement by the insurer. Consult us.**
- **If you cancel your trip, the premium will be refunded to you on condition that APRIL Mobilité is informed prior to the date of commencement of cover and the originals of the Policyholder certificate (and the APRIL Mobilité card for Expatrio cover) are returned. Under no circumstances will the administration fee be refunded. If you cut short your stay, no refund of premium will be made.**
- The Crystal Studies policy as described in the General conditions serving as the schedule under the reference APRIL Mobilité CS 2010, comprises the insurance policies cited below effected with the following insurers:
 - Gan Eurocourtage Vie (Policies No. 219/877 763 and 220/877 764) - 8-10, rue d'Astorg - 75383 Paris Cedex 08 - FRANCE
 - Gan Eurocourtage IARD (Policies No. 78 347 432) - 8-10, rue d'Astorg - 75383 Paris Cedex 08 - FRANCE
 - ACE EUROPE (Contrat n°FR32022523) - Le Colisée, 8 avenue de l'Arche - 92419 Courbevoie Cedex - FRANCE.

How to apply for cover?

- 1 Complete the Application form in CAPITAL LETTERS (one letter in each box) using a black biro pen.

- 2 The insured must signed the Application form and the Simplified health questionnaire on pages 5 and 6 (if the person to be insured is a minor, a parent or legal guardian must sign on his or her behalf). If the policyholder (person paying the premium) is not the insured, he or she should sign the Application form on page 5.

- 3 Please enclose a photocopy of a current student card or certificate of attendance at school with your Application form.

- 4 If the policyholder has opted for full payment of premium, send your Application form together with a cheque for the total premium amount in euros made payable to **APRIL Mobilité** or fill in your credit card details on the Application form. If the policyholder has opted for payment in monthly instalments, complete the direct debit authorisation and enclose bank details.

Contact details for APRIL Mobilité:

- APRIL Mobilité - Service Conseil Client - 110, avenue de la République - CS 51108 - 75127 Paris Cedex 11 - FRANCE
- Telephone: +33 (0)173 02 93 93 - Fax: +33 (0)173 02 93 90 - E-mail: info@aprilmobilite.com
- Telephone lines open from: 8.30 - 18.00 Monday to Thursday (8.30 - 17.30 Friday)
- Metro: Père Lachaise or Saint-Maur - Lines 2 and 3. Car parks: Alhambra or Les Trois Bornes.

APRIL Mobilité by your side

Specialising in insurance for people living outside their home country, APRIL Mobilité provides simple and innovative healthcare and life insurance products for individuals, businesses and the self-employed. Our products meet the needs of travellers, expatriates, impatriates, employees on assignment abroad and students. For more than 30 years, APRIL Mobilité (formerly AIPS) has been wholly committed to total client satisfaction by means of our clear and easy to understand products supported by a range of services and top quality management of your insurance choices.



Personal and Group Insurance for expatriates, impatriates and travellers

www.aprilmobilite.com

APRIL, tailor-made insurance solutions

April provides a wide range of insurance solutions meeting the needs of individuals, professionals and businesses across all areas of insurance.

To find out more about our insurance solutions

www.aprilgroup.com

APRIL GROUP, changing the face of insurance

From our beginnings in 1988, the APRIL GROUP 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 **72 companies** to protect their goods and families day after day.

For more information, contact your insurance consultant:

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