

STAYS OF
UP TO
12 MONTHS

MAGELLAN

COMPREHENSIVE INSURANCE TO FULLY ENJOY
YOUR TIME ABROAD

2016



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MAGELLAN, COMPREHENSIVE INSURANCE FOR SHORT-TERM TRIPS WORLDWIDE!

The **Magellan** policy is designed for anyone under the age of 75 travelling for up to a year or spending less than a year anywhere in the world (excluding France, the French Overseas Departments and Regions and the country of nationality).

The policy insures you against the unexpected during your time abroad and offers 2 levels of cover to suit both your needs and your budget.

WHY TAKE OUT INTERNATIONAL INSURANCE?

Faced with medical expenses?

Emergency hospitalisation? Doctor's appointment?

Magellan covers your medical expenses from the 1st euro you spend and offers a direct payment service for hospital charges. This means that you have nothing to pay to the hospital. We'll take care of it!

Need assistance during your trip?

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

Hospitalised and awaiting the arrival of a relative?

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

What if you lose your luggage during the trip?

APRIL International reimburses you up to €1,600 in the event of theft, destruction or loss of your luggage. The policy also covers you for the replacement of essential items up to €200 if your checked-in luggage is delayed.

A POLICY SPECIALLY DESIGNED FOR YOUR TRIPS ABROAD

- > Medical expenses covered at **100% of actual costs with no excess**
- > **Benefits apply in each country you visit**
- > Cover applies during **short return** visits to your **country of nationality**
- > **Translation and legal support services** to help with administrative formalities and paperwork
- > **Meets insurance requirements** for Working Holiday Visa applications

MONTHLY
INSTALMENTS
OPTION



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.expats@april-international.com



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

DISCOVER OUR EXCLUSIVE BENEFITS

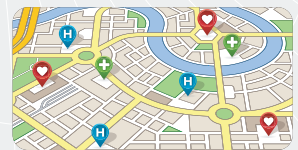


IN THE UNITED STATES

- > **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

aetnaSM

CVS
CAREMARK

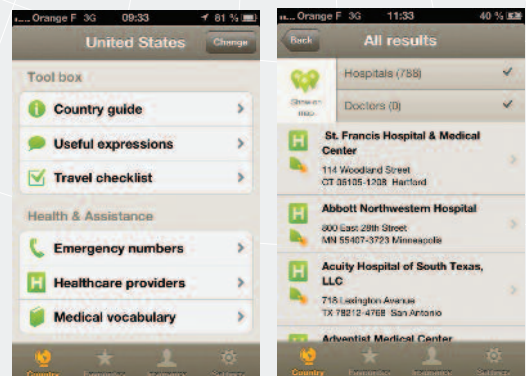


THE APRIL EXPAT MOBILE APP

To help you prepare your trip and support you once you've arrived with:

- > a **country guide** for instant access to essential information on your destination country,
- > **common expressions and medical terms in 13 languages**,
- > a **check-list** to make sure nothing is forgotten before you leave,
- > **details of healthcare providers worldwide: to find the nearest hospitals** using a search facility with a geolocation option,
- > local **emergency numbers** (fire department, police, medical emergency) in your destination country and APRIL International Expat emergency numbers.

APRIL Expat is available for free download from the **Apple Store** and **Google Play**.






BENEFITS

SPECIALLY DESIGNED FOR INTERNATIONAL TRAVELLERS

MEDICAL EXPENSES

Up to €200,000 per insurance year per insured

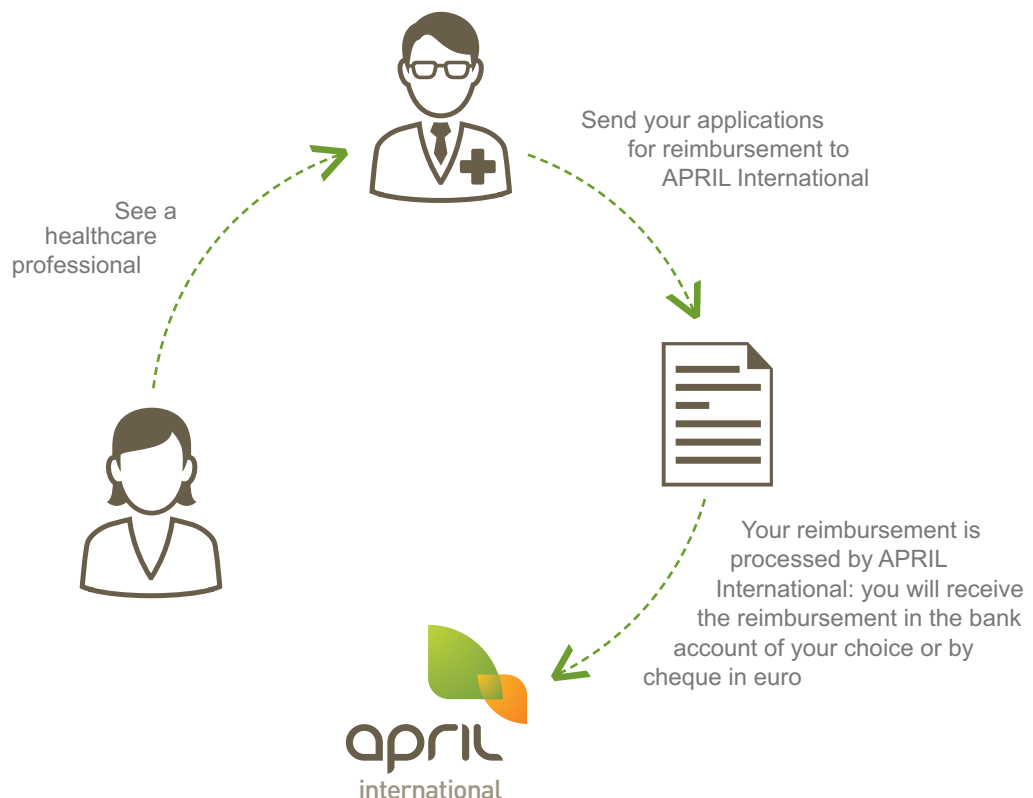
	MINI	COMPLETE
HOSPITALISATION* 		
Medical or surgical hospitalisation*: <ul style="list-style-type: none"> - Transfer by ambulance (if hospitalisation is covered by APRIL International) - Hospital room and board - Medical and surgical fees - Pathology, diagnostic tests and drugs - Medical procedures 	100% of actual costs <small>see definition p5</small>	100% of actual costs <small>see definition p5</small>
Direct payment of hospital charges <small>see definition p5</small> during hospitalisation for more than 24 hours	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
Private room	not covered	100% of actual costs, up to €50 a day
ROUTINE HEALTHCARE 		
Consultations carried out by GPs and specialists	100% of actual costs, up to €500 per insurance year, only in the event of accident <small>see definition p5</small> and on presentation of a medical certificate	100% of actual costs (limited to €80 for each additional consultation after the first 2 per year)
X-rays, diagnostic tests, drugs, nursing care** and specialists procedures		100% of actual costs
Physiotherapy** (following hospitalisation covered by APRIL International)		100% of actual costs, up to €50 per session
Emergency dental treatment	not covered	100% of actual costs, up to €200 per year
Dental and other prostheses (only following a reported accident <small>see definition p5</small>)	not covered	100% of actual costs, up to €350 per year
Prescribed glasses or contact lenses (only following a reported accident)		
Contraceptives (condoms)	not covered	up to €20 per year

* Any hospitalisation of more than 24h is subject to prior agreement see definition p5. An excess see definition p5 of 20% will be applied if you do not follow this procedure before your admission to hospital.

** Subject to prior agreement see definition p5 if more than 10 sessions are prescribed per insurance year.

DIRECT PAYMENT OF YOUR HOSPITAL CHARGES WORLDWIDE

HOW TO CLAIM REIMBURSEMENT OF YOUR MEDICAL EXPENSES



DEFINITIONS

- > **Accident:** any physical injury not intended by the victim, which is the result of a sudden action with an external cause. You are responsible for providing proof of the accident and of the direct cause-and-effect relationship between the accident and the costs incurred.
- > **Actual costs:** total medical expenses charged to you.
- > **Direct payment of hospital charges:** if you are hospitalised for more than 24h, 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.
- > **French Overseas Departments and Regions:** French Guyana, Guadeloupe, Martinique and Reunion Island.
- > **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.
- > **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.

BENEFITS (CONT.)

SPECIALLY DESIGNED FOR INTERNATIONAL TRAVELLERS


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.


OPTIONS	MINI	COMPLETE	
Medical evacuation and repatriation	100% of actual costs	100% of actual costs	
Search and rescue costs	up to €5,000 per person and up to €15,000 per event	up to €5,000 per person and up to €15,000 per event	
Return of insured family members	not covered	single economy class airline ticket or 1 st class railway ticket	
Return to the country of destination after stabilisation or cost of sending a colleague to replace the insured		single economy class airline ticket or 1 st class railway ticket	
Compassionate emergency visit for hospitalisation of more than 6 days		return ticket and €80 per night, maximum 10 nights	
Compassionate emergency return in case of death or hospitalisation of a family member		return economy class airline ticket or 1 st class railway ticket	
Emergency return if your home is very badly damaged		return economy class airline ticket or 1 st class railway ticket	
Emergency return due to a terrorist attack or a natural disaster		single economy class airline ticket or 1 st class railway ticket	
Emergency dispatch of prescribed medication not available locally		100% of actual costs	
Emergency message relay		100% of actual costs	
Return of remains		100% of actual costs	100% of actual costs
Presence of a family member or friend to accompany the deceased		return economy class airline ticket or 1 st class railway ticket	return economy class airline ticket or 1 st class railway ticket
Provision of coffin	up to €1,500	up to €1,500	
Advance payment of bail abroad	up to €15,000	up to €15,000	
Legal expenses incurred while abroad	not covered	up to €3,000	
Travel assistance if personal items are lost or stolen		advance of up to €1,000 per event	
Delayed baggage		up to €200	
Enforced stay abroad		€80 per night, maximum 5 nights	
Translation of legal and administrative documents		up to €500 per year	

The following cover is only available under the Complete option.

LEGAL ASSISTANCE 	
OPTION	COMPLETE
Legal, practical and administrative information service	by phone or email
Legal assistance in the event of a dispute (legal defence and appeal)	up to €16,000 per insurance year

PERSONAL LIABILITY private capacity, internships and tenant's liability 	
OPTION	COMPLETE
Bodily injury	up to €4,500,000 per claim
Material and consequential damage	up to €460,000 per year, excess €75
Extension to professional capacity: material damage caused during internships	up to €12,000 per year, excess €75

PERSONAL ACCIDENT 	
OPTION	COMPLETE
Accidental death	€10,000, limited to funeral expenses for the under 16's
Total or partial permanent disability due to accident	up to €40,000, proportional excess: 20%

BAGGAGE COVER 	
OPTION	COMPLETE
Luggage which is lost, stolen or destroyed in an explosion or fire during the outward or return trip or during the stay	up to €1,600, excess of €30 per claim, benefit limited to 50% for valuables, i.e. up to €800

HEALTHCARE COSTS ABROAD

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



Steve recently graduated and is working as an IT consultant in **San Francisco**. Following a cycling accident, he needed surgery on his knee and spent a week in hospital. How much did the operation and follow-up physiotherapy in the United States cost?

> **USD 45,000**
approx. €34,700



As part of an exchange programme, Julia is working for a year as an interior designer in a shop in **Shanghai**. A month after she arrived, she got food poisoning. How much did her consultations, tests and medicines cost?

> **CNY 4,200**
approx. €463

David is in **Canada** on a WHV and wanted to spend his first day off canoeing on Lake Manitoba. While getting into the canoe, he lost his balance and fell into the icy lake. How much did his visit to the emergency room and the treatment of his pneumonia cost?

> **CAD 663**
approx. €516



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.

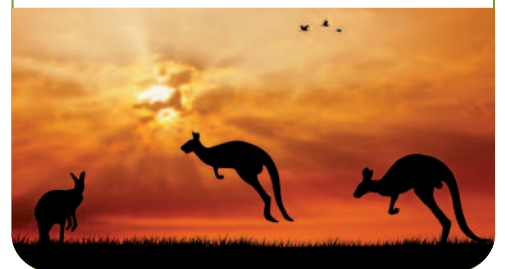
Amelia is visiting South America as part of her round-the-world trip. While staying in **Cuzco**, she suffered from altitude sickness and needed to see a doctor. How much did the two consultations and prescribed drugs cost?

> **PEN 1,120**
approx. €333



Eric and Michael are taking a road trip in a van around **Australia**. Following a road accident, they were hospitalised and are waiting to be repatriated to France. How much did their treatment in Australia and transportation by air ambulance to France cost?

> **AUD 24,000** / per person
approx. €17,502 per person



CHOOSE THE BEST POLICY FOR YOUR TRIP!

2 levels of cover to suit both your needs and your budget:

MINI

- > **Medical expenses:** hospitalisation (in the event of illness or accident) and primary healthcare in the event of accident
- > **Basic repatriation assistance**

COMPLETE

- > **Medical expenses:** hospitalisation and primary healthcare in the event of illness or accident
- > **Extensive repatriation assistance**
- > **Legal assistance**
- > **Personal liability private capacity, internships and tenant's liability**
- > **Personal accident**
- > **Baggage**

MONTHLY PREMIUMS (ALL TAXES INCLUDED)

For all applications prior to 31/12/2016.

A fee of €6 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.

COMPLETE option

> All benefits listed										
	LENGTH (MINIMUM OF 15 DAYS, 12 MONTHS MAXIMUM)	AGE ≤ 30		AGE 31-40		AGE 41-50		AGE 51-64		AGE 65-74
		INDIV	FAM	INDIV	FAM	INDIV	FAM	INDIV	FAM	INDIV
Full payment of the premium	15 days	€60	€161	€88	€226	€115	€309	€143	€381	€180
	1 month	€89	€239	€121	€325	€164	€444	€208	€552	€283
Premium payment in monthly instalments	1 month	€95	€245	€127	€331	€170	€450	€214	€558	€289

Including €0.25 membership fee per commenced month for the Association des Assurés d'APRIL International.

MINI option

> Medical expenses: hospitalisation (illness and accident), primary healthcare only in the event of an accident > Basic assistance cover (medical repatriation, search and rescue costs, advance of bail, return of remains, presence of a family member or friend to accompany the deceased and provision of coffin)										
	LENGTH (MINIMUM OF 15 DAYS, 12 MONTHS MAXIMUM)	AGE ≤ 30		AGE 31-40		AGE 41-50		AGE 51-64		AGE 65-74
		INDIV	FAM	INDIV	FAM	INDIV	FAM	INDIV	FAM	INDIV
Full payment of the premium	15 days	€35	€99	€54	€142	€69	€188	€87	€235	€109
	1 month	€55	€147	€73	€198	€99	€264	€122	€332	€166
Premium payment in monthly instalments	1 month	€61	€153	€79	€204	€105	€270	€128	€338	€172

Including €0.25 membership fee per commenced month for the Association des Assurés d'APRIL International.



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
MAGELLAN POLICY
IN VIDEO FORMAT



WHO IS THE POLICY DESIGNED FOR?

- any person travelling abroad, outside France, the French Overseas Departments and Regions and their country of nationality,
- for periods ranging from 15 days to 12 months.

The policy can be renewed up to three times, subject to insurers' agreement.

For individual membership, insured must be over 4 years old and under the age of 75.

For family membership, the principal insured and their spouse must be under the age of 65.

WHERE AM I COVERED?

With Magellan, you are covered worldwide (including during short visits to France, the French Overseas Departments and Regions and to your country of nationality).

Certain countries may be excluded from the policy as a result of heightened tension there. The comprehensive list of excluded countries can be consulted on www.april-international.com or by calling us on +33 (0)1 73 02 93 93.

WHEN AM I COVERED ?

Cover takes effect at the earliest on the day following receipt of your Application form and the corresponding payment, subject to the application of the following waiting periods for medical cover:

- none in the event of an accident;
- in other cases: 8 days.

WHAT IF I TAKE UP SPORTS DURING MY TIME ABROAD?

With Magellan, you are covered during amateur sporting activities within a club or federation.

Dangerous sports and professional sporting activities or competitions are not covered (ask us for further details).

HOW TO APPLY

1 MAIL US YOUR APPLICATION FORM

- > Fill in and sign the Application form following the instructions provided on the last page.
- > 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.

WHAT HAPPENS IF I NEED TO AMEND MY TRIP?

Your stay abroad is extended?

The Magellan policy can be renewed up to 3 times, for a maximum cover duration of 4 years. Renewal is subject to insurers' agreement. To extend your policy, please send us a request for extension with the new dates of cover to tempmembership.expat@april-international.com before your initial policy's end date.

You decide to return earlier from your trip?

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.

ADDITIONAL SERVICES

TO SUPPORT YOU THROUGHOUT
YOUR STAY ABROAD



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.



YOUR INSURANCE CARD

INCLUDING EMERGENCY CONTACT NUMBERS AVAILABLE 24/7 FOR:

- > direct payment of hospital charges during hospitalisation for more than 24h,
- > 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.



SPECIALLY DESIGNED FOR YOUNG PEOPLE ABROAD, EXCLUSIVE BENEFITS!

> 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 to 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 damage to property 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.

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

Email: info.expats@april-international.com - www.april-international.com

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 Groupama Gan Vie (for the medical expenses cover),

ACE Europe (for repatriation assistance cover, personal liability private capacity cover, personal accident cover and baggage cover)

and by Solucia PJ (for the legal assistance cover).



Changing the image of insurance.