

SCHENGEN
APPROVED

WELCOME COVER

COMPREHENSIVE INSURANCE FOR SHORT-TERM
EXPATRIATES IN FRANCE

2016



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Changing the image of insurance.

WELCOME COVER, COMPREHENSIVE INSURANCE FOR SHORT-TERM EXPATRIATES IN FRANCE

Welcome Cover is an insurance solution designed for expatriates up to the age of 64 staying in France (French Overseas Departments and Regions included see definition p4) alone or as a family for up to a year. This policy complies with French regulations concerning travellers who request a **Certificate of board and lodging** or a **Schengen Visa**.

It provides cover for everyday health problems as well as exceptional circumstances like emergency hospitalisation, repatriation assistance or loss of luggage, etc.

COMPREHENSIVE COVER FOR YOUR STAYS IN FRANCE

Faced with medical expenses?

Emergency hospitalisation? Doctor's appointment?

Welcome Cover covers your medical expenses from the 1st euro you spend, with no excess, and offers a direct payment service for hospital charges. This means 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?

In the event of illness or accident, APRIL International will organise your repatriation on medical grounds 24/7, to your home or to the best equipped hospital. We also cover the transport costs incurred by a relative coming to visit you.

What if you lost your luggage during the trip?

You arrive at your destination but your luggage doesn't.

APRIL International reimburses you up to €1,200 in the event of the loss, theft or destruction of your luggage.

A COMPREHENSIVE AND EASY-TO-MANAGE POLICY

- > A **comprehensive benefits package** for your stay in France
- > Reimbursement of your medical expenses **from the 1st euro spent with no excess**
- > A **legal assistance hotline** to help you with administrative procedures
- > **Amend your policy free of charge:** if you have trouble obtaining a visa, you can change its effective date or suspend your policy before it starts at no cost to you
- > **Flexible duration of cover:** from 15 days to 12 months

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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



A POLICY SPECIALLY CREATED FOR STAYS IN FRANCE OR IN THE FRENCH OVERSEAS DEPARTMENTS AND REGIONS



Welcome Cover 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, 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 Welcome Cover, you can:

**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

A COMPREHENSIVE BENEFITS PACKAGE SPECIALLY DESIGNED FOR YOUR SHORT STAY IN FRANCE

1 > MEDICAL EXPENSES

Benefits overall limit: €50,000 per insurance year and per insured



Hospitalisation without surgery or for surgery*	250% of the French Social Security reimbursement rate
Direct payment of hospital charges during hospitalisation for more than 24h	provided on request 24 hours a day, if prior agreement has been obtained
Daily hospital charge	100% of actual costs
Private room	100% of actual costs, up to €50 per day
Consultations and procedures carried out by GP's or specialists	250% of the French Social Security reimbursement rate
Pathology, diagnostic tests, X-rays, drugs and nursing**	
Physiotherapy (following a reported accident and surgery covered by APRIL International)**	
Dental treatment (following a reported accident)	100% of actual costs, up to €250 per year
Dental prostheses (following a reported accident)	100% of actual costs, up to €450 per year
Prescribed glasses or contact lenses (following a reported accident)	100% of actual costs, up to €250 per year

* Any hospitalisation for more than 24h 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 10 sessions are prescribed during the insurance year.

If you are hospitalised in a Schengen country (other than France and the French Overseas Departments and Regions), in Andorra, Monaco or in your country of nationality, daily medical benefits are limited to €550.

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.
- > **Daily hospital charge:** portion of daily hospital charges in France not covered by French Social Security.
- > **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.

2 > REPATRIATION AND LEGAL ASSISTANCE



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
Compassionate emergency visit for hospitalisation of more than 10 days	return economy class airline ticket or 1 st class railway ticket
Emergency message relay	100% of actual costs
Search and rescue expenses	up to €3,800 per insured and per event
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

3 > PERSONAL LIABILITY PRIVATE CAPACITY AND INTERNSHIPS



Bodily injury	up to €765,000 per claim
Material and consequential damage	up to €150,000 per year, excess: €76
Material damage caused during internships	up to €12,000 per year, excess: €76

4 > PERSONAL ACCIDENT



Accidental death	€8,000, limited to funeral expenses for the under 16's
Total or partial permanent disability due to accident	up to €30,000, proportional excess: 20%

5 > BAGGAGE COVER



Luggage which is lost, stolen or destroyed in an explosion during the outward or return trip or during the stay	up to €1,200, excess of €30 per claim, cover limited to 50%, i.e. up to €600, for valuables
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> **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 belongs. Where generic medicines exist, the reimbursement basis shall be the flat rate corresponding to the price of the generic version.

> **Hospitalisation:** stay in a hospital (with or without surgery) for more than 24 hours.

> **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.

HOW CAN WE HELP YOU?

A few examples to help you understand your cover

You're in France for a family skiing holiday. Coming down the slopes, enjoying the good weather, all of a sudden a snowboarder crashes into you at top speed.

> **With Welcome Cover, we'll arrange for you to be rescued from the slopes and taken to the most suitable hospital. We'll also take care of your medical expenses at the hospital (doctors' fees, radiography and pharmacy items required for plaster casts and pain relief).**



You are a witness at the marriage of your childhood friends in France. During the reception in honour of the newly-weds, you trip and break a decorative antique vase.

> **With Welcome Cover personal liability cover, the event organiser receives compensation for the broken vase and this unfortunate accident won't affect your budget.**

You've just spent a few weeks in France visiting family. At the end of the visit, you decide to stay on a bit longer. You're looking for a temp job in France but are lost with all the paperwork you need to complete.

> **You call the APRIL International legal hotline and our advisors explain in detail what you need to do to extend your visa, get a work permit and find accommodation, etc.**

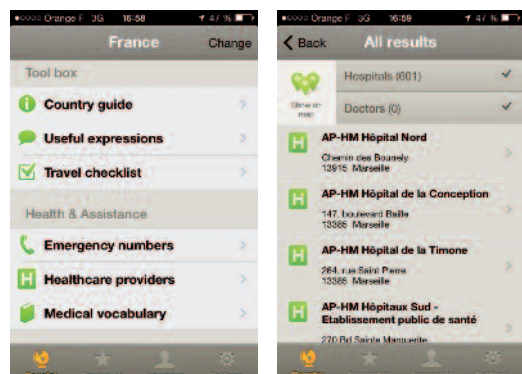


THE APRIL EXPAT MOBILE APP

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**.



HEALTHCARE COSTS IN FRANCE

With Welcome Cover insurance, you are covered during your stay in France if you need treatment in a hospital or by a doctor.



Fred, age 27, is spending three months in **Lille** for training on the new software being used by his employer in Morocco. Following the onset of severe stomach pain, he was diagnosed with appendicitis. He had an operation and spent three days in hospital.

How much did his treatment cost?

> €7,000

Melissa, age 34, is visiting her sister who's an expatriate in France and has just had a baby. She took the opportunity to do some visiting in **Paris**. With the arrival of winter, she caught a cold, had constant earache and felt dizzy. She went to the doctor who diagnosed an ear infection and prescribed a 5-day course of antibiotics.

How much would she have had to pay without insurance?

> €31 + €10.50 = €41.50



PREMIUMS (ALL TAXES INCLUDED)

PER INSURED PERSON, FOR ALL APPLICATIONS PRIOR TO 31/12/2016

Duration of cover: minimum 15 days, maximum 12 months.

If you are paying in monthly instalments, a charge of €6 per month will be added to your monthly premium.

Monthly payments are not available for stays of less than 6 months or if your stay includes a half month.

LENGTH	AGE 0-30	AGE 31-40	AGE 41-50	AGE 51-64
15 days	€66	€85	€111	€137
1 month	€105	€130	€173	€216

Example:

A young couple under the age of 31 want insurance for a 6-month stay in France: $(€105 \times 6) \times 2 = €1,260$.

They want to pay in monthly instalments so a monthly instalment charge is added to their total premium:

$(€6 \times 6) + €1,260 = €1,296$.

HOW THE POLICY OPERATES

USEFUL INFORMATION BEFORE YOU APPLY

DISCOVER THE WELCOME COVER POLICY IN VIDEO FORMAT



WHO IS THE POLICY DESIGNED FOR?

Any person under the age of 65, staying in metropolitan France or the French Overseas Departments and Regions (excluding their country of nationality), for a period of up to 12 months.

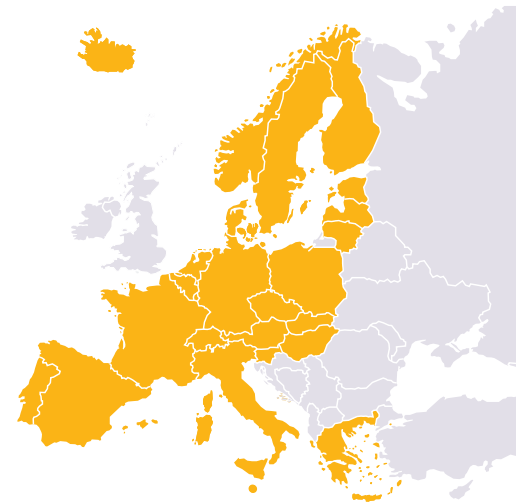
The policy may be purchased for a family of up to 6 people. Family members are defined as the spouse and children of the principal insured or of their spouse.

WHERE AM I COVERED?

In France and French Overseas Departments and Regions. The cover also applies to the Schengen countries, Andorra and Monaco for a period of not more than 90 days between two stays in France (or in the French Overseas Departments and Regions).

You are also covered in your country of nationality for a period of less than 90 days between two stays in France or in 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.



The Schengen countries as of 30/11/2015

WHEN AM I COVERED?

Your policy starts on the date shown on your Policyholder certificate and, at the earliest, on the day following receipt of your complete application. You are covered for medical expenses subject to the following waiting periods:

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

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

HOW TO APPLY

1 MAIL US YOUR APPLICATION FORM

- > Complete and sign the Application form following the instructions provided on the last page.
- > Send your completed Application form and Health questionnaire along with a cheque for the total amount of the premium or indicate your credit/debit card details. If paying in monthly instalments, choose one of the above payment methods to pay the first premium and enclose the completed and signed SEPA Direct Debit Mandate and details of the corresponding bank account for subsequent payments.
- > 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.

ADDITIONAL SERVICES

MAKING LIFE SIMPLER!

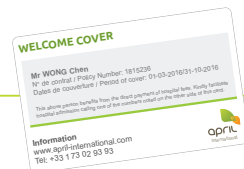


YOUR ONLINE CUSTOMER ZONE

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.



YOUR INSURANCE CARD PROVIDES YOU WITH EMERGENCY CONTACT NUMBERS AVAILABLE 24/7 TO:

- > request direct payment of your hospital charges with no upfront payment if you are hospitalised for more than 24 hours,
- > request emergency assistance,
- > contact 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.

DIRECT PAYMENT OF YOUR 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.

This service is subject to medical approval.



CHANGING THE EFFECTIVE DATE OF YOUR POLICY

To change the effective date or suspend the policy (for up to 6 months):

send us the Policyholder certificate which was issued and fill in and enclose the form "Request to change/suspend your policy". This form is available from the Customer zone at www.april-international.com or on request from APRIL International.

To cancel the policy before it starts:

make your request in writing (by recorded delivery) **before the policy effective date**, enclosing your Policyholder certificate. In this case, there will be a €35 charge.

To cancel the policy after it has started if your visa application is unsuccessful:

make your request in writing (by recorded delivery) enclosing the Policyholder certificate which was issued and proof of your unsuccessful visa application. In this case, there will be a €35 charge.

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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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.