

[LA MOBILITÉ]
INDIVIDUALS

Ambassade

Insurance cover for **expatriates of any nationality**

2012

Issued by:



www.siam-consulting.asia

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Changing the face of insurance

Ambassade, comprehensive insurance for expatriates

Ambassade is an insurance solution designed for expatriates of any nationality spending more than a year abroad anywhere in the world.

Whether you're going abroad alone or as a family, this policy provides comprehensive and fully flexible cover for medical expenses, repatriation assistance, personal liability/legal assistance, death/loss of autonomy and income protection.

Cover à la carte

Routine or unforeseen healthcare expenses?

Ambassade covers your medical expenses from the 1st euro spent with flexible benefits to suit your needs:

- 3 options depending on your needs with varying reimbursement upper limits (Essentielle, Medium, Extensio), with **3 levels of cover** (Hospitalisation only, Hospitalisation + Routine healthcare, Hospitalisation + Routine healthcare + Optical-dental care),
- choose from reimbursement at **100%, 90% or 80% of actual costs**,
- **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?

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

Held personally liable to a third party?

You are covered for damage caused to a third party in a private capacity.
Your children are also insured for extra-curricular activities.

A policy specially designed for expatriates

- **Medical cover from the 1st euro with:**
 - an upper limit up to €1,000,000
 - life-time benefits: you are covered for as long as you want and your premiums will not increase regardless of your level of expenditure
 - no upper limit for maternity cover
- **Temporary extension of cover** to your country of nationality
- **Translation and legal support services** to help with administrative formalities and paperwork
- **A wide range of solutions and premium payment facilities**

APRIL
INTERNATIONAL
WILL REIMBURSE
YOU WITHIN
48 HOURS

Our multilingual teams at your service:



- **by telephone:** +33 (0)1 73 02 93 93 Monday to Thursday from 8.30 to 18.00 (8.30 to 17.30 on Friday) - Paris time
- **by email:** info@aprilmobile.com
- **at our offices:** 110, avenue de la République - 75011 Paris FRANCE



The Ambassador policy offers fully flexible cover:

Medical expenses

- 3 options
 - 3 levels of cover
 - 3 percentages of reimbursement
- adjusted to your protection requirements and your budget

Repatriation assistance

Personal liability (private capacity) and legal assistance

Death and total and irreversible loss of autonomy

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

Income protection

Daily income protection benefit from €20 to €200

Medical cover tailored to your budget and your destination

3 options and 3 levels of cover

ESSENTIELLE			MEDIUM			EXTENSO		
reimbursements up to €200,000 with basic cover			reimbursements up to €300,000 with intermediate cover			reimbursements up to €500,000 with generous cover		
1	2	3	4	5	6	7	8	9
Hospi only	Hospi + Routine healthcare	Hospi + Routine healthcare + Optical-dental care	Hospi only	Hospi + Routine healthcare	Hospi + Routine healthcare + Optical-dental care	Hospi only	Hospi + Routine healthcare	Hospi + Routine healthcare + Optical-dental care

For each option, 3 percentages of reimbursement

100% of actual costs

90% of actual costs

80% of actual costs

Reduce your premium by choosing reimbursement at 90% or 80% of actual costs for Routine healthcare and Dental and Optical cover.

PRODUCT COMPARISON		ESSENTIELLE	MEDIUM	EXTENSO
HOSPITALISATION	<i>You have an operation for appendicitis</i>	private room up to €50 per day	private room up to €100 per day	private room up to €200 per day
ROUTINE HEALTHCARE	<i>You consult a GP</i>	100% of actual costs up to €50 per consultation	100% of actual costs with no upper limit for your first 2 consultations per year*	100% of actual costs with no upper limit for your first 5 consultations per year*
	<i>You go to the chemist</i>	the cost of your medicines is covered**	the cost of your medicines is covered**	the cost of your medicines is covered**
	<i>You consult an osteopath</i>	this consultation will not be covered	alternative medicine covered up to €1,000 per year, up to €150 per session	alternative medicine covered up to €1,500 per year, up to €200 per session
OPTICAL DENTAL CARE	<i>You buy glasses</i>	frame and lenses covered up to €150 per year (contact lenses up to €100 per year)	frame and lenses covered up to €350 per year (contact lenses up to €200 per year)	frame and lenses covered up to €650 per year (contact lenses up to €300 per year)
	<i>Your child needs orthodontic treatment</i>	the treatment will not be covered	covered up to €800 per year per child for a maximum of 2 years	covered up to €1,200 per year per child for a maximum of 3 years

* Reimbursement of any additional consultations will be capped. ** Within the limits of the selected option.

Comprehensive and innovative medical cover

A quick look at the cover available

- **Hospitalisation** covered at 100% of actual costs **including childbirth**, with **private room** covered up to €200 per day
- Your first consultations with a **general practitioner** or **specialist** uncapped (unless under Essentielle option) and each additional consultation covered up to €180
- **Diagnostic tests, X-rays and medicines** covered at 100% of actual costs
- **Speech therapy** for your children reimbursed at 100% of actual costs
- **Alternative medicine** including osteopathy, homoeopathy and acupuncture, etc. covered up to €1,500 per year
- **Vaccines required for travel** covered up to €150 per person per year, other vaccines reimbursed at 100% of actual costs
- **Screening** covered at 100% of actual costs
- Preventative medicine covered up to €1,000 per person per year including the reimbursement of **anti-malarial treatment**
- **Dental treatment, dentures and implants** reimbursed up to €2,000 during the first year and up to €2,500 the following years
- **Spectacles (frame and lenses)** reimbursed up to €650 per person per year

PREVENTATIVE medical cover for the whole family

With Ambassade, you are covered for:

- anti-malarial treatment and vaccines whether or not required for travel (yellow fever, influenza, etc)
- smoking cessation support (treatment and medication)
- screening for the whole family:
 - hepatitis B
 - hearing tests
 - cancer screening (breast, cervix, prostate etc.)
 - papillomavirus screening (sexually transmitted infections)

For your children:

- neonatal screening
- regular check-ups with your doctor or pediatrician
- vaccines (chicken pox, German measles, measles, whooping-cough etc.)
- orthodontics costs

Benefits

Comprehensive cover designed for expatriates

1 Medical expenses

OPTIONS	ESSENTIELLE	MEDIUM	EXTENSO
Maximum amount of medical expenses per insurance year and per insured individual	<p>€200,000 Up to €400,000 in the event of accident or critical illness <small>see definition p10</small></p>	<p>€300,000 Up to €600,000 in the event of accident or critical illness <small>see definition p10</small></p>	<p>€500,000 Up to €1,000,000 in the event of accident or critical illness <small>see definition p10</small></p>

HOSPITALISATION		(excluding outpatient care - see under medical expenses)		
OPTIONS	ESSENTIELLE	MEDIUM	EXTENSO	
Medical, surgical hospitalisation or day hospitalisation <small>see definition p10</small> ; Transfer by ambulance (if hospitalisation is covered by APRIL International) Accommodation Medical and surgical fees Examinations, tests and medicines Medical procedures	100% of actual costs <small>see definition p10</small>	100% of actual costs <small>see definition p10</small>	100% of actual costs <small>see definition p10</small>	
Private room (including telephone and television charges)	100% of actual costs, up to €50 per day	100% of actual costs, up to €100 per day	100% of actual costs, up to €200 per day	
Home care	100% of actual costs	100% of actual costs	100% of actual costs	
Direct payment of hospital charges <small>see definition p10</small>	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	
Consultation following hospitalisation/day surgery 30 days before and after hospitalisation (hospital certificate required)	100% of actual costs	100% of actual costs	100% of actual costs	
Parent accommodation	100% of actual costs, up to €30 per day (for children under 16)	100% of actual costs, up to €45 per day (for children under 16)	100% of actual costs, up to €60 per day (for children under 16)	
Hospitalisation for the treatment of mental or nervous disorders	not covered	100% of actual costs, up to 30 days per year	100% of actual costs, up to 30 days per year	

DIRECT PAYMENT OF YOUR HOSPITAL CHARGES

PRIVATE ROOM COVERED UP TO €200 PER DAY

HOSPITALISATION		(excluding outpatient care - see under medical expenses)		
OPTIONS	ESSENTIELLE	MEDIUM	EXTENSO	
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	not covered	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	

IMPORTANT

Under the Hospitalisation only level, **in the event of an accident** and on production of a medical certificate, you are also covered for routine healthcare up to €75 per treatment and €1,000 per person per year (including dental treatment and prosthetics - other than dentures and implants).

Choose reimbursement of Routine healthcare and Optical and Dental cover at 90% or 80% of actual costs (the upper limits stay the same and Hospitalisation is still covered at 100% of actual costs).

ROUTINE HEALTHCARE

OPTIONS	ESSENTIELLE	MEDIUM	EXTENSO
MEDICAL EXPENSES excluding dental care and medically assisted procreation (see below)			
Consultations and visits			
General practitioners	100% of actual costs up to €50 per consultation	100% of actual costs (limited to €80 for each additional consultation after the first 2 per year)	100% of actual costs (limited to €130 for each additional consultation after the first 5 per year)
Specialists	100% of actual costs up to €80 per consultation	100% of actual costs (limited to €110 for each additional consultation after the first 2 per year)	100% of actual costs (limited to €180 for each additional consultation after the first 5 per year)
Psychiatrists	not covered	100% of actual costs, up to 5 consultations per year	100% of actual costs, up to 5 consultations per year
Medical auxiliaries*			
Nursing care, speech therapists, orthoptists, pedicurists-podiatrists*	100% of actual costs	100% of actual costs	100% of actual costs
Physiotherapy, occupational therapy, logopedics and psychomotor therapy*	100% of actual costs up to €500 per year	100% of actual costs, up to €1,000 per year, up to €150 per session	100% of actual costs, up to €1,500 per year, up to €200 per session

* Requires a prior agreement [see definition p10](#). Courses of treatment are subject to prior agreement if more than 20 sessions are prescribed per insurance year.

**ALTERNATIVE MEDICINE
REIMBURSED UP TO
€1,500 PER PERSON PER YEAR**

[AMBASSADE]

Benefits (continued)

Comprehensive cover designed for expatriates

ROUTINE HEALTHCARE



OPTIONS	ESSENTIELLE	MEDIUM	EXTENSO
Alternative medicine			
Consultations with osteopaths, homoeopaths, chiropractors, acupuncturists, herbalists and dieticians	not covered	100% of actual costs, up to €1,000 per year, up to €150 per session	100% of actual costs, up to €1,500 per year, up to €200 per session
Drugs when prescribed by a doctor			
Medicines and treatments (including homoeopathy and herbal medicine)	100% of actual costs	100% of actual costs	100% of actual costs
Laboratory tests, X-rays and other medical techniques not carried out in a hospital environment	100% of actual costs	100% of actual costs	100% of actual costs
Diagnostic tests and medical treatment lasting less than 24 hours in a hospital environment (including laboratory 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
Treatment of cancer and AIDS	100% of actual costs	100% of actual costs	100% of actual costs
PREVENTION AND SCREENING			
Vaccines	100% of actual costs, (up to €50 per year for vaccines required for travel <i>see definition p10</i>)	100% of actual costs, (up to €100 per year for vaccines required for travel <i>see definition p10</i>)	100% of actual costs, (up to €150 per year for vaccines required for travel <i>see definition p10</i>)
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
Anti-malarial treatments	not covered	100% of actual costs, up to €500 per year	100% of actual costs, up to €1,000 per year
One health check-up every 2 years			
Smoking cessation support			
Bone density screening			

MATERNITY: HOSPITALISATION COVERED AT 100% OF ACTUAL COSTS

ROUTINE HEALTHCARE



OPTIONS	ESSENTIELLE	MEDIUM	EXTENSO
WELL WOMAN COVER			
Maternity			
Delivery	included in Hospitalisation, Medicine and Drugs		
Pre and post natal treatment			
Pre-natal classes (held by a doctor or midwife)	100% of actual costs, up to €25 per session	100% of actual costs, up to €40 per session	100% of actual costs, up to €60 per session
HIV screening (as part of pre-natal tests only)	100% of actual costs	100% of actual costs	100% of actual costs
Screening for chromosomal abnormalities	100% of actual costs	100% of actual costs	100% of actual costs
MEDICALLY ASSISTED PROCREATION waiting period <small>see definition p13</small> 12 months**			
Drugs			
In vitro fertilisation	not covered	100% of actual costs, up to €1,000 per year	100% of actual costs, up to €1,500 per year
Diagnostic tests			
Follow-up examinations			
ADOPTION waiting period 12 months			
Transport and procedural costs	not covered	not covered	100% of actual costs, up to €4,000 in zone 1 and €2,500 in zones 2, 3 and 4
COUNSELLING			
This service helps you release tension and so improves your sense of well-being. It is also available in the 6 months following your return home.	not covered	telephone calls or exchanges of email with a team of psychologists available 24 hours a day, 7 days a week	telephone calls or exchanges of email with a team of psychologists available 24 hours a day, 7 days a week
THERMAL CURE AND MINERAL TREATMENTS* waiting period 12 months**			
Valid for three months following hospitalisation of more than 10 days or childbirth covered by APRIL International	not covered	not covered	100% of actual costs, up to €500 per year
EQUIPMENT AND PROSTHETICS* excluding eye and dental care (see below)			
Without hospitalisation	100% of actual costs, up to €150 per prosthetic	100% of actual costs, up to €300 per prosthetic	100% of actual costs, up to €600 per prosthetic
If hospitalisation is covered by APRIL International	100% of actual costs, up to €1,000 per hospitalisation	100% of actual costs, up to €3,000 per hospitalisation	100% of actual costs, up to €4,000 per hospitalisation

* Requires a prior agreement see definition p10. 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 had equivalent or higher level of cover which was cancelled less than one month previously. Proof of this previous insurance and the exit certificate must be produced.

Benefits (continued)

Comprehensive cover designed for expatriates

DENTAL AND OPTICAL CARE



OPTIONS	ESSENTIELLE	MEDIUM	EXTENSO
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 €300 per tooth, up to €500 per year and up to €1,500 per year from the second year	100% of actual costs, up to €500 per tooth, up to €800 per year and up to €2,000 per year from the second year	100% of actual costs, up to €650 per tooth, up to €2,000 per year and up to €2,500 per year from the second year
Dentures and implants*			
Periodontology (treatment of receding gums & gum disease) and endodontics	not covered		
Orthodontics* up to age 16	not covered	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 3 years
OPTICAL CARE waiting period 6 months**			
Frame and lenses	100% of actual costs, up to €150 per year	100% of actual costs, up to €350 per year	100% of actual costs, up to €650 per year
Laser eye surgery	not covered	not covered	
Contact lenses including disposable lenses	100% of actual costs, up to €100 per year	100% of actual costs, up to €200 per year	100% of actual costs, up to €300 per year

* Requires a prior agreement [see definition p10](#). 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 had equivalent or higher level of cover which was cancelled less than one month previously. Proof of this previous insurance and the exit certificate must be produced.

DEFINITIONS

- **Actual costs:** total medical expenses charged to you.
- **Critical illnesses:** AIDS, Alzheimer's disease, Cancer, Cardiomyopathy, Chronic degenerative arthritis, Creutzfeldt-Jacob disease, Heart attack, Hepatitis C, HIV, Legionnaire's disease, Motor neuron disease, Multiple sclerosis, Myopathy, Stroke, Terminal kidney failure, Type 1 diabetes.
- **Day hospitalisation:** hospitalisation of less than 24h 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 24h or day hospitalisation), 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. An advance payment of expenses is made in the event of childbirth.
- **Hospitalisation:** stay of more than 24h (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 request for prior agreement 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, 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.

Take a look at our healthcare benefits specially designed **for the USA**

In association with our partners, APRIL International has created exclusive services:

● access to one of the largest healthcare networks in the United States with nearly 450,000 doctors and more than 4,500 hospitals; using this network means you have no cash advance to make and we'll settle your bill for you. This benefit is available for:



- consultations with GPs and specialists
- diagnostic tests
- X-rays
- laboratory tests and medical treatments
- medical auxiliaries

● a third-party pharmacy payment card: no cash advance required for pharmacy expenses in the United States



● a home consultation service: no long waits in the emergency room and no need to pay for the consultation



NEW IN 2012!

With our geolocation service, you can access our US network of medical service providers in just a few seconds and find your nearest doctor, hospital or pharmacy.

Examples of reimbursements

With Ambassade international insurance, you're protected from anything that might threaten to disrupt your time abroad.



Olivier, age 31, expatriate in London

I am insured under the Medium option of the Ambassade policy with Hospitalisation + Routine healthcare cover.

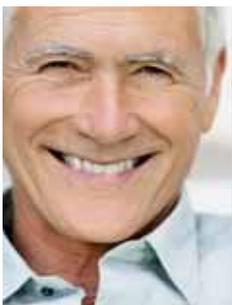
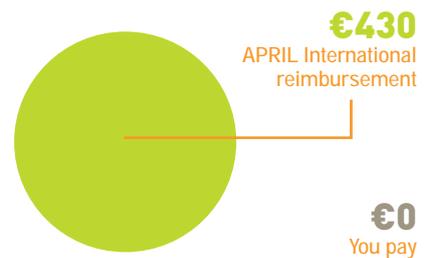
> 12 March HOSPITALISATION	> 14 March MEDICINES	> 3 April PHYSIOTHERAPY	> 13 June TEST	> 17 June CONSULTATION
I twisted my knee and was admitted to the hospital of my choice.	When I got out of hospital, my doctor prescribed pain killers for 15 days.	After the operation, I needed a few sessions of physiotherapy.	To check on my progress, the surgeon prescribed an MRI scan.	Appointment with the surgeon for a post-op check-up.
Cost of treatment: £6,251 I paid: £0	Cost of medicines: £75 I paid: £0	Total cost: £850 I paid: £0	Total cost of scan: £408 I paid: £0	Cost of the consultation: £140 I paid: £0



Anna, age 35, expatriate in Singapore

“ I went to see a dentist who fitted me with dentures. Cost of the dentures: €430 per tooth (converted currency).

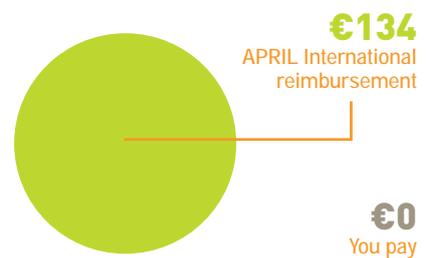
I am insured under the Medium option of the Ambassade policy with Hospitalisation, Routine healthcare + Optical-Dental cover.”



Patrick, age 64, expatriate in Mexico

“ I was suffering from chest pain and consulted a heart specialist. Cost of the visit: €134 (converted currency).

I have medical insurance under the Extenso option of the Ambassade policy with Hospitalisation + Routine healthcare cover.”



2012 premiums for medical cover

● Annual premiums 2012 (all taxes included) in euros for effective dates up to 16/12/2012

To calculate your premium, check the zone for your destination country. If you require worldwide cover, you should choose zone 1.

Zone 1: Canada, Japan, Switzerland, The Bahamas, United States.

Zone 2: Brazil, China, Hong Kong, Russia, Singapore, United Kingdom.

Zone 3: Albania, Andorra, Armenia, Australia, Austria, Azerbaijan, Belgium, Belarus, Bosnia-Herzegovina, Bulgaria, Cambodia, Chile, Croatia, Cyprus, Denmark, Estonia, Faroe Islands, Finland, Georgia, Germany, Gibraltar, Greece, Hungary, Iceland, Indonesia, Ireland, Israel, Italy, Latvia, Lebanon, Lichtenstein, Lithuania, Luxemburg, Macedonia, Malaysia, Malta, Mexico, Moldavia, Monaco, The Netherlands, New-Zealand, Norway, Poland, Portugal, Romania, San Marino, Serbia and Montenegro, Slovakia, Slovenia, Spain, Sweden, Svalbard and Jan Mayen, Taiwan, Thailand, The Czech Republic, Ukraine, United Arab Emirates, Vatican State, Venezuela.

Zone 4: Any country not listed under zones 1,2 and 3.

IMPORTANT

● The premiums below correspond to cover at 100% of actual costs.

You can reduce your premium by choosing reimbursement at 90% or 80% of actual costs for Routine healthcare and Optical-dental care (*Hospitalisation cover will nevertheless remain at 100% of actual costs*).

● Calculation of premium for cover at 90% or 80% of actual costs:

Calculation of premium for cover at 90% of actual costs: the premium corresponding to the option selected x 0.9 (*does not apply to the Hospitalisation only cover*)

Calculation of premium for cover at 80% of actual costs: the premium corresponding to the option selected x 0.8 (*does not apply to the Hospitalisation only cover*)

- The level of the family premium depends on the age of the eldest person.
- 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.



EXAMPLES OF PREMIUM CALCULATION

- Alice (29) is an expatriate in the US (zone 1). She chooses the Extenso option with Hospitalisation + Routine healthcare. To be fully covered, she opts for 100% reimbursement. Her premium is €3,828 a year.
- Nelson (36), Lynne (34) and Mary (5) are moving to Australia (zone 3). Nelson wants his family to be fully covered. He chooses the Medium option with Hospitalisation, Routine healthcare and Optical-Dental. To reduce his premium, he opts for reimbursement at 90% of actual costs. His annual premium is €6,210 (€6,900 x 0.9).
- Georges (62) and Michèle (60) are spending part of their retirement in Morocco (zone 4). By selecting the Medium option with Hospitalisation only, they are covered if something goes wrong. The Hospitalisation option is only available with 100% reimbursement of actual costs. Their premium is €3,384 per year (€1,896 + €1,488).

Zone 1	ESSENTIELLE			MEDIUM			EXTENSO		
	Hospitalisation only	Hospitalisation + Routine healthcare	Hospitalisation + Routine healthcare + Optical Dental care	Hospitalisation only	Hospitalisation + Routine healthcare	Hospitalisation + Routine healthcare + Optical Dental care	Hospitalisation only	Hospitalisation + Routine healthcare	Hospitalisation + Routine healthcare + Optical Dental care
< 21	ind. €744	ind. €1,716	ind. €1,956	ind. €864	ind. €2,268	ind. €2,556	ind. €936	ind. €2,568	ind. €3,132
21 to 25	ind. €936 fam. €2,676	ind. €2,160 fam. €6,336	ind. €2,460 fam. €7,224	ind. €1,080 fam. €3,144	ind. €2,832 fam. €8,196	ind. €3,216 fam. €9,324	ind. €1,188 fam. €3,432	ind. €3,204 fam. €9,264	ind. €3,948 fam. €11,448
26 to 30	ind. €1,068 fam. €3,024	ind. €2,580 fam. €7,116	ind. €2,952 fam. €8,100	ind. €1,296 fam. €3,516	ind. €3,372 fam. €9,216	ind. €3,840 fam. €10,476	ind. €1,392 fam. €3,852	ind. €3,828 fam. €10,416	ind. €4,740 fam. €12,864
31 to 35	ind. €1,272 fam. €3,312	ind. €2,856 fam. €7,788	ind. €3,180 fam. €8,868	ind. €1,392 fam. €3,852	ind. €3,660 fam. €10,056	ind. €4,212 fam. €11,460	ind. €1,560 fam. €4,212	ind. €4,140 fam. €11,376	ind. €5,160 fam. €14,052
36 to 40	ind. €1,392 fam. €3,948	ind. €3,288 fam. €9,276	ind. €3,804 fam. €10,572	ind. €1,680 fam. €4,596	ind. €4,296 fam. €11,988	ind. €4,908 fam. €13,632	ind. €1,812 fam. €5,040	ind. €4,896 fam. €13,548	ind. €6,084 fam. €16,752
41 to 45	ind. €1,488 fam. €4,200	ind. €3,648 fam. €9,876	ind. €4,104 fam. €11,256	ind. €1,800 fam. €4,896	ind. €4,656 fam. €12,768	ind. €5,328 fam. €14,532	ind. €1,968 fam. €5,376	ind. €5,268 fam. €14,424	ind. €6,516 fam. €17,820
46 to 50	ind. €1,824 fam. €4,716	ind. €4,308 fam. €11,088	ind. €4,896 fam. €12,636	ind. €2,124 fam. €5,508	ind. €5,580 fam. €14,304	ind. €6,360 fam. €16,296	ind. €2,352 fam. €6,024	ind. €6,336 fam. €16,164	ind. €7,812 fam. €19,992
51 to 55	ind. €2,388 fam. €5,520	ind. €5,616 fam. €13,032	ind. €6,408 fam. €14,868	ind. €2,784 fam. €6,480	ind. €7,260 fam. €16,824	ind. €8,268 fam. €19,164	ind. €3,036 fam. €7,068	ind. €8,220 fam. €19,032	ind. €10,152 fam. €23,520
56 to 60	ind. €2,916 fam. €6,744	ind. €6,852 fam. €15,936	ind. €7,812 fam. €18,156	ind. €3,408 fam. €7,920	ind. €8,880 fam. €20,532	ind. €10,104 fam. €23,388	ind. €3,708 fam. €8,652	ind. €10,044 fam. €23,244	ind. €12,372 fam. €28,704
61 to 65	ind. €3,696 fam. €8,004	ind. €8,736 fam. €18,828	ind. €9,936 fam. €21,456	ind. €4,332 fam. €9,360	ind. €11,280 fam. €24,264	ind. €12,852 fam. €27,672	ind. €4,752 fam. €10,212	ind. €12,756 fam. €27,480	ind. €15,756 fam. €33,924
66 to 70	ind. €4,752	ind. €11,172	ind. €12,708	ind. €5,532	ind. €14,424	ind. €16,416	ind. €6,060	ind. €16,320	ind. €20,148
> 70	ind. €5,856	ind. €13,860	ind. €15,780	ind. €6,864	ind. €17,856	ind. €20,352	ind. €7,500	ind. €20,208	ind. €24,972

Zone 2	ESSENTIELLE			MEDIUM			EXTENSO		
	Hospitalisation only	Hospitalisation + Routine healthcare	Hospitalisation + Routine healthcare + Optical Dental care	Hospitalisation only	Hospitalisation + Routine healthcare	Hospitalisation + Routine healthcare + Optical Dental care	Hospitalisation only	Hospitalisation + Routine healthcare	Hospitalisation + Routine healthcare + Optical Dental care
< 21	ind. €480	ind. €1,176	ind. €1,380	ind. €576	ind. €1,548	ind. €1,788	ind. €636	ind. €1,800	ind. €2,208
21 to 25	ind. €612 fam. €1,632	ind. €1,488 fam. €3,936	ind. €1,740 fam. €4,560	ind. €720 fam. €1,860	ind. €1,908 fam. €5,004	ind. €2,244 fam. €5,808	ind. €792 fam. €2,136	ind. €2,256 fam. €5,904	ind. €2,796 fam. €7,284
26 to 30	ind. €756 fam. €1,992	ind. €1,776 fam. €4,800	ind. €2,076 fam. €5,580	ind. €828 fam. €2,292	ind. €2,256 fam. €6,108	ind. €2,640 fam. €7,104	ind. €948 fam. €2,580	ind. €2,748 fam. €7,188	ind. €3,336 fam. €8,868
31 to 35	ind. €828 fam. €2,220	ind. €1,956 fam. €5,376	ind. €2,268 fam. €6,276	ind. €948 fam. €2,556	ind. €2,556 fam. €6,828	ind. €2,916 fam. €7,956	ind. €1,068 fam. €2,892	ind. €2,916 fam. €8,076	ind. €3,624 fam. €9,936
36 to 40	ind. €972 fam. €2,412	ind. €2,340 fam. €5,820	ind. €2,736 fam. €6,780	ind. €1,116 fam. €2,760	ind. €3,000 fam. €7,404	ind. €3,408 fam. €8,616	ind. €1,272 fam. €3,132	ind. €3,528 fam. €8,724	ind. €4,320 fam. €10,740
41 to 45	ind. €1,092 fam. €2,628	ind. €2,652 fam. €6,372	ind. €3,108 fam. €7,428	ind. €1,272 fam. €3,036	ind. €3,408 fam. €8,124	ind. €4,020 fam. €9,456	ind. €1,428 fam. €3,432	ind. €3,996 fam. €9,540	ind. €4,956 fam. €11,784
46 to 50	ind. €1,356 fam. €3,072	ind. €3,240 fam. €7,392	ind. €3,792 fam. €8,592	ind. €1,548 fam. €3,516	ind. €4,164 fam. €9,396	ind. €4,824 fam. €10,920	ind. €1,752 fam. €3,972	ind. €4,896 fam. €11,064	ind. €6,024 fam. €13,668
51 to 55	ind. €1,608 fam. €3,348	ind. €3,876 fam. €8,076	ind. €4,500 fam. €9,432	ind. €1,836 fam. €3,852	ind. €4,944 fam. €10,260	ind. €5,724 fam. €11,940	ind. €2,088 fam. €4,356	ind. €5,796 fam. €12,096	ind. €7,128 fam. €14,904
56 to 60	ind. €1,956 fam. €4,092	ind. €4,716 fam. €9,876	ind. €5,508 fam. €11,508	ind. €2,220 fam. €4,692	ind. €6,000 fam. €12,516	ind. €6,984 fam. €14,568	ind. €2,556 fam. €5,328	ind. €7,068 fam. €14,784	ind. €8,724 fam. €18,204
61 to 65	ind. €2,472 fam. €5,136	ind. €5,988 fam. €12,408	ind. €6,972 fam. €14,436	ind. €2,832 fam. €5,892	ind. €7,620 fam. €15,708	ind. €8,868 fam. €18,288	ind. €3,228 fam. €6,696	ind. €8,964 fam. €18,528	ind. €11,040 fam. €22,848
66 to 70	ind. €3,168	ind. €7,668	ind. €8,928	ind. €3,636	ind. €9,744	ind. €11,316	ind. €4,152	ind. €11,460	ind. €14,136
> 70	ind. €3,936	ind. €9,492	ind. €11,040	ind. €4,512	ind. €12,048	ind. €14,016	ind. €5,112	ind. €14,208	ind. €17,508

Zone 3	ESSENTIELLE			MEDIUM			EXTENSO		
	Hospitalisation only	Hospitalisation + Routine healthcare	Hospitalisation + Routine healthcare + Optical Dental care	Hospitalisation only	Hospitalisation + Routine healthcare	Hospitalisation + Routine healthcare + Optical Dental care	Hospitalisation only	Hospitalisation + Routine healthcare	Hospitalisation + Routine healthcare + Optical Dental care
< 21	ind. €384	ind. €936	ind. €1,104	ind. €456	ind. €1,248	ind. €1,440	ind. €504	ind. €1,452	ind. €1,776
21 to 25	ind. €492 fam. €1,308	ind. €1,188 fam. €3,144	ind. €1,392 fam. €3,648	ind. €576 fam. €1,488	ind. €1,536 fam. €4,008	ind. €1,800 fam. €4,656	ind. €636 fam. €1,704	ind. €1,812 fam. €4,728	ind. €2,244 fam. €5,832
26 to 30	ind. €600 fam. €1,596	ind. €1,416 fam. €3,840	ind. €1,656 fam. €4,464	ind. €660 fam. €1,836	ind. €1,812 fam. €4,896	ind. €2,124 fam. €5,688	ind. €756 fam. €2,064	ind. €2,208 fam. €5,760	ind. €2,676 fam. €7,104
31 to 35	ind. €660 fam. €1,776	ind. €1,560 fam. €4,296	ind. €1,812 fam. €5,016	ind. €756 fam. €2,040	ind. €2,052 fam. €5,472	ind. €2,340 fam. €6,372	ind. €852 fam. €2,316	ind. €2,340 fam. €6,468	ind. €2,904 fam. €7,956
36 to 40	ind. €780 fam. €1,932	ind. €1,872 fam. €4,656	ind. €2,184 fam. €5,424	ind. €888 fam. €2,208	ind. €2,412 fam. €5,928	ind. €2,736 fam. €6,900	ind. €1,020 fam. €2,508	ind. €2,832 fam. €6,984	ind. €3,468 fam. €8,604
41 to 45	ind. €876 fam. €2,100	ind. €2,124 fam. €5,100	ind. €2,484 fam. €5,940	ind. €1,020 fam. €2,424	ind. €2,736 fam. €6,504	ind. €3,228 fam. €7,572	ind. €1,140 fam. €2,748	ind. €3,204 fam. €7,644	ind. €3,972 fam. €9,432
46 to 50	ind. €1,080 fam. €2,460	ind. €2,592 fam. €5,916	ind. €3,036 fam. €6,876	ind. €1,236 fam. €2,808	ind. €3,336 fam. €7,524	ind. €3,864 fam. €8,748	ind. €1,404 fam. €3,180	ind. €3,924 fam. €8,856	ind. €4,824 fam. €10,944
51 to 55	ind. €1,284 fam. €2,676	ind. €3,096 fam. €6,456	ind. €3,600 fam. €7,548	ind. €1,464 fam. €3,084	ind. €3,960 fam. €8,220	ind. €4,584 fam. €9,564	ind. €1,668 fam. €3,480	ind. €4,644 fam. €9,684	ind. €5,712 fam. €11,928
56 to 60	ind. €1,560 fam. €3,276	ind. €3,768 fam. €7,896	ind. €4,404 fam. €9,204	ind. €1,776 fam. €3,756	ind. €4,812 fam. €10,020	ind. €5,592 fam. €11,664	ind. €2,040 fam. €4,260	ind. €5,664 fam. €11,832	ind. €6,984 fam. €14,568
61 to 65	ind. €1,980 fam. €4,104	ind. €4,788 fam. €9,924	ind. €5,580 fam. €11,544	ind. €2,268 fam. €4,716	ind. €6,108 fam. €12,576	ind. €7,104 fam. €14,640	ind. €2,580 fam. €5,352	ind. €7,176 fam. €14,832	ind. €8,844 fam. €18,288
66 to 70	ind. €2,532	ind. €6,132	ind. €7,140	ind. €2,904	ind. €7,800	ind. €9,060	ind. €3,324	ind. €9,180	ind. €11,316
> 70	ind. €3,144	ind. €7,596	ind. €8,832	ind. €3,612	ind. €9,648	ind. €11,220	ind. €4,092	ind. €11,376	ind. €14,016

Zone 4	ESSENTIELLE			MEDIUM			EXTENSO		
	Hospitalisation only	Hospitalisation + Routine healthcare	Hospitalisation + Routine healthcare + Optical Dental care	Hospitalisation only	Hospitalisation + Routine healthcare	Hospitalisation + Routine healthcare + Optical Dental care	Hospitalisation only	Hospitalisation + Routine healthcare	Hospitalisation + Routine healthcare + Optical Dental care
< 21	ind. €312	ind. €828	ind. €972	ind. €384	ind. €1,092	ind. €1,284	ind. €444	ind. €1,320	ind. €1,608
21 to 25	ind. €420 fam. €1,200	ind. €1,020 fam. €2,988	ind. €1,224 fam. €3,528	ind. €492 fam. €1,368	ind. €1,344 fam. €3,792	ind. €1,596 fam. €4,524	ind. €564 fam. €1,644	ind. €1,656 fam. €4,680	ind. €2,028 fam. €5,748
26 to 30	ind. €492 fam. €1,332	ind. €1,224 fam. €3,312	ind. €1,464 fam. €3,948	ind. €564 fam. €1,536	ind. €1,632 fam. €4,236	ind. €1,908 fam. €5,040	ind. €672 fam. €1,812	ind. €1,956 fam. €5,196	ind. €2,376 fam. €6,396
31 to 35	ind. €552 fam. €1,464	ind. €1,344 fam. €3,672	ind. €1,596 fam. €4,368	ind. €648 fam. €1,680	ind. €1,764 fam. €4,680	ind. €2,124 fam. €5,568	ind. €756 fam. €1,992	ind. €2,160 fam. €5,736	ind. €2,664 fam. €7,056
36 to 40	ind. €660 fam. €1,692	ind. €1,620 fam. €4,224	ind. €1,932 fam. €5,016	ind. €744 fam. €1,944	ind. €2,112 fam. €5,364	ind. €2,496 fam. €6,384	ind. €900 fam. €2,304	ind. €2,556 fam. €6,588	ind. €3,156 fam. €8,112
41 to 45	ind. €756 fam. €1,920	ind. €1,836 fam. €4,752	ind. €2,184 fam. €5,664	ind. €840 fam. €2,196	ind. €2,376 fam. €6,084	ind. €2,808 fam. €7,212	ind. €996 fam. €2,592	ind. €2,892 fam. €7,452	ind. €3,552 fam. €9,180
46 to 50	ind. €912 fam. €2,256	ind. €2,244 fam. €5,616	ind. €2,676 fam. €6,684	ind. €1,020 fam. €2,580	ind. €2,868 fam. €7,152	ind. €3,432 fam. €8,472	ind. €1,224 fam. €3,060	ind. €3,528 fam. €8,772	ind. €4,332 fam. €10,776
51 to 55	ind. €1,068 fam. €2,472	ind. €2,664 fam. €6,120	ind. €3,180 fam. €7,272	ind. €1,224 fam. €2,808	ind. €3,432 fam. €7,788	ind. €4,044 fam. €9,276	ind. €1,464 fam. €3,348	ind. €4,188 fam. €9,552	ind. €5,148 fam. €11,784
56 to 60	ind. €1,308 fam. €3,012	ind. €3,252 fam. €7,488	ind. €3,876 fam. €8,916	ind. €1,488 fam. €3,456	ind. €4,164 fam. €9,528	ind. €4,944 fam. €11,292	ind. €1,788 fam. €4,080	ind. €5,100 fam. €11,676	ind. €6,276 fam. €14,376
61 to 65	ind. €1,656 fam. €3,540	ind. €4,128 fam. €8,844	ind. €4,908 fam. €10,536	ind. €1,896 fam. €4,092	ind. €5,268 fam. €11,220	ind. €6,252 fam. €13,356	ind. €2,244 fam. €4,824	ind. €6,456 fam. €13,800	ind. €7,932 fam. €16,992
66 to 70	ind. €2,124	ind. €5,280	ind. €6,276	ind. €2,424	ind. €6,720	ind. €7,980	ind. €2,892	ind. €8,244	ind. €10,140
> 70	ind. €2,628	ind. €6,540	ind. €7,764	ind. €3,024	ind. €8,328	ind. €9,864	ind. €3,564	ind. €10,212	ind. €12,564

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.

TYPE OF BENEFITS	LEVELS
In the event of accident or illness:	
Medical repatriation or medical transportation to the most appropriate hospital or the country of nationality (or in the country of origin, if different)	covered
Search and rescue expenses	up to €5,000 per person, up to €15,000 per event
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 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
Sending essential medication not available locally	covered
Repatriation of other beneficiaries in case of repatriation of the insured	one-way economy class airline ticket or 1 st class railway ticket
Accompanying children	return economy class airline ticket or 1 st class railway ticket
In the event of the death of the insured:	
Returning the body or ashes to residence	covered
Cost of a transport coffin for repatriation of the body by air	up to €1,500
Cost of a relative or friend 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	covered
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 2012 (all taxes included) in euros for effective dates up to 16/12/2012

The upper age limit for application is 70 inclusive	European and Mediterranean countries	Worldwide
Individual	€180	€300
Family	€372	€672

Europe and Mediterranean countries: Albania, Algeria, Andorra, Armenia, Austria, Azerbaijan, Belarus, Belgium, Bosnia-Herzegovina, Bulgaria, Croatia, Cyprus, Denmark, Egypt, Estonia, Faroe Islands, Finland, Metropolitan France, Germany, Georgia, Gibraltar, Greece, Hungary, Iceland, Ireland, Israel, Italy, Latvia, Lebanon, Libya, Lichtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldavia, Monaco, Morocco, Norway, Palestine, Poland, Portugal, Romania, San Marino, Serbia and Montenegro, Slovakia, Slovenia, Spain, Svalbard and Jan Mayen, Sweden, Switzerland, Syria, The Czech Republic, The Netherlands, Tunisia, Turkey, Ukraine, United Kingdom, Vatican State.

3 Personal liability (private capacity) and legal assistance

We will cover you for any money that you have to pay as a result of 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 covered 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.

Note

Personal liability and legal assistance cover must be taken out in combination with other cover under the policy.

TYPE OF BENEFITS	LEVELS
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
including:	
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

DEFINITIONS

- **Excess:** amount which, when a claim is settled, remains payable by you.
- **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, who occasionally cares for the insured's children or animals free of charge, and the employees of the insured.

● Annual premiums 2012 (all taxes included) in euros for effective dates up to 16/12/2012

The upper age limit for application is 64 inclusive	Worldwide excluding USA and Canada	Worldwide
Per policy:	€168	€216

The amount of the personal liability premium only depends on the country or countries to be visited. The premium is the same per policy regardless of the number of persons 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 the 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*.

Note

The benefit paid in the event of death by illness may be fixed between €20,000 and €400,000.

The premium is calculated as follows:

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 €78 = €475.80 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.

Annual premiums 2012 (including taxes) in euros per insured for effective dates up to 16/12/2012

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*	€54	€66	€78	€108	€159	€210	€306	€462
Maximum death benefit: €400,000*	€1,080	€1,320	€1,560	€2,160	€3,180	€4,200	€6,120	€9,240

* doubled if death is caused by an accident.

Note

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).

(**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 regular 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 monthly equivalent of the daily benefit must not exceed 70% of your gross monthly income,
- the amount of daily benefit selected depends on the level of death benefit selected: for example, for a daily benefit of €20 the death capital selected must be at least €20,000.

You must be in paid employment to benefit from income protection cover.

Daily benefit:

Daily indemnities 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 2012 (including taxes) in euros per insured for effective dates up to 16/12/2012

The upper age limit for application is 64 inclusive	€20 of daily benefit with a deferred period of 30 days	€20 of daily benefit with a deferred period of 60 days
Minimum death benefit or D.B. selected x 1,000	€20,000	€20,000
Maximum annual amount D.B. selected x 360	€7,200	€7,200
18 to 30	€174	€150
31 to 35	€186	€159
36 to 40	€240	€210
41 to 45	€318	€276
46 to 50	€489	€423
51 to 55	€564	€489
56 to 60	€648	€561
61 to 64	€744	€642

Example of premium calculation: a person aged 40 requesting a daily benefit of €62 with excess of 30 days will pay $(€62/€20) \times €240 = €744$ per year.

Note

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

How can we help you?

A few examples to help you understand your cover...



You have just arrived in Berlin 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 assistance cover, make things easier by simply asking us to arrange for your lease to be translated.*

You are using your time in Australia to take up surfing. During your very first lesson, you break your collarbone.

→ *With medical expenses cover, you are immediately taken to the nearest hospital where you are examined and given the care you need.*



A colleague invites you and your family for lunch at his home in a New York suburb. One of your children damages his television screen.

→ *With personal liability cover, your colleague gets compensation for the broken TV screen and you won't be out of pocket.*

You've been living in Singapore for a few years and your visa is about to expire.

→ *With legal assistance cover, our team will advise you on how to get it renewed.*



How the policy operates

Useful information before you apply

WHO IS THE POLICY DESIGNED FOR?

Any expatriate covered under the policy aged between 0 and 70, not residing in France or in the French Overseas Departments and Regions is eligible. 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.

From the age of 60, new subscribers will be required to attend a mandatory visit at their own expense and complete a medical report which is available on request from APRIL International.

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 attached Health questionnaire does not need to be filled out for repatriation assistance and personal liability and legal assistance cover.

WHERE AM I COVERED?

For medical expenses:

Zone 1: Medical expenses cover is valid worldwide (including your country of nationality).

Zone 2: Medical expenses cover is valid in countries in zones 2, 3 and 4 (including your country of nationality if it is situated in zones 2, 3 or 4). Cover also applies during stays of less than 90 consecutive days in zone 1 (including your country of nationality if it is situated in one of these zones).

Zone 3: Medical expenses cover is valid in countries in zones 3 and 4 (including your country of nationality if it is situated in zones 3 or 4). Cover also applies during stays of less than 90 consecutive days in zones 1 and 2 (including your country of nationality if it is situated in one of these zones).

Zone 4: Medical expenses cover is valid in countries in zone 4 (including your country of nationality if it is situated in zone 4). Cover also applies during stays of less than 90 consecutive days in zones 1, 2 and 3 (including your country of nationality if it is situated in this zone).

For repatriation assistance:

European and mediterranean countries: Cover is valid in the countries in this zone (including your country of nationality if it is situated in this zone). Cover also applies during stays of less than 90 consecutive days worldwide (including your country of nationality).

Worldwide: Cover is valid worldwide (including your country of nationality).

If APRIL International Assistance decides that repatriation is required outside the selected zone, medical expenses cover remains in place, if it was selected.

For personal liability (private capacity) and legal assistance:

Worldwide excluding the US and Canada: Cover is valid worldwide excluding the US and Canada and excluding your country of nationality. Cover also applies during stays of less than 90 consecutive days in the US, Canada and your country of nationality.

Worldwide: Cover is valid worldwide excluding your country of nationality. Cover also applies during stays of less than 90 consecutive days in your country of nationality.

For death, total and irreversible loss of autonomy and income protection:

Cover is valid in your host country and during stays of less than 90 consecutive days outside your host country.

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

How the policy operates (continued)

Useful information before you apply

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.

HOW TO APPLY

- 1** Complete and sign the attached Application form.
- 2** 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).
- 3** Please enclose payment of your 1st premium with your Application form and Health questionnaire:
 - by cheque in € made payable to APRIL International Expat *or*
 - fill in your credit or debit card details on the Application form *or*
 - arrange for the 1st bank transfer to be made (include a copy of the transfer instructions) *or*
 - fill in the direct debit authorisation form provided with the Application form and enclose details of your bank or savings account.
- 4** Send your application to: APRIL International Expat - Service Adhésions Individuelles - 110, avenue de la République CS 51108 - 75127 Paris Cedex 11- FRANCE
- 5** Your application will be processed within 24 hours. You will then receive:

your membership certificate serving as your insurance certificate,



the general conditions showing how your policy operates,



your insurance card containing emergency contact numbers for requesting assistance services or before admission to hospital.



You can also apply online and will receive your insurance certificate by email within minutes.

Additional services

making life simpler!



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 counselling 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 numbers).



... ONLINE

If you are insured, you can view:

- your reimbursement advice notes, your cover and general conditions,
- your personal and bank details.

If you are the member, you can:

- check your premium payments, payment methods and contact details for your insurance consultant,
- pay your premium instalments online.



If you are hospitalised (for more than 24 hours or day hospitalisation), 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.



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 life of your policy,
- add a beneficiary,
- 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: suivi.client@aprilmobile.com



APRIL INTERNATIONAL CARES

As part of our commitment to protecting the environment and improving the living conditions of disadvantaged populations worldwide, APRIL International is proud to support the Foundation for Nature and Mankind and Handicap International.

You can contribute to one of these associations by donating:

- an additional €5, €8 or €12 per year when paying your premium or,
- the cents from your healthcare reimbursements.

APRIL, changing the face of insurance

From our beginnings in 1988, APRIL has been committed to changing the face of the insurance industry by ensuring that the client is always at the heart of our business.

Today, more than 3 million people know they can count on our 3,750 employees and 50 companies to protect their goods and families day after day.

APRIL has earned that trust by providing insurance products that combine a fair price with a reassuring level of cover and quality service; proof indeed that insurance is not what it used to be.



APRIL International, specialising in international insurance for more than 35 years

Our promise

- Top quality management of your insurance choices: applications processed within 24 hours and reimbursement of medical expenses within 48 hours
- 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



www.siam-consulting.asia

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