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EASY CLAIM

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YOUR CLAIMS FOR
REIMBURSEMENT
IN JUST A FEW
CLICKS

EURO COVER+

THE INSURANCE SOLUTION ADAPTED FOR
EXPATRIATES IN THE EUROPE-MEDITERRANEAN
ZONE

2016



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EURO COVER +, COMPREHENSIVE COVER SPECIALLY DESIGNED FOR EUROPATRIATES AND EXPATRIATES IN FRANCE

Euro Cover + is the first insurance product specially designed for **europatriates**: individuals living in one or more countries in the “Europe-Mediterranean” zone, regardless of the length of stay. It also provides a comprehensive insurance solution for expatriates in France (including overseas departments and regions).

COMPREHENSIVE COVER

Routine or unforeseen healthcare expenses?

Euro Cover+ covers you for both routine and unforeseen healthcare expenses from the first euro spent and at 100% of actual costs up to €2,000,000. Dependable services and benefits:

- cover for hospital costs and routine medical care-maternity,
- direct payment of hospital charges: we can arrange for your hospital bills to be settled directly. This means you have nothing to pay to the hospital. We'll take care of it!

Need assistance during your stay?

You are involved in an accident and urgently require repatriation? In the event of accident or illness, tailored repatriation assistance is available: APRIL International will organise your medical repatriation to your country of nationality or to the most suitable hospital at any time of the day or night. We will also cover travel and accommodation costs allowing a relative to visit you.

Need Life & Disability cover?

Want to protect your loved ones? On sick leave from work? You are free to choose the level of death/loss of autonomy benefits and daily sick leave benefit.

Held personally liable to a third party?

You are covered for damage caused to a third party in a private capacity and during your children's extra-curricular activities.

A POLICY SPECIALLY DESIGNED FOR EUROPATRIATES

- > Cover is valid in France, in the entire Europe-Mediterranean zone and in your country of nationality
- > Life-time medical benefits: you are covered for as long as you want
- > Premiums do not increase according to your level of expenditure
- > A translation service and a legal assistance hotline to help you with administrative procedures
- > A wide range of solutions and premium payment facilities
- > **E-claims service:** an easy way to send us your claims for reimbursement from the Customer Zone or using the Easy Claim app

SERVICE
E-CLAIMING

OUR MULTILINGUAL TEAMS AT YOUR SERVICE:



by telephone: +33 (0)1 73 02 93 93
Monday to Friday from 8.30 am to 6 pm - Paris time



by email: info.expatriate@april-international.com



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



**FULLY FLEXIBLE
BENEFITS AVAILABLE
IN ALL COUNTRIES
OF THE EUROPE-
MEDITERRANEAN ZONE:**



MEDICAL EXPENSES

- > A choice of 3 options with graduated levels of reimbursement
 - > A choice of 3 levels of excess: €0, €20, €40 per item
- > Option: Permanent extension of medical cover to the country of nationality

REPATRIATION ASSISTANCE

PERSONAL LIABILITY (PRIVATE CAPACITY) AND LEGAL ASSISTANCE

DEATH AND LOSS OF AUTONOMY

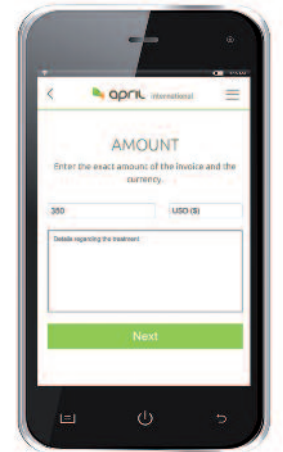
Choose a lump sum between €20,000 and €400,000

INCOME PROTECTION

Daily income protection benefit from €20 to €200



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.



BENEFITS

COMPREHENSIVE COVER SPECIALLY DESIGNED FOR EUROPATRIATES AND EXPATRIATES IN FRANCE

You can choose between 3 options covering 100% of actual costs depending on the desired level of reimbursement: Option 1, Option 2 or Option 3.

These 3 options cover healthcare in Europe and the Mediterranean countries ^{see definition p9}. For each of these options, you can choose between 3 levels of excess ^{see definition p9} per item: €0, €20 and €40 (the excess does not apply in the event of hospitalisation).

You can opt for the “Permanent extension of medical cover to the country of nationality”. You will then be covered as detailed below in your country of nationality. This option is available only if your country of nationality is located in the Europe-Mediterranean zone.

1 > MEDICAL EXPENSES

OPTIONS	OPTION 1	OPTION 2	OPTION 3
MAXIMUM AMOUNT OF MEDICAL EXPENSES PER INSURANCE YEAR AND PER INSURED INDIVIDUAL	€750,000	€1,500,000	€2,000,000

OPTIONS	OPTION 1	OPTION 2	OPTION 3
HOSPITALISATION* (excluding medical expenses, maternity care and medically assisted procreation)			
Medical or surgical hospitalisation ^{see definition p9} or day hospitalisation ^{see definition p9} ; Transfer by ambulance (if hospitalisation costs covered by APRIL International) Hospital room and board Medical and surgical fees Pathology, diagnostic tests and drugs Medical procedures	100% of actual costs ^{see definition p9}	100% of actual costs ^{see definition p9}	100% of actual costs ^{see definition p9}
Home care	100% of actual costs	100% of actual costs	100% of actual costs
Private room (including telephone, television and internet charges)	100% of actual costs, up to €40 per day	100% of actual costs, up to €60 per day	100% of actual costs, up to €80 per day
Direct payment of hospital charges ^{see definition p9}	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
Parent accommodation	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)
Hospitalisation for the treatment of mental or nervous disorders	100% of actual costs, up to 30 days per year	100% of actual costs, up to 30 days per year	100% of actual costs, up to 30 days per year

* All periods of hospitalisation (excluding day hospitalisation) are subject to prior agreement ^{see definition p9}. An excess of 20% will be applied if you do not follow this procedure, before being admitted to hospital.

OPTIONS	OPTION 1	OPTION 2	OPTION 3
HOSPITALISATION* (excluding medical expenses, maternity care and medically assisted procreation)			
Treatment in a specialist re-education unit following hospitalisation covered by APRIL International	100% of actual costs, up to 30 days	100% of actual costs, up to 30 days	100% of actual costs, up to 30 days
Emergency reconstructive dental surgery following an accident	100% of actual costs	100% of actual costs	100% of actual costs
Cancer treatment (chemotherapy and radiotherapy)	100% of actual costs	100% of actual costs	100% of actual costs
Treatment of AIDS	100% of actual costs	100% of actual costs	100% of actual costs
Organ transplant	100% of actual costs	100% of actual costs	100% of actual costs

MEDICAL EXPENSES (excluding maternity, medically assisted procreation and dental care)			
Consultations with general practitioners	100% of actual costs, up to €40 per procedure	100% of actual costs, up to €60 per procedure	100% of actual costs, up to €100 per procedure
Consultations with specialists	100% of actual costs, up to €60 per procedure	100% of actual costs, up to €80 per procedure	100% of actual costs, up to €150 per procedure
Consultations with psychiatrists	100% of actual costs, up to €60 per procedure, up to 5 procedures per year	100% of actual costs, up to €80 per procedure, up to 5 procedures per year	100% of actual costs, up to €150 per procedure, up to 5 procedures per year
Alternative medicine: consultations with osteopaths, homeopaths, chiropractors, acupuncturists, herbalists and dieticians	100% of actual costs, up to €40 per procedure	100% of actual costs, up to €60 per procedure	100% of actual costs, up to €100 per procedure
Physiotherapy, occupational therapy, logopedics and psychomotor therapy	100% of actual costs, up to €25 per session, up to 10 sessions per year. Following surgery: up to 20 sessions per year	100% of actual costs, up to €35 per session, up to 20 sessions per year. Following surgery: up to 40 sessions per year	100% of actual costs, up to €50 per session, up to 30 sessions per year. Following surgery: up to 60 sessions per year
Examinations and treatments of not more than 24 hours carried out in hospital (including diagnostic tests and X-rays)	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
Diagnostic tests	100% of actual costs	100% of actual costs	100% of actual costs
X-rays, scans, MRI, ultrasound, electrocardiograms	100% of actual costs	100% of actual costs	100% of actual costs
Medical auxiliaries** (nursing care, speech therapists, orthoptists, pedicurists-podiatrists)	100% of actual costs, up to €500 per year	100% of actual costs, up to €700 per year	100% of actual costs, up to €1,000 per year
Cancer treatment	100% of actual costs	100% of actual costs	100% of actual costs
Treatment of AIDS	100% of actual costs	100% of actual costs	100% of actual costs

* All periods of hospitalisation (excluding day hospitalisation) are subject to prior agreement. An excess of 20% will be applied if you do not follow this procedure, before being admitted to hospital.

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

BENEFITS (CONTINUED)

COMPREHENSIVE COVER SPECIALLY DESIGNED FOR EUROPATRIATES AND EXPATRIATES IN FRANCE



OPTIONS	OPTION 1	OPTION 2	OPTION 3
DRUGS (excluding maternity care, medically assisted procreation and dental care)			
Medicines and treatments (including homoeopathy and herbal medicine)	100% of actual costs	100% of actual costs	100% of actual costs
EQUIPMENT AND PROSTHETICS* (excluding optical and dental care)			
Without hospitalisation	100% of actual costs, up to €200 per prosthetic	100% of actual costs, up to €400 per prosthetic	100% of actual costs, up to €700 per prosthetic
If hospitalisation is covered by APRIL International	100% of actual costs, up to €2,000 per hospital stay	100% of actual costs, up to €3,000 per hospital stay	100% of actual costs, up to €4,000 per hospital stay
PREVENTION			
Vaccines	100% of actual costs (up to €50 per year for vaccines required for travel <small>see definition p9</small>)	100% of actual costs (up to €100 per year for vaccines required for travel <small>see definition p9</small>)	100% of actual costs (up to €150 per year for vaccines required for travel <small>see definition p9</small>)
Screening for cancer of the breast, cervix, mouth, skin and prostate and colorectal cancer	100% of actual costs	100% of actual costs	100% of actual costs
Other types of screening (hepatitis B, hearing tests, neonatal screening, HIV etc.)	100% of actual costs	100% of actual costs	100% of actual costs
Osteodensitometric examination (osteoporosis screening)	100% of actual costs, up to €50 per year	100% of actual costs, up to €75 per year	100% of actual costs, up to €100 per year

* Requires prior agreement.

OPTIONS	OPTION 1	OPTION 2	OPTION 3
MATERNITY*: waiting period ^{see definition p8} 10 months			
Direct payment of hospital charges in the event of childbirth	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
Childbirth: hospital charges, private room, living expenses and medical and surgical fees	100% of actual costs, up to €3,500 per pregnancy (increased to €7,000 per pregnancy in case of surgical delivery)	100% of actual costs, up to €5,000 per pregnancy (increased to €10,000 per pregnancy in case of surgical delivery)	100% of actual costs, up to €8,000 per pregnancy (increased to €16,000 per pregnancy in case of surgical delivery)
Home birth			
Consultations, drugs, examinations and pre and post natal care			
Post natal physiotherapy			
Prenatal classes (held by a doctor or midwife)			
HIV screening as part of prenatal tests			
Screening for chromosomal abnormalities	100% of actual costs	100% of actual costs	100% of actual costs
Complications of pregnancy and childbirth			

MEDICALLY ASSISTED PROCREATION: waiting period 12 months***			
Drugs	100% of actual costs, up to €200 per year	100% of actual costs, up to €400 per year	100% of actual costs, up to €600 per year
In vitro fertilisation			
Diagnostic tests			
Follow-up examinations			

DENTAL CARE: waiting period 3 months*** for dental treatment, periodontology and endodontics, and 6 months** for dentures, implants and orthodontics			
Treatment	100% of actual costs, up to €600 per year and up to €1,000 per year from the second year	100% of actual costs, up to €1,000 per year and up to €1,500 per year from the second year	100% of actual costs, up to €1,500 per year and up to €2,000 per year from the second year
Periodontology (treatment of receding gums & gum disease) and endodontics			
Dentures and implants**			
Orthodontics up to age 16**	100% of actual costs, up to €400 per year for a maximum of 2 years	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 2 years

OPTICAL CARE: waiting period 6 months***			
Lenses and frame, contact lenses (including disposable)	100% of actual costs, up to €150 per year	100% of actual costs, up to €200 per year	100% of actual costs, up to €400 per year

* All periods of hospitalisation (excluding day hospitalisation) are subject to prior agreement. An excess of 20% will be applied if you do not follow this procedure, before being admitted to hospital.

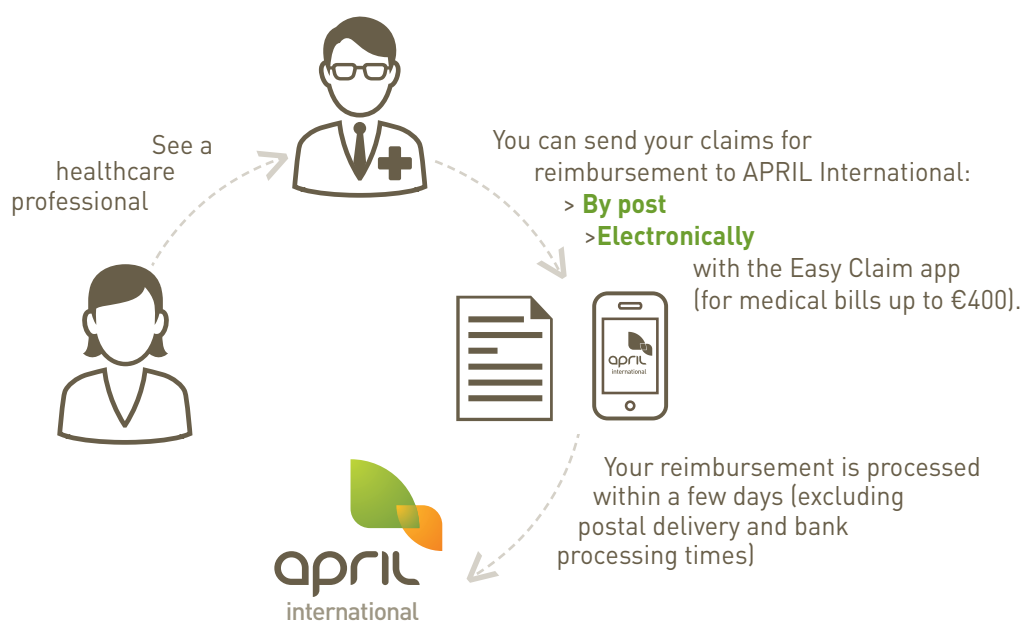
** Requires prior agreement. Courses of treatment are subject to prior agreement if more than 20 sessions are prescribed per insurance year.

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

BENEFITS (CONTINUED)

COMPREHENSIVE COVER SPECIALLY DESIGNED FOR EUROPATRIATES AND EXPATRIATES IN FRANCE

How to claim reimbursement of your medical expenses



DEFINITIONS

- > **Actual costs:** total medical expenses charged to you.
- > **Day hospitalisation:** hospitalisation of less than 24 hours where you are allocated a bed but do not stay overnight.
- > **Direct payment of hospital charges:** under all medical expenses options, if you are hospitalised (for more than 24 hours or as a day patient), we can pay your hospital charges on your behalf: we will contact the hospital directly to settle your bill and you will have nothing to pay up front. You are also entitled to an advance payment in the event of childbirth.
- > **Europe-Mediterranean zone:** Albania, Algeria, Andorra, Austria, Belarus, Belgium, Bosnia-Herzegovina, Bulgaria, Croatia, Cyprus, Denmark, Egypt, Estonia, Finland, France (metropolitan France and the French Overseas Departments and Regions), Germany, Greece, Hungary, Iceland, Ireland, Israel, Italy, Latvia, Lebanon, Libya, Liechtenstein, Lithuania, Luxemburg, Macedonia, Malta, Moldavia, Monaco, Montenegro, Morocco, Norway, Poland, Portugal, Romania, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland, The Czech Republic, The Netherlands, Tunisia, Turkey, Ukraine, United Kingdom.
- > **Excess:** sum for which you are responsible in the settlement of a claim.
- > **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 prior agreement form and a detailed breakdown of costs before incurring any corresponding treatment.
- > **Vaccines required for travel:** Cholera, Hepatitis A, Hepatitis B, Hepatitis C, Japanese encephalitis, Leptospirosis, Lyme's disease, Meningitis, Paludism, Rabies, Rotavirus (gastro-enteritis), Tick-borne encephalitis, Tuberculosis, Typhoid fever, Yellow fever.
- > **Waiting period:** period defined in the policy during which no benefits are paid. The waiting period applies from the effective date of cover as mentioned on the Membership certificate.

HEALTHCARE COSTS IN THE EUROPE-MEDITERRANEAN ZONE

Healthcare costs vary greatly worldwide and can quickly reach very high levels in the event of serious health problems. With Euro Cover +, you can count on dependable medical cover for you and your family during your time in France and the rest of the Europe-Mediterranean zone.



Ellen is an expatriate in **France**. She had toothache and needed to see a dentist. How much did her dental treatment in Paris cost?

> **€300**



Laurent is an expatriate in **Germany**. Following a car accident, he needed to be hospitalised and spent 2 days in intensive care. The cost of his stay in hospital?

> **€12,616**

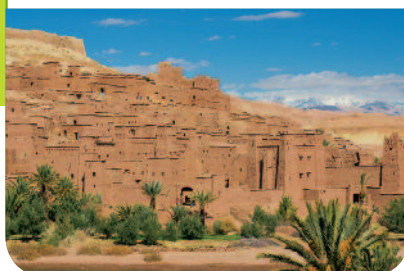
For her work, Anna splits her time between France and **Italy**. She needed to see an ENT specialist. How much did she pay for a private-sector consultation in Rome?

> **€114**



Peter left the UK to live in **Morocco**. He hurt his knee and needed physiotherapy. How much did the sessions cost?

> **MAD 1,866**
approx. €168



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.

PREMIUMS 2016 FOR MEDICAL EXPENSES

ANNUAL PREMIUMS 2016 (ALL TAXES INCLUDED) IN EUROS FOR EFFECTIVE DATES UP TO 16/12/2016

Reduction for couples: 5% off your total premium if you take out a couple policy.

PREMIUMS	OPTION 1			
	Amount of excess	Excess of €0 per item	Excess of €20 per item	Excess of €40 per item
0 - 20 years		ind. €1,908	ind. €1,656	ind. €1,356
21 - 30 years		ind. €2,568 - fam. €6,300	ind. €2,196 - fam. €5,376	ind. €1,848 - fam. €4,452
31 - 40 years		ind. €3,192 - fam. €7,824	ind. €2,724 - fam. €6,684	ind. €2,232 - fam. €5,532
41 - 50 years		ind. €3,732 - fam. €9,204	ind. €3,192 - fam. €7,824	ind. €2,628 - fam. €6,456
51 - 60 years		ind. €4,824 - fam. €11,940	ind. €4,128 - fam. €10,140	ind. €3,408 - fam. €8,388
61 - 65 years		ind. €6,240 - fam. €15,468	ind. €5,328 - fam. €13,176	ind. €4,392 - fam. €10,848
66 - 70 years		ind. €8,700	ind. €7,392	ind. €6,096
> 70 years		ind. €13,008	ind. €11,064	ind. €9,144

PREMIUMS	OPTION 2			
	Amount of excess	Excess of €0 per item	Excess of €20 per item	Excess of €40 per item
0 - 20 years		ind. €2,016	ind. €1,728	ind. €1,464
21 - 30 years		ind. €2,772 - fam. €7,080	ind. €2,352 - fam. €6,024	ind. €1,956 - fam. €5,004
31 - 40 years		ind. €3,372 - fam. €8,772	ind. €2,892 - fam. €7,488	ind. €2,388 - fam. €6,168
41 - 50 years		ind. €3,972 - fam. €10,308	ind. €3,372 - fam. €8,772	ind. €2,808 - fam. €7,212
51 - 60 years		ind. €5,136 - fam. €13,380	ind. €4,392 - fam. €11,388	ind. €3,624 - fam. €9,384
61 - 65 years		ind. €6,660 - fam. €17,376	ind. €5,688 - fam. €14,772	ind. €4,668 - fam. €12,180
66 - 70 years		ind. €9,300	ind. €7,920	ind. €6,540
> 70 years		ind. €13,896	ind. €11,856	ind. €9,768

PREMIUMS	OPTION 3			
	Amount of excess	Excess of €0 per item	Excess of €20 per item	Excess of €40 per item
0 - 20 years		ind. €2,376	ind. €2,028	ind. €1,692
21 - 30 years		ind. €3,252 - fam. €8,364	ind. €2,784 - fam. €7,104	ind. €2,292 - fam. €5,892
31 - 40 years		ind. €3,984 - fam. €10,368	ind. €3,420 - fam. €8,808	ind. €2,832 - fam. €7,284
41 - 50 years		ind. €4,704 - fam. €12,180	ind. €3,984 - fam. €10,368	ind. €3,312 - fam. €8,532
51 - 60 years		ind. €6,072 - fam. €15,816	ind. €5,184 - fam. €13,428	ind. €4,272 - fam. €11,088
61 - 65 years		ind. €7,860 - fam. €20,508	ind. €6,696 - fam. €17,460	ind. €5,556 - fam. €14,412
66 - 70 years		ind. €10,980	ind. €9,348	ind. €7,704
> 70 years		ind. €16,428	ind. €13,968	ind. €11,544

Notes:

- > the level of the family premium depends on the age of the eldest person,
- > the "Permanent extension of medical cover to the country of nationality" option can only be subscribed in addition to one of the medical expenses options 1, 2 or 3 by adding 10% to the medical expenses premium you selected,
- > the upper age limit for application is 70 inclusive,
- > your policy is life-long: your cover does not stop when you reach a set age and you are insured for as long as you want.

Example of premium calculation:

A 41-year old Italian applies for option 3 with an excess of €20 per item and for the "Permanent extension of medical cover to the country of nationality" option:

Premium: €3,984 + (€3,984 x 0,10) = €4,382.40 per year.

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.

BENEFITS	LEVELS OF COVER
In the event of accident or illness:	
Medical repatriation or medical transportation to the most appropriate hospital or the country of nationality (or to the country of origin, if different)	100% of actual costs
Repatriation of other beneficiaries in the event of repatriation of the insured	one-way economy class airline ticket or 1 st class railway ticket
Return of the insured to the host country after stabilisation	one-way economy class airline ticket or 1 st class railway ticket
Advance payment of hospital expenses in the 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
Accompanying children	return economy class airline ticket or 1 st class railway ticket
Sending essential medication not available locally	100% of actual costs
Search and rescue expenses	up to €5,000 per person and €15,000 per event
In the event of the death of the insured:	
Returning the body or ashes to residence	100% of actual costs
Cost of a transport coffin for repatriation of the body by air	up to €1,500
Cost of a relative 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 (advance)
Sending urgent messages	100% of actual costs
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 country of nationality	return economy class airline ticket or 1 st class railway ticket
In the event of language difficulties:	
Translation of legal or administrative documents	up to €500 per insurance year

* If you have no healthcare cover.

ANNUAL PREMIUMS 2016 (ALL TAXES INCLUDED) IN EUROS FOR EFFECTIVE DATES UP TO 16/12/2016

LOCATION OF THE COUNTRY OF NATIONALITY:	EUROPEAN AND MEDITERRANEAN COUNTRIES	REST OF THE WORLD
Individual	€267	€321
Family	€579	€687

Notes:

- > the amount of the premium is determined by the location of your country of nationality,
- > the upper age limit for application is 70 inclusive.

3 > PERSONAL LIABILITY (PRIVATE CAPACITY) AND LEGAL ASSISTANCE

We will cover you for expenses resulting from any damage you are held responsible for in a non-business capacity. However, the commute to and from your home and your place of work is covered. Your children are also insured 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.

The personal liability cover includes access to a legal, practical and administrative information service.

TYPE OF BENEFITS	LEVELS OF COVER
In the event of damage caused to a third party:	
Bodily injury, material and consequential damage	up to €7,500,000 per claim and per insurance year
<i>including:</i>	
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
In the event of legal queries or problems:	
Legal, administrative and practical information service	by phone or email
Legal assistance in the event of a dispute (legal defence and appeal)	up to €16,000 per dispute and per insurance year

ANNUAL PREMIUMS 2016 (ALL TAXES INCLUDED) IN EUROS PER POLICY FOR EFFECTIVE DATES UP TO 16/12/2016

PER POLICY:	€180
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Notes:

- > personal liability and legal assistance cover must be taken out in combination with other cover under the policy,
- > the premium is the same per policy regardless of the number of persons insured,
- > the upper age limit for application is 64 inclusive.

DEFINITIONS

- > **Excess:** sum for which you are responsible in the settlement of a claim.
- > **Inexcusable fault:** exceptionally serious error committed without any clear desire to cause harm to a third party.
- > **Third party:** any person who is not the insured, or someone who occasionally cares for the insured's children or animals for free, and the employees of the 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 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](#).

ANNUAL PREMIUMS 2016 (INCLUDING TAXES) IN EUROS PER INSURED FOR EFFECTIVE DATES UP TO 16/12/2016

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*	€69	€81	€99	€138	€204	€273	€387	€588
Maximum death benefit: €400,000*	€1,380	€1,620	€1,980	€2,760	€4,080	€5,460	€7,740	€11,760

* doubled if death is caused by an accident

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) x €99 = €603,90 per year.

The calculation rule is as follows:

(Level of cover requested / €20,000) x Premium corresponding to €20,000 in the appropriate age group.

Notes:

- > the death and total and irreversible loss of autonomy cover can be subscribed by the spouse if the spouse is expatriated also,
- > 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),
- > the benefit paid in the event of death by illness may be fixed between €20,000 and €400,000.

** 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 > INCOME PROTECTION

We will pay a daily benefit or a disability amount if you cannot work due to illness or accident. This cover ensures that you receive a determined 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 benefit (between €20 and €200) on condition that the following rules are followed:

- > **the amount of daily benefit paid over one month must not exceed 100% of your net monthly salary (limited to 70% of your net monthly income if you started or took over a business within less than a year),**
- > **the amount of daily benefit selected depends on the level of death benefit selected: for example, for a daily benefit of €20 the death benefit selected must be at least €20,000.**

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

Daily benefit:

Daily benefit 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 benefit 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 benefit, 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 benefit is converted to an annual pension after a maximum of 3 years' payment of the daily benefit. 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 2016 (INCLUDING TAXES) IN EUROS PER INSURED FOR EFFECTIVE DATES UP TO 16/12/2016

THE UPPER AGE LIMIT FOR APPLICATION IS 64 INCLUSIVE	€20 OF DAILY BENEFIT WITH EXCESS OF 30 DAYS	€20 OF DAILY BENEFIT WITH EXCESS OF 60 DAYS
Minimum death benefit or D.B. selected x 1,000	€20,000	€20,000
Maximum annual amount or D.B. selected x 360	€7,200	€7,200
18 to 30	€210	€186
31 to 35	€228	€195
36 to 40	€294	€258
41 to 45	€390	€339
46 to 50	€597	€519
51 to 55	€690	€600
56 to 60	€795	€687
61 to 64	€909	€789

Example of premium calculation:

A person aged 40 requesting a daily benefit of €62 with excess of 30 days will pay:
 $(€62 / €20) \times €294 = €911,40$ per year.

Notes:

- > the income protection cover can be subscribed by the spouse if the spouse is expatriated also,
- > depending on the level of daily benefit and disability pension selected, you will be asked to complete the following medical requirements:
 - daily benefit of between €20 and €80: Health questionnaire,
 - daily benefit of between €81 and €100: Health questionnaire + Doctor's medical report*,
 - daily benefit of between €101 and €200: Health questionnaire + Doctor's medical report*, electrocardiogram, blood and urine samples (ask us for details).

* reimbursed by APRIL International if you are under 60

HOW CAN WE HELP YOU?

Practical examples to help you understand your cover



You have just arrived in France and are looking to buy a property. You have viewed some houses but feel a bit lost with the amount of paperwork required to finance your project. You are finding it particularly difficult to understand the legal terms used by your contacts at the bank.

> With legal assistance cover, our team will talk you through the various steps involved in buying a property and provide support until the purchase is complete, making the whole process a lot easier to manage.

An expatriate in Spain, you are delighted to learn that a baby is on the way. You would prefer to have your pre-natal care at home and are also planning to give birth in the UK to be near your parents.

> With medical expenses cover, you can receive your care in the country of your choice and your maternity costs are covered in any country within the Europe-Mediterranean zone.



Your child is on a day trip with the school he is attending during your time abroad. The children are visiting the historic centre of a village and are looking round a souvenir shop. Your child is pushed by another pupil and knocks over a shelf of handcrafted objects.

> With personal liability cover (private capacity), the shop owner will receive compensation for the broken shelf and damaged items and you won't be out of pocket.

You have just arrived in Germany and are looking for somewhere to live. You have found a flat in a great location. However, the lease agreement is in German and you are not familiar with legal terms in that language.

> With legal assistance cover, simply ask us to arrange for your lease to be translated. In this way, you have a better understanding of the document and reassurance about what you are about to sign.



HOW THE POLICY PLAN OPERATES

USEFUL INFORMATION BEFORE YOU APPLY

WATCH THIS VIDEO TO FIND OUT WHY EUROPATRIATES CHOOSE AN APRIL INTERNATIONAL EXPAT INSURANCE POLICY WHEN LIVING ABROAD



WHO IS THE POLICY DESIGNED FOR?

Cover is available to any person aged between 0 and 70 inclusive, of any nationality, residing in France or residing in one or more countries in the Europe-Mediterranean zone (other than his or her country of nationality). The insured, whose country of nationality must be located in the Europe-Mediterranean zone, can opt for the "Permanent extension of medical cover to the country of nationality". Applications for personal liability (private capacity) and legal assistance, death/loss of autonomy and income protection benefits are accepted up to and including age 64.

Notes:

- > membership can be on an individual or family basis (except for death benefit and total and irreversible loss of autonomy cover and for income protection which can only be provided on an individual basis);
- > the personal liability and legal assistance premium is the same regardless of the number of persons insured under the policy;
- > the attached Health questionnaire does not need to be filled out for repatriation assistance and personal liability and legal assistance cover;
- > from the age of 60, new subscribers will be required to attend a mandatory medical visit at their own expense and complete a Medical report which is available on request from APRIL International (only for medical expenses cover, death and total and irreversible loss of autonomy benefit and income protection).

WHERE AM I COVERED?

Cover applies for the duration of the policy in the Europe-Mediterranean zone (excluding the country of nationality).

The Europe-Mediterranean zone includes: Albania, Algeria, Andorra, Austria, Belarus, Belgium, Bosnia-Herzegovina, Bulgaria, Croatia, Cyprus, Denmark, Egypt, Estonia, Finland, France (metropolitan France and the French Overseas Departments and Regions), Germany, Greece, Hungary, Iceland, Ireland, Israel, Italy, Latvia, Lebanon, Libya, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldavia, Monaco, Montenegro, Morocco, Norway, Poland, Portugal, Romania, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland, The Czech Republic, The Netherlands, Tunisia, Turkey, Ukraine, United Kingdom.

Medical expenses:

Medical cover is valid for the duration of the policy in the Europe-Mediterranean zone (excluding the country of nationality). Cover in your country of nationality is valid for healthcare received during temporary stays of not more than 30 consecutive days.

If your country of nationality is located in the Europe-Mediterranean zone, you can select the option "Permanent extension of medical cover to the country of nationality" in order to be covered throughout the year in your country of nationality.

Medical cover is also valid in the event of an accident or sudden illness occurring in the rest of the world during temporary stays of not more than 30 consecutive days.

Repatriation assistance:

Repatriation assistance is valid for the duration of the policy in the Europe-Mediterranean zone (including in your country of nationality if it is located in this zone). Cover is extended to the country of nationality (if it is not located in the Europe-Mediterranean zone) and to the rest of the world during stays of not more than 90 consecutive days.

Personal liability and legal assistance - Death and total and irreversible loss of autonomy - Income protection:

Personal liability (private capacity) and legal assistance cover, death/loss of autonomy and income protection benefits are valid for the duration of the policy in the Europe-Mediterranean zone (excluding the country of nationality). Cover is extended to your country of nationality and to the rest of the world during stays of not more than 30 consecutive days.

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.com or by calling us on +33 (0)1 73 02 93 93. The list of excluded countries is liable to change.

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) and legal assistance, death/loss of autonomy and income protection;
 - **71** for repatriation assistance;
- > if you do not pay the premium;
- > if you are no longer an expatriate. Supporting documentation must be produced.

Upon final return to your country of nationality, cover can be extended for a maximum period of three months if requested, and if the corresponding premium indicated by APRIL International is paid. Extending cover in this way allows you to make arrangements under the state scheme of your country of nationality while ensuring continuity of cover.

HOW TO APPLY

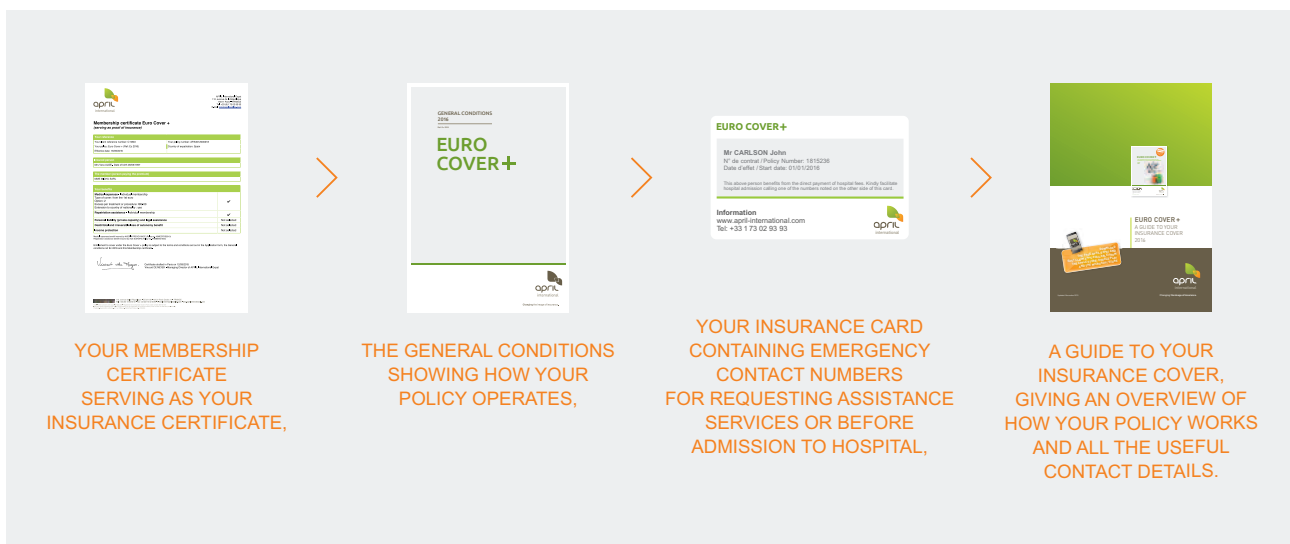
1 MAIL US YOUR APPLICATION FORM

- > Complete and sign the Application form.
- > The principal insured, their insured spouse and their legally adult children should complete and sign the Health questionnaire (unless only repatriation assistance and personal liability (private capacity) and legal assistance have been selected).
- > Please enclose payment of your 1st premium with your Application form and Health questionnaire:
 - by cheque in € made payable to APRIL International Expat *or*
 - by selecting the "pay by bank card" option on the Application form *or*
 - arrange for the 1st bank transfer to be made (include a copy of the transfer order).
- > Fill in the SEPA direct debit mandate provided with the Application form if you wish to pay the following premiums by direct debit from a bank account in euros (accepted countries: France, Monaco and Germany) and enclose details of your bank account.
- > Send your application to: APRIL International Expat - Service Adhésions Individuelles - 110, avenue de la République CS 51108 - 75127 Paris Cedex 11 - FRANCE.

2 APPLY ONLINE

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

3 Once your Application has been approved, you will receive:



ADDITIONAL SERVICES

MAKING LIFE SIMPLER!



YOUR ONLINE CUSTOMER ZONE

INTUITIVE AND FAST, IT MAKES YOUR LIFE EASIER !

In just a few clicks, using your **PC, tablet** or **smartphone**, you can access:

- > all the documents and contact details 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, if you are the policyholder,
- > 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 **Microsoft Store**.



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 period of cover,
- > add a beneficiary,
- > declare a birth,
- > sign up to new options,
- > update contact or bank details,
- > make any other changes to your cover.

For information and assistance, contact our team:

Tel: +33 (0)1 73 02 93 93

Email: customerservice.expat@april-international.com

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

- > direct payment of hospital charges during approved hospitalisation,
- > 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 34 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 2014 was €766.3 million.

WORLDWIDE
PRESENCE
IN 34 COUNTRIES

APRIL INTERNATIONAL, SPECIALISING IN INTERNATIONAL INSURANCE FOR NEARLY 40 YEARS

OUR PROMISE

- › Top quality management of your insurance choices: 3 offices in Paris, Bangkok and Mexico
- › 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:

Le Pire Ennemi de vos Impôts

55, avenue Marceau
75116 PARIS

☎: 06 50 63 80 23

✉: nrivory@lpei.fr

🌐: www.lepireennemidevosimpots.com
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LE PIRE ENNEMI
DE VOS IMPÔTS

Gestion de patrimoine

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Public limited company with capital of €200,000 - Registered with Companies House in Paris under number 309 707 727

Insurance broker - Registered with ORIAS (Organisation for the registration of insurance brokers) under number 07 008 000 (www.orias.fr)

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, the death and total and irreversible loss of autonomy cover and the income protection cover), ACE Europe (for the repatriation assistance cover and the personal liability private capacity cover) and by Solucia PJ (for the legal assistance cover).



Changing the image of insurance.