

STAYS OF
UP TO 3 MONTHS

VISIT'ASSUR

SPECIAL SCHENGEN VISA INSURANCE
FOR FOREIGN VISITORS IN FRANCE

2016



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VISIT'ASSUR, INSURANCE DESIGNED FOR FOREIGN VISITORS IN FRANCE

Visit'Assur is an insurance solution designed for foreign nationals under the age of 80 during visits to France or the French Overseas Departments and Regions of no longer than three months.

This policy complies fully with French regulations concerning foreign nationals who request a **Certificate of board and lodging** or a **Schengen Visa**. It provides basic cover for medical expenses and repatriation assistance.

For more comprehensive cover, we recommend the Welcome Cover policy.

ESSENTIAL COVER

Faced with medical expenses in France?

Emergency hospitalisation?

Visit'Assur covers you for medical expenses from the 1st euro you spend, with an excess of €30 per item, and offers a direct payment service for hospital charges: you have nothing to pay up front if you are hospitalised for more than 24 hours.

Need assistance during your trip?

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

APRIL International will organise your repatriation on medical grounds, at any time of the day or night, to your home or to the most suited hospital. The policy also includes a repatriation of remains benefit in the event of death.

A SPECIAL "SCHENGEN VISA" SOLUTION

- > A policy which meets the insurance requirements for a **Schengen Visa** or a **Certificate of board and lodging**
- > An essential **medical expenses and repatriation package** to cover you during your stay in France
- > A cover which applies in your country of nationality and in all other Schengen countries (for up to 30 days between two stays in France)
- > A **highly flexible cover**: if you have difficulty obtaining a visa, APRIL International allows you to change the effective date or suspend your policy before it starts, free of charge

SCHENGEN
VISA
APPROVED

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



INSURANCE SOLUTION DESIGNED FOR SHORT STAYS IN FRANCE OR IN THE FRENCH OVERSEAS DEPARTMENTS AND REGIONS



Visit'Assur is an insurance solution which meets insurance requirements for:

A SCHENGEN VISA

> Travelling to a Schengen country?

In many cases, you are required to take out insurance covering €30,000 of medical expenses and including repatriation assistance.



A CERTIFICATE OF BOARD AND LODGING

> Welcoming a foreign national into your home?

In many cases, as part of their visa application, you must provide them with a Certificate of board and lodging delivered by the town hall and requiring medical and assistance insurance cover for your visitor.



TROUBLE OBTAINING YOUR VISA?

> With Visit'Assur, you have the flexibility to:

Amend
your policy
effective date

Suspend
your policy
(for up to 6 months)

Cancel
your policy
before it starts
(€35 administration fee)

Cancel your policy
once it has started
if you are not
granted a visa
(€35 administration fee)

BENEFITS

ADAPTED TO SCHENGEN INSURANCE REQUIREMENTS

MEDICAL EXPENSES Benefits overall limit: €30,000 per period of cover

Medical or surgical hospitalisation*	100% of the French Social Security reimbursement rate
Direct payment of hospital charges during hospitalisation for more than 24 hours	provided on request 24 hours a day, if prior agreement has been obtained
Procedures carried out by GP's or specialists	100% of the French Social Security reimbursement rate, excess of €30 per item
Diagnostic tests, laboratory tests, X-rays, drugs and nursing**	
Physiotherapy (following a reported accident and surgery covered by the policy)**	
Dental treatment (following a reported accident)	100% of actual costs, up to €150 per year
Dental prostheses (following a reported accident)	100% of actual costs, up to €300 per year
Prescribed glasses or contact lenses (following a reported accident)	100% of actual costs, up to €150 per year

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.

Medical evacuation and repatriation	100% of actual costs
Return of remains	100% of actual costs
Provision of coffin	up to €1,500
Presence of a family member or a friend to accompany the deceased	return economy class airline ticket or 1 st class railway ticket

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

** Prior agreement must be obtained when more than 20 sessions are prescribed during the period of cover.

In the event of hospitalisation in a Schengen country (other than France and the French Overseas Departments and Regions), Andorra, Monaco or in your country of nationality, medical benefits are limited to €550 per day.

DEFINITIONS

- > **Accident**: any physical injury not intended by the victim, which is the result of a sudden action with an external cause. Pursuant to Article L.1315 of the French Civil Code, 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 24 hours, you may be eligible for direct payment of your hospital charges with no upfront payment. This facility is subject to medical approval.
- > **D.R.O.M. (French Overseas Departments and Regions)**: French Guyana, Guadeloupe, Martinique and Reunion Island.
- > **Excess**: sum for which you are responsible in the settlement of a claim.
- > **French Social Security reimbursement rate**: statutory reimbursement basis used by French Social Security for procedures or prescriptions performed or issued in France by health professionals. It varies depending on the sector to which the health professional or hospital belong. Where generic medicines exist, the reimbursement basis shall be the flat rate corresponding to the price of the generic version.
- > **Hospitalisation**: stay of more than 24h in an hospital (with or without surgery).
- > **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**: 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.

PREMIUMS (ALL TAXES INCLUDED) PER INSURED PERSON

For policies taken out before 31/12/2016. Minimum period of cover: 1 month, maximum 3 months

	AGE 0-60	AGE 61-79
1 month	€53	€80
2 months	€100	€149
3 months	€131	€224

HOW THE POLICY OPERATES

USEFUL INFORMATION BEFORE YOU APPLY

DISCOVER THE VISIT'ASSUR POLICY IN VIDEO FORMAT



WHO IS THE POLICY DESIGNED FOR?

The policy is designed for any person under the age of 80, staying in metropolitan France or the French Overseas Departments and Regions (excluding their country of nationality) for a period of up to 3 months.

WHERE AM I COVERED?

In France and the French Overseas Departments and Regions. Cover is extended to the Schengen countries, Andorra and Monaco for a period of less than 30 days between two stays in France (or the French Overseas Departments and Regions).

You are also covered in your country of nationality for a period of less than 30 days between two stays in France or the French Overseas Departments and Regions (other than excluded countries: ask us for details).

Schengen member countries as of 30/11/2015: Austria, Belgium, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxemburg, Malta, Norway, Poland, Portugal, the Czech Republic, the Netherlands, Slovakia, Slovenia, Spain, Sweden and Switzerland.

WHEN AM I COVERED?

Your policy starts at the earliest on the day following your online application as shown on your Policyholder certificate. You are covered for medical expenses subject to the application of the following waiting periods:

- none in the event of an accident;
- otherwise:
 - 15 days for hospitalisation,
 - 8 days for other types of medical care.

The waiting periods are applicable from the effective date shown on your Policyholder certificate. During the waiting periods, cover has not yet taken effect.

HOW TO APPLY



THE VISIT'ASSUR POLICY CAN ONLY BE TAKEN OUT ONLINE.

IN LESS THAN 10 MINUTES, YOU WILL RECEIVE BY EMAIL ALL OF YOUR INSURANCE DOCUMENTS (INCLUDING YOUR INSURANCE CERTIFICATE).

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.

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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:

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This product is conceived and managed by APRIL International Expat and insured by Axéria Prévoyance (for the medical expenses cover) and ACE Europe (for the repatriation assistance cover).



Changing the image of insurance.