

[LA MOBILITÉ]
INDIVIDUALS



Visit'Assur

Special Visa Schengen insurance
for foreign visitors in France

2011



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Creating a new face of insurance.

Visit'Assur, insurance 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 covering foreign nationals applying for a **temporary resident's certificate** 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? Doctor's appointment?

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 costs: 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?

In the event of illness or accident, APRIL International will organise your repatriation on medical grounds, at any time, day or night, to your home or to the best equipped hospital. The policy also provides for the repatriation of your body in the event of death.

A special "Schengen Visa" solution

- A policy which meets the **insurance requirements** for a **Schengen visa** or a **temporary resident's certificate**
- An **essential medical expenses and repatriation package** to cover you during your stay in France
- Cover applies in your country of nationality and in all other Schengen countries (for up to 30 days between two stays in France)
- **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**

Any questions? Contact our Customer Advisory 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@aprilmobilite.com
- **at our offices:** 110, avenue de la République - CS 51108
75127 Paris Cedex 11 - FRANCE



INSURANCE SOLUTION 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 temporary resident's certificate

Welcoming a foreign national into your home?

In many cases, as part of their visa application, you must provide them with a temporary resident's certificate 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 your visa application is unsuccessful
(€35 administration fee)

Benefits

Meet Schengen insurance requirements

BENEFITS



MEDICAL EXPENSES

Upper limit of reimbursement: €30,000 per period of cover

Hospitalisation <i>see definition</i> with or without surgery	100% of the French Social Security reimbursement rate <i>see definition</i>
Direct payment of hospital costs <i>see definition</i> during approved hospitalisation for more than 24 hours	provided on request 24 hours a day, if prior agreement has been obtained
Consultations, visits, procedures carried out by GP's or specialists	
Diagnostic tests, laboratory tests, x-rays, drugs and nursing*	100 % of the French Social Security reimbursement rate excess <i>see definition</i> of €30 per item
Physiotherapy (following a reported accident <i>see definition</i> and surgery covered by the policy)*	
Dental treatment (following a reported accident)	100% of actual costs <i>see definition</i> , up to €150 per year
Dentures (following a reported accident)	100% of actual costs, up to €300 per year
Eye care: lenses and frames or contact lenses (following a reported accident)	100% of actual costs, up to €150 per year

REPATRIATION ASSISTANCE

If you are seriously ill or injured, and APRIL International Assistance has accepted your claim, they will organise and pay for the following:

Medical repatriation or medical transportation	covered
Repatriation of body in case of death	covered
Cost of providing a coffin	up to €1,500
Accompanying the deceased during transportation or repatriation	covered

* Prior agreement *see definition* must be obtained where 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, Switzerland, Monaco or in your country of nationality, the maximum cover is €550 per day.

DEFINITIONS

- **Actual costs:** all the medical expenses charged to you.
- **Direct payment of hospital costs:** if you are hospitalised for more than 24 hours, you may be eligible for direct payment of your hospital costs with no upfront payment. This facility is subject to medical approval.
- **Excess:** sum for which you are responsible in the settlement of a claim.
- **French Overseas Departments and Regions:** Guadeloupe, French Guyana, Martinique and Reunion Island.
- **French Social Security reimbursement rate:** rate used by French Social Security to reimburse treatment or prescriptions delivered by healthcare professionals in France.
- **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 a prior agreement and a detailed breakdown of costs before incurring any corresponding expenses.
- **Reported accident:** an accident recorded by a competent authority (police force, fire fighters, medical authority, etc.) and for which a certificate has been issued specifying the circumstances, type of injury and date of the accident.

Premiums (all taxes included) per insured person

For all applications prior to 01/01/2012
 Minimum period of cover: 1 month; maximum 3 months

PREMIUMS (all taxes included)	Age 0 - 60	Age 61 - 79
1 month	€46	€70
2 months	€87	€131
3 months	€115	€196



... ON LINE

- 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 policyholder**, you can:
- view your personal details and those of your insurance consultant,
 - check your payment method.



If you are hospitalised for more than 24 hours, you may be eligible for direct settlement of your hospital costs with no upfront payment. This facility is subject to medical approval.

Examples of reimbursements

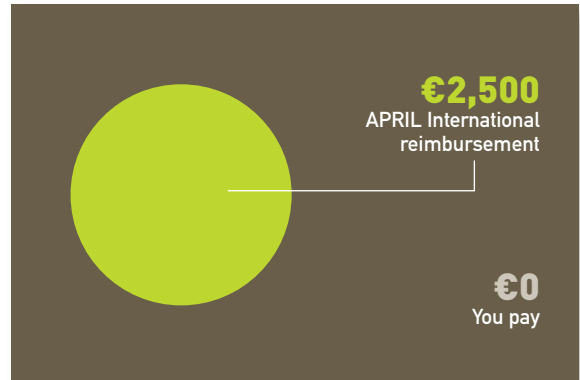
Visit'Assur, your essential medical cover in France



I was rushed into hospital with appendicitis. Cost of the operation: €2,500.

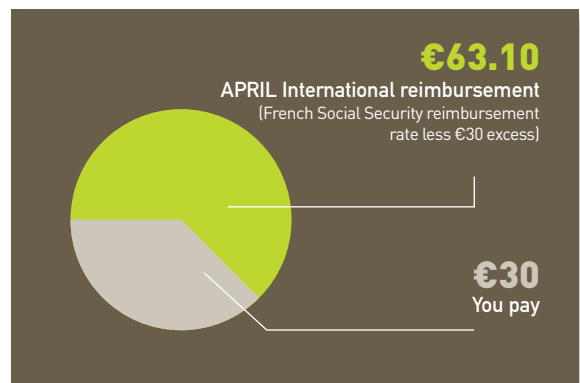
APRIL International settled the bill directly with the hospital and I had nothing to pay up front. ”

*Natalia, age 60,
Russian tourist in France*



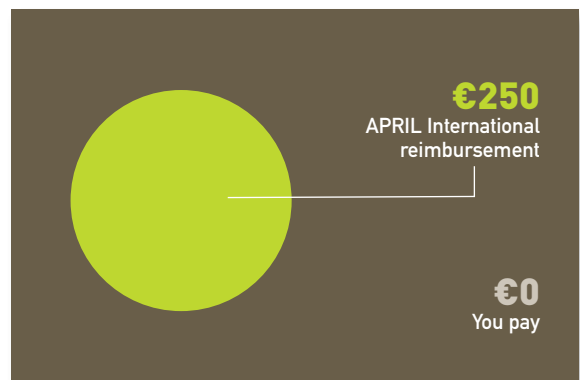
I needed an x-ray.
Cost of the procedure: €93.10 (French Social Security reimbursement rate). ”

*Taricq, age 37,
Moroccan visitor in France*



Following a car accident, I needed a dental prosthesis.
Cost: €250. ”

*Khadija, Senegalese, age 30,
visiting friends in France*



How the policy operates

Useful information before you apply

1. WHO IS THE POLICY 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.

2. 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 at 30/11/2010: Austria, Belgium, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Italy, Latvia, Lithuania, Luxemburg, Malta, the Netherlands, Norway, Poland, Portugal, the Czech Republic, Slovakia, Slovenia, Spain, Sweden and Switzerland.



Schengen member countries at 30/11/2010

3. 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.

4. DIFFICULTY IN OBTAINING A VISA?

Should you have difficulty obtaining a visa, you can change the effective date or suspend or cancel the policy before it starts.

To change the effective date: before your policy starts send us a request in writing accompanied by the Policyholder certificate which was issued, detailing the new dates of cover.

To suspend the policy: before your policy starts send us a written request enclosing the Policyholder certificate which was issued. Suspending the policy allows you to maintain cover for up to 6 months from the date of issue of the policy.

To cancel the policy before it starts: make your request in writing (by recorded delivery) before the policy effective date, enclosing your Policyholder certificate.

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.

There is a €35 charge for all policies cancelled before or after the policy effective date. In the event of an early return home, there will be no reimbursement of the premium.

How the policy operates (continued)

Useful information before you apply

5. HOW TO APPLY



The Visit'Assur policy
can only be taken out
online

You will receive your
insurance certificate by email
in under 10 minutes

A In order to apply online you will need:

- a credit or debit card. Payments by debit or credit card are processed on our banking partner's secure site;
- an email address and a connection to a printer;
- PDF reader software: the documents sent to your email address will be in PDF format.

B Choose the Visit'Assur policy at

C You will receive a confirmation email within 10 minutes containing:

- your final Policyholder certificate, serving as proof of insurance,
- the General conditions of the policy,
- the Application form and Simplified health questionnaire, containing the information you provided. These documents must be signed by the policyholder (person paying the premium) and the insured (if different from the policyholder) and returned to us as soon as possible.

- D You must print out these final documents.** The policy will only be validated once APRIL International Expat has received the Application form and the Simplified health questionnaire signed by the policyholder and the insured (if different from the policyholder).

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 3,500 employees and 70 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 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

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