

[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 physical 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

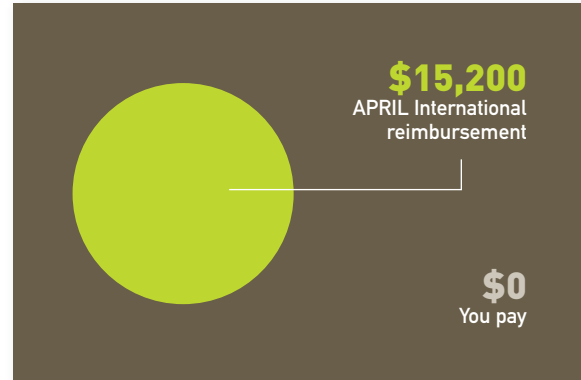
With Ambassade international insurance, you're protected from anything that might threaten to disrupt your time abroad.



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. ”

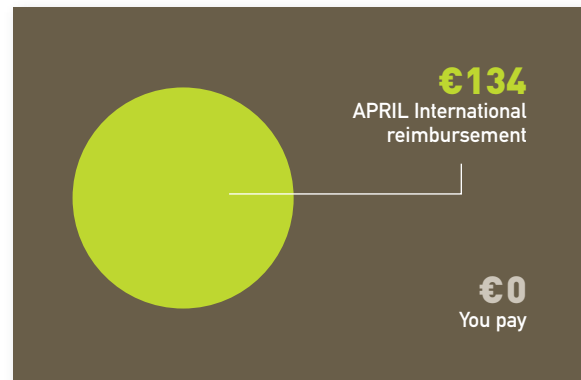
*Laurent, age 42
expatriate in the US*



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*

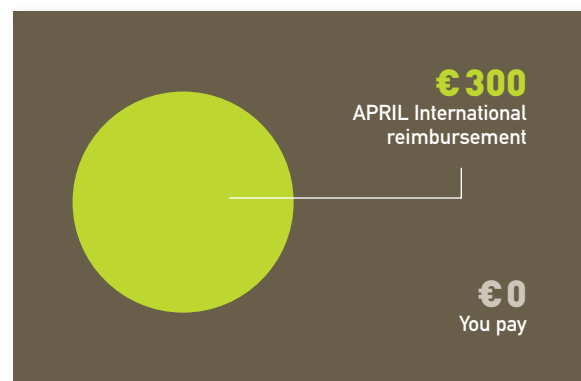


I was suffering from toothache and went to see a private dentist.

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 your 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 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, Sweden, Switzerland, Svalbard and Jan Mayen, 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. An intentional fault is caused by the deliberate wish to hurt others.
- **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 view:

- 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.

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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.

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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.



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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
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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

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