

NEW:  
**EASY CLAIM**

TO SUBMIT YOUR  
CLAIMS FOR  
REIMBURSEMENT  
IN JUST A FEW  
CLICKS

**STUDIES**  
**HOLIDAYS**  
**INTERNSHIPS**  
**AU PAIR**  
**PLACEMENTS**

COVER FOR UP TO  
12 MONTHS

# CRYSTAL STUDIES

A COMPREHENSIVE INSURANCE PACKAGE FOR  
STUDYING ABROAD

2016-2017



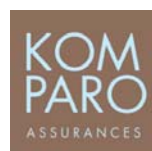
Download our free mobile applications,  
APRIL Expat and Easy Claim!



Follow us on Facebook and Twitter!

 [www.facebook.com/AprilExpat](http://www.facebook.com/AprilExpat)

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Changing the image of insurance.

# CRYSTAL STUDIES, COMPREHENSIVE INSURANCE FOR STUDYING ABROAD!

Crystal Studies is an insurance solution designed for students and schoolchildren living abroad for up to a year for the purposes of travel, language training, au pair placements, internships or studies. You will be studying abroad for more than 12 months? Check out **Expat Student**, our insurance solution especially designed for studies of 12 months and more worldwide!

## WHY TAKE OUT INTERNATIONAL INSURANCE?

Healthcare costs abroad vary by country and can be extremely high. Quite frequently, your home country healthcare benefits aren't valid abroad.



### You won't be able to rely on Social Security cover:

- > cover isn't granted in all cases,
- > reimbursements are based on rates. Healthcare costs abroad can be higher than those in your home country.



### In Europe, the European Health Insurance Card (EHIC) provides insufficient cover:

- > limited access to healthcare professionals and care facilities within the public system (with sometimes very long waiting times),
- > no free choice of doctor,
- > no certainty that your card will be accepted,
- > your own contribution to costs may sometimes be significant.



### Bank card cover is only valid for trips of 3 months maximum:

With a "basic" bank card, there's a minimum excess of €50 per item and total reimbursement is capped at €11,000.

## YOUR BENEFITS WITH CRYSTAL STUDIES

- > No waiting period or excess on medical expenses
- > No cash advance if you are hospitalised
- > Cover valid in each country you visit and during short return trips to your country of nationality
- > An e-claims service: it's easy to send us your claims for reimbursement from the Customer Zone or via the Easy Claim app.
- > Meets requirements for the biggest international universities and the Schengen visa authorities
- > A translation service and a legal assistance hotline to help you with administrative procedures

FROM  
**€30**  
PER MONTH



## OUR MULTILINGUAL TEAMS AT YOUR SERVICE:



**by telephone:** +33 (0)1 73 03 41 29  
Monday to Friday from 8.30 am to 6 pm - Paris time



**by email:** [advisors.expat@april-international.com](mailto:advisors.expat@april-international.com)



**at our offices:** 110, avenue de la République  
75011 Paris - FRANCE

# HEALTHCARE AND REPATRIATION COSTS ABROAD

Healthcare costs vary greatly from one country to another and can sometimes produce nasty surprises. With Crystal Studies, both your health and your budget are protected.



Martin is on an internship in **New-York**. Following an attack of appendicitis, he is admitted to hospital for emergency surgery. How much would he have had to pay out of his pocket without insurance?

> €12,000



Mathilde is working as an au pair for a year with a family in **Spain**. She needs to see an ENT specialist. The cost of a specialist consultation in the private sector in Barcelona?

> €90

Anthony is studying for his Masters at the University of **Mexico City**. He breaks his foot during a visit to the city of Teotihuacan. The cost of treating the fracture and the follow-up physiotherapy in Mexico City?

> €12,000



During her Erasmus year in **France**, Emilia slips on a patch of ice and falls heavily. She's in hospital for 3 days under observation for a potential head injury. She also needs a CT scan. The amount of the hospital bill?

> €5,100



During her semester in **Australia**, Johanna has a car accident. She is rushed to hospital in Sydney. The cost for her to be hospitalised and repatriated?

> €23,000

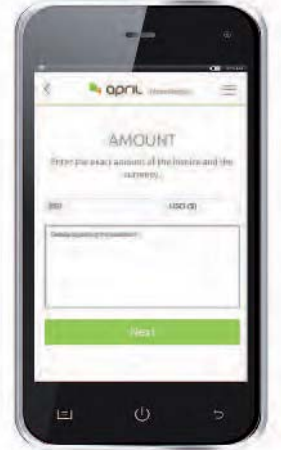


The costs shown refer to cases handled by our medical department. They are provided for information purposes only and have no contractual value. The currency exchange rates used are those in force at the time the treatment was received.

NEW

# EASY CLAIM: YOUR REIMBURSEMENTS ARE JUST A CLICK AWAY!

To submit your claims for reimbursement,  
choose the simple option with the Easy Claim app.



## WHAT ARE THE ADVANTAGES OF THE EASY CLAIM SERVICE?

There's no need to send us the originals of your medical bills and prescriptions.

So you:

- > avoid postal charges,
- > get faster reimbursements,
- > save time thanks to streamlined procedures.

## WHEN CAN I USE THE EASY CLAIM SERVICE?

You can send us your healthcare reimbursement claims via the app, **for all bills up to €400**.

However, you will need to keep your original documents.

If you have bills for amounts over €400, please send them to us by post.

## HOW DO I ACCESS THE EASY CLAIM SERVICE?

You can access Easy Claim at any time from:

- > your **mobile** or **tablet**, by downloading the app from the Apple Store, Google Play or the Microsoft Store,
- > the **Customer Zone**, in the "Your reimbursements" section.

## HOW DO I USE THE EASY CLAIM APP?

- 1 Download the Easy Claim app.
- 2 Log in with your Customer Zone username.
- 3 Submit your claim for reimbursement by:
  - > entering the beneficiary and the cost of the treatment or procedure
  - > noting the anti-fraud code on your original documents,
  - > adding photos of your medical bills and prescriptions,
  - > sending it to us with just one click!
- 4 Then simply wait to be notified that your claim has been processed.



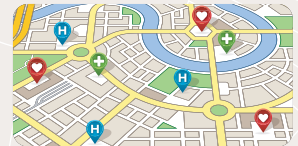
# DISCOVER OUR EXCLUSIVE BENEFITS IN THE UNITED STATES



- > No cash advance in our **healthcare networks**, we settle the bill directly for you to the following:
  - 5,000 hospitals
  - 490,000 primary care doctors & specialists
  - 57,000 pharmacies
  - 840,000 healthcare professionals
- > **Online search facility** so you can find a healthcare provider near you
- > **A home consultation service:** no long waits in the emergency room and no need to pay for the consultation

**aetna**<sup>SM</sup>

**CVS  
CAREMARK**



## EXCLUSIVE BENEFITS, SPECIALLY DESIGNED FOR YOUNG PEOPLE ABROAD!

- > **Having trouble understanding a document in a foreign language?**  
A tenancy agreement in German, an employment contract in French or a certificate from your host university in Chinese? Simply ask us for a translation in your mother tongue of the administrative or legal documents you need.
- > **Questions about visas, work permits? How to open a bank account abroad?**  
Our multilingual hotline is available to answer all your practical and legal questions.
- > **Your washing machine leaks and causes water damage to the apartment below yours?**  
With your tenant's liability cover, we will pay for any damage to your neighbour's apartment.
- > **You cause material damage during your end-of-studies internship?**  
With the extension of your liability cover to internships, you're covered if you cause damage to equipment used during your internship.

# BENEFITS

For periods of 1, 2, 3... 6... or 12 months, get insurance cover designed specially for international students.

## 1 > MEDICAL EXPENSES

Up to €200,000 per insurance year

| HOSPITALISATION  | LEVELS  |
|--|---|
| Medical or surgical hospitalisation*:<br>Transfer by ambulance (if hospitalisation is covered by APRIL International)<br>Hospital room and board (including daily hospital charge in France)<br>Medical and surgical fees<br>Pathology, diagnostic tests and drugs<br>Medical procedures | 100% of actual costs  |
| Hospitalisation for the treatment of mental or nervous disorders*  | 80% of actual costs, up to 30 days per year   |
| Direct payment of hospital charges during approved hospitalisation for more than 24 hours  | provided on request 24 hours a day, if prior agreement has been obtained (unless a cover as a top-up to the EHIC has been selected)   |
| Private room   | up to €50 a day   |
| ROUTINE HEALTHCARE   | LEVELS  |
| Consultations and procedures carried out by GPs or specialists   | 100% of actual costs<br>(limited to €130 per year for eye care consultations and to 80% of actual costs and 5 sessions per year for the treatment of mental or nervous disorders) |
| Pathology, diagnostic tests, X-rays and drugs  | 100% of actual costs  |
| Procedures carried out by nurses and physiotherapists** (following a reported accident)  | 100% of actual costs  |
| Emergency dental treatment   | up to €400 per year   |
| Dental prostheses (following a reported accident)  | up to €600 per year   |
| Other prostheses (following a reported accident)<br>Prescribed glasses or contact lenses (following a reported accident)   | up to €500 per year   |
| Contraceptives (condoms)   | up to €20 per year  |

\* Any hospitalisation is subject to prior agreement. An excess of 20% will be applied if you do not follow this procedure before your admission to hospital.

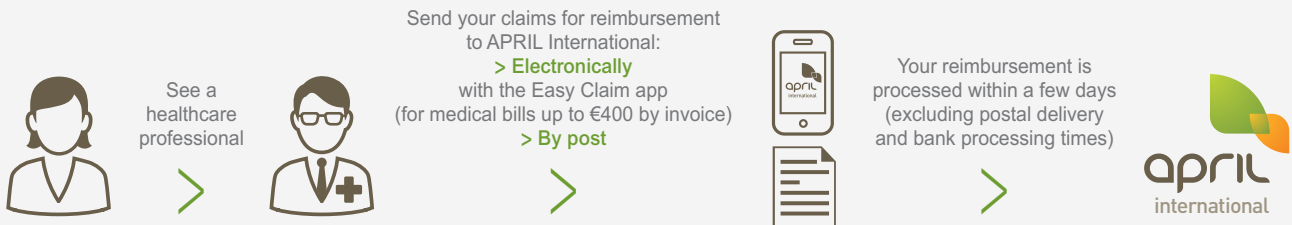
\*\* Subject to prior agreement if more than 10 sessions are prescribed per insurance year.

### DEFINITIONS

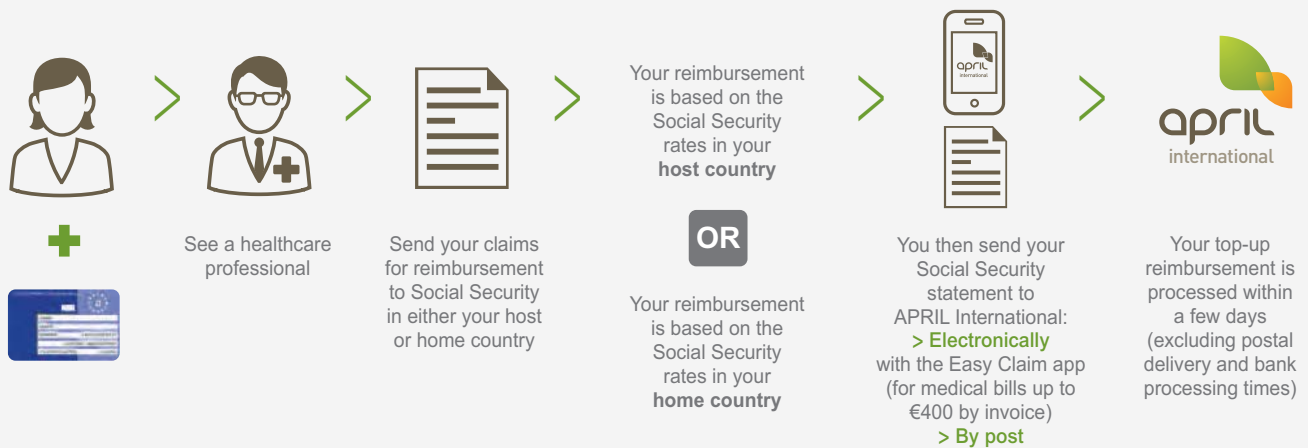
- > **Actual costs:** total medical expenses charged to you.
- > **Daily hospital charge:** portion of daily hospital costs in France not covered by French Social security.
- > **Direct payment of hospital charges:** if you are hospitalised for more than 24 hours, we can pay your hospital charges on your behalf: we will contact the hospital to settle your bill and you have nothing to pay up front.
- > **Excess:** sum for which you are responsible in the settlement of a claim.
- > **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.
- > **Reported accident:** an accident recorded by a competent authority present at the scene (police, firefighters or paramedics) where a certificate was issued specifying the circumstances of the incident, the nature of the injury and the date of the accident.

# HOW TO CLAIM REIMBURSEMENT OF YOUR MEDICAL EXPENSES

## 1 If you opted for a cover from the 1<sup>st</sup> euro spent



## 2 If you opted for a cover as a top-up to the EHIC



### THE EUROPEAN HEALTH INSURANCE CARD (EHIC)

This card 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 2 years. The card can be used within the countries of the European Union (see the complete list at page 10) as well as in Switzerland, Iceland, Norway or Liechtenstein.

### SOME USEFUL TIPS BEFORE YOU LEAVE

- > Scan or photocopy all your important documents: visa(s), identity papers (passport,...), as well as your airline tickets or international driving licence; this will make it easier to make a claim if they are lost or stolen.
- > Check the expiry date on your credit or debit card, if you are taking it with you.
- > Keep receipts or invoices for your valuables (camera, laptop etc.). This will be helpful if you need to make a baggage claim.
- > Don't forget your insurance card or APRIL International client reference number so that you can reach us quickly if problems arise.
- > **Don't forget to download your APRIL Expat mobile application.**

The app will provide you with all the information you need on your destination country by means of a "Country Guide" (transport, administration, healthcare, currency and tourism), access to a free medical database with more than a thousand hospitals listed worldwide, local numbers to call in a medical emergency, around thirty common expressions and around a hundred medical terms in thirteen languages...



## BENEFITS (CONTINUATION)

|   | LEVELS   |
|---|--|
| <b>2 &gt; REPATRIATION ASSISTANCE</b>   |  |
| Medical evacuation and repatriation   | 100% of actual costs   |
| Compassionate emergency visit for hospitalisation of more than 6 days                 | return ticket and €80 per night, <b>maximum 10 nights</b>  |
| Compassionate emergency return in case of death or hospitalisation of a family member | return ticket  |
| Emergency return due to a terrorist attack or a natural disaster                      | one-way ticket   |
| Emergency dispatch of prescribed medication not available locally                     | postage costs  |
| Search and rescue costs   | up to €5,000   |
| Return of remains   | 100% of actual costs   |
| Provision of coffin   | up to €1,000   |
| Advance payment of bail abroad  | up to €15,000  |
| Emergency message relay   | 100% of actual costs   |
| Travel assistance if personal items are lost or stolen                                | up to €1,000 (advance)   |
| Enforced stay abroad  | €80 per night, <b>maximum 5 nights</b>   |
| Translation of legal and administrative documents                                     | up to €500 per year  |
| Health and travel information   | up to 3 phone calls  |
| Delayed baggage   | up to €200   |
| Student life insurance  | in the event of medical repatriation, reimbursement up to €200 (school fees, rent and transport costs) |
| <b>3 &gt; LEGAL ASSISTANCE</b>  |  |
| Legal, practical and administrative information                                       | telephone calls or exchanges of email  |
| Legal assistance in the event of a dispute (legal defence and appeal)                 | up to €16,000 per insurance year   |
| <b>4 &gt; PERSONAL LIABILITY private capacity, internships and tenant's liability</b> |  |
| Bodily injury   | up to €4,500,000 per claim   |
| Material and consequential damage   | up to €460,000 per year, including €92,000 for consequential damage, <b>excess €75</b>                 |
| Material damage caused during internships   | up to €12,000 per year, <b>excess €75</b>  |



## BENEFITS (CONTINUATION)

|   |  | LEVELS  |
|---|--|---|
| <b>5 &gt; PERSONAL ACCIDENT</b>   |  |   |
| Accidental death  |  | €10,000, or funeral expenses for the under 16's   |
| Accidental disability   |  | up to €40,000, <b>proportional excess 20%</b>   |
| <b>6 &gt; BAGGAGE COVER</b>   |  |   |
| Luggage which is lost, stolen or destroyed during the outward or return trip or during the stay |  | up to €1,600, <b>excess of €15 per claim, benefit limited to 50% for valuables, i.e. up to €800</b> |
| <b>7 &gt; DELAYED DEPARTURE</b>   |  |   |
| Refund of fees charged by airline companies in case of inbound or outbound flight modification  |  | up to €100, <b>airline tickets only</b>   |

## MONTHLY PREMIUMS (ALL TAXES INCLUDED)

For policies taken out before 01/10/2017.

A fee of €3 per month will apply if you are paying in monthly instalments and will be added to your premium.

The monthly payment method is not available if your trip includes a half-month.

| LEVEL OF COVER                                 | TYPE OF COVER                                   | LENGTH<br>(min. 1 month,<br>max. 12 months) | AGE BAND          |                  |
|--|---|---|-------------------|------------------|
|  |   |   | UP TO 30<br>YEARS | 31 - 40<br>YEARS |
| <b>COMPLETE<br/>OPTION:</b><br>Benefits 1 to 7 | <b>Cover from the 1<sup>st</sup> euro spent</b> | 1 month                                     | €47               | €81              |
|  |   | + 15 days                                   | €35               | €60              |
|  | <b>Cover as a top-up to the EHIC</b>            | 1 month                                     | €37               | €62              |
|  |   | + 15 days                                   | €26               | €45              |
| <b>MINI OPTION:</b><br>Benefits 1 and 2 only   | <b>Cover from the 1<sup>st</sup> euro spent</b> | 1 month                                     | €40               | €65              |
|  |   | + 15 days                                   | €31               | €51              |
|  | <b>Cover as a top-up to the EHIC</b>            | 1 month                                     | €30               | €47              |
|  |   | + 15 days                                   | €23               | €37              |



EHIC top-up cover is available to children and students who are covered by the statutory Social Security scheme of one of the EU countries, Switzerland, Norway, Iceland and Liechtenstein. **To qualify, you must apply for a European Health Insurance Card from your Social Security centre before leaving. You should then show the card to the medical authorities in your host country. In this case, APRIL International will only provide top-up reimbursements if you can provide evidence of having first received compensation from the statutory scheme.**



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 International recommends the Complete option.

# HOW THE POLICY OPERATES

## USEFUL INFORMATION BEFORE YOU APPLY

DISCOVER THE  
CRYSTAL STUDIES POLICY  
IN VIDEO FORMAT



### WHO IS THE POLICY DESIGNED FOR?

- any student, school pupil or au pair under the age of 41, living abroad,
- for the purposes of travel, language courses, au pair placements, internships or studies.

### WHERE AM I COVERED?

**If you selected a cover from the 1<sup>st</sup> euro spent**, you are covered anywhere in the world (including in your country of nationality during short return visits).

**If you selected an EHIC top-up policy**, you are covered in the following countries: Austria, Belgium, Bulgaria, Croatia, Cyprus, the Czech Republic, Denmark, Estonia, Finland, France (including Guadeloupe, Martinique, French Guyana and Reunion Island), Germany, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxemburg, Malta, the Netherlands, Norway, Poland, Portugal (including Madeira and the Azores), Romania, Slovakia, Slovenia, Spain (including the Balearic and Canary Islands), Sweden, Switzerland and the United Kingdom (England, Scotland, Wales, Northern Ireland and Gibraltar). You are also covered in your country of nationality during short return visits, if your country is listed above.

Certain countries may be excluded from the policy as a result of heightened tension there. The list of excluded countries is available at [www.april-international.com](http://www.april-international.com) or by calling +33 (0)1 73 03 41 29.

### WHAT IS THE MAXIMUM PERIOD OF COVER?

The Crystal Studies policy is available for a minimum period of one month and a maximum of 12 months. It is renewable up to three times, subject to insurers' agreement, on condition that you remain in full-time education or that your au pair placement continues.

### HOW TO APPLY

#### 1 APPLY ONLINE

You can apply online and will receive all of your insurance documents (including your insurance certificate) by email within minutes.

#### 2 MAIL US YOUR APPLICATION FORM

- > Complete and sign the Application form.
- > Send your application to: APRIL International Expat - Service Adhésions Individuelles - 110, avenue de la République CS 51108 - 75127 Paris Cedex 11 - FRANCE.

### WHAT HAPPENS IF I CHANGE OR CANCEL MY TRIP?

If you cancel your trip, we will refund your premium if you let us know in writing before the effective date of your policy and you return the original of your Membership certificate and your APRIL International card, if you have one.

If you decide to cut short your stay and return permanently to your country of nationality, you should send us a registered letter with proof of receipt enclosing documented evidence of your return home (receipt for payment of electricity, gas or telephone bill, etc). We will then cancel your policy and refund any premium due.

# SERVICES

## TO SUPPORT YOU THROUGHOUT YOUR STAY ABROAD



### YOUR CUSTOMER ZONE ONLINE

#### INTUITIVE AND FAST, IT MAKES YOUR LIFE EASIER !

With a few clicks from your **computer, tablet** or **smartphone**, you can access:

- > all the documents you need (insurance certificate, insurance card, general conditions etc.),
- > your bank and personal contact details,
- > your reimbursements, if you are the insured,
- > a breakdown of your premiums (download your premium notices and pay online),
- > the Easy Claim service where you can submit your claims for reimbursement in just a few clicks.



### MOBILE APPS

#### NEW: EASY CLAIM

#### MAKE THINGS SIMPLE BY SUBMITTING YOUR CLAIMS FOR REIMBURSEMENT VIA THE APP!

You can use Easy Claim to submit medical bills up to €400. Simply:

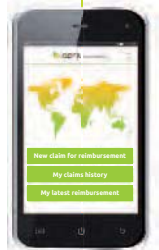
- > download the app and log in with your Customer Zone username,
- > enter the beneficiary and the date and amount of the treatment,
- > add photos of your medical bills and prescriptions,
- > send your claim for reimbursement with just one click (keeping the originals).

#### APRIL EXPAT

#### HELPING YOU PREPARE FOR YOUR TRIP AND SUPPORTING YOU ONCE YOU'RE THERE

A country guide, common expressions and medical terms in 13 languages, a checklist, contact details for health professionals worldwide and local emergency numbers.

Our apps are available free of charge from the **Apple Store**, **Google Play** and the **Windows Store**.



### EXTENSIVE THIRD PARTY PAYMENT SERVICES

If you are hospitalised for more than 24h, we can pay your hospital charges on your behalf: we will contact the hospital directly and settle your bill so there's no cash advance required.

This service is not available if you selected an EHIC top-up cover.

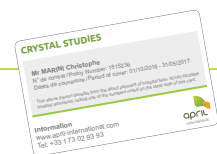
#### Going to the US?

You are also entitled to a third party payment card for your routine healthcare costs (pharmacy items, consultations, tests and X-rays) from our partners healthcare providers. You'll have nothing to pay; we'll settle the bill on your behalf!

### YOUR INSURANCE CARD INCLUDING EMERGENCY CONTACT NUMBERS, AVAILABLE 24/7 FOR:

- > direct payment of hospital charges if you are hospitalised for more than 24 hours (unless you selected EHIC top-up cover),
- > requesting emergency assistance,
- > contacting the legal assistance 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 number.



# APRIL, CHANGING THE IMAGE OF INSURANCE



APRIL, an international insurance services group, has chosen innovation as the key to driving its development, by seeing insurance from the customer's perspective. Making this commitment, which means pushing boundaries and keeping things simple, has enabled APRIL to become in under 20 years the leading wholesale broker in France and an international authority with operations in 33 different countries. Over 3,800 staff members insure, advise, design, manage and distribute insurance solutions and assistance services for private individuals, professionals and businesses, amounting to some 6 million policyholders. APRIL's turnover in 2015 was €798 million.

## APRIL INTERNATIONAL, SPECIALISING IN INTERNATIONAL INSURANCE FOR 40 YEARS

### OUR PROMISE

- › Top quality management of your insurance choices with 3 offices in Paris, Bangkok and Mexico City
- › Multilingual teams at your service
- › Clear and easy to understand products supported by a range of services

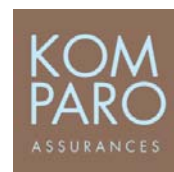
### For every expatriate situation, an international insurance solution

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:

#### FREV KOMPARO ASSURANCES

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33114 LE BARP  
☎: +33 (0)5 35 54 40 82  
✉: [info@komparo.fr](mailto:info@komparo.fr)  
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181897



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Autorité de Contrôle Prudentiel et de Résolution (Prudential Supervision and Resolution Authority)  
61, rue Taitbout - 75436 Paris Cedex 09 - FRANCE.

This product is conceived and managed by APRIL International Expat and insured by Axéria Prévoyance (for the medical expenses cover), CHUBB (for the repatriation assistance cover, personal liability private capacity, internships and tenant's liability, personal accident and tuition insurance covers) and by Solucia PJ (for the legal assistance cover).



Changing the image of insurance.