

[LA MOBILITÉ]
INDIVIDUALS



Welcome Cover

Comprehensive insurance for
short-term impatriates in France

2011



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Creating a **new face of insurance.**

Welcome Cover, comprehensive insurance for short-term impatriates in France

Welcome Cover is an insurance solution designed for impatriates under the age of 79 during visits to France (French Overseas Departments and Regions included) of no longer than one year.

This policy complies with French regulations concerning travellers who apply for a temporary resident's certificate or a Schengen Visa.

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

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 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?

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 and accommodation costs incurred by a relative coming to visit you.

If you lose 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**
- **Amend your policy free of charge:** if you have trouble obtaining a visa, you can change the effective date or suspend your policy before it starts at no cost to you
- **Flexible duration of cover:** from 15 days to 12 months

**SCHENGEN
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@aprilmobile.com
- **at our offices:** 110, avenue de la République - CS 51108 - 75127 Paris Cedex 11 - 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 Temporary resident's certificate

Welcoming a foreign national into your home?

In many cases, 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 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

Depending on your insurance needs, choose between 2 medical expenses options:

BENEFITS

1 - MEDICAL EXPENSES



Reimbursement upper limit: €50,000 per insurance year

Hospitalisation [see definition](#) without surgery or for surgery

Direct payment of hospitalisation costs [see definition](#) during approved hospitalisation for more than 24 hours

Daily hospital charge [see definition](#)

Private room

Consultations, visits, procedures carried out by GP's or specialists

Diagnostic tests, laboratory tests, x-rays, drugs and nursing*

Physiotherapy (following a reported accident [see definition](#) and surgery covered by the policy)*

Dental treatment (following a reported accident)

Dentures (following a reported accident)

Eye care: lenses and frames or contact lenses (following a reported accident)

* Prior agreement [see definition](#) must be obtained where 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, the daily upper limit of reimbursement is €550.

DEFINITIONS

- **Actual costs:** all medical expenses charged to you.
- **Daily hospital charge:** portion of daily hospital costs not covered by the French Social Security system.
- **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.
- **French Overseas Departments and Regions:** Guadeloupe, French Guyana, Martinique and Reunion Island.
- **French Social Security reimbursement rate:** reimbursement basis used by the French Social Security scheme for procedures or prescriptions performed or issued by health professionals.
- **Hospitalisation:** stay in an 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 request for a prior agreement and a detailed breakdown of costs before incurring any corresponding treatment.
- **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.

**SCHENGEN
APPROVED**

**APRIL INTERNATIONAL WILL
REIMBURSE YOU WITHIN 48 HOURS**

OPTION 1:

**HOSPITALISATION AND PRIMARY
HEALTHCARE IN THE EVENT OF ILLNESS
OR ACCIDENT**

Comprehensive cover:

You are covered for all medical expenses during your stay in France

100% of the French Social Security reimbursement rate see definition

provided on request 24 hours a day, if prior agreement has been obtained

100% of actual costs see definition

100% of actual costs, up to €50 per day

100% of the French Social Security reimbursement rate

100% of actual costs, up to €230 per year

100% of actual costs, up to €460 per year

100% of actual costs, up to €230 per year

OR

OPTION 2:

**HOSPITALISATION IN THE EVENT
OF A REPORTED ACCIDENT see definition ONLY**

Basic cover:

You are only covered for your hospital costs following a reported accident see definition

100% of the French Social Security reimbursement rate see definition
(following a reported accident only)

provided on request 24 hours a day, if prior agreement has been obtained
(following a reported accident only)

100% of actual costs see definition
(following a reported accident only)

100% of actual costs, up to €50 per day
(following a reported accident only)

not covered

100% of actual costs, up to €230 per year

100% of actual costs, up to €460 per year

100% of actual costs, up to €230 per year



**YOUR
INSURANCE CARD**

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

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

**DIRECT PAYMENT
OF YOUR
HOSPITAL COSTS**

With the APRIL International card, if you are hospitalised for more than 24 hours, you can request the payment of your hospital costs, with no upfront payment, subject to medical approval.

Benefits

A comprehensive benefits package specially designed for your short stay in France

BENEFITS



2 - COUNSELLING Helping you cope in difficult circumstances

Dialogue with a clinical psychologist

3 - REPATRIATION ASSISTANCE In the event of accident, illness or other serious problem,

Transportation or repatriation for medical reasons

Repatriation of body in the event of death

Cost of providing a coffin

Accompanying the body

Provision of a ticket for a family member to visit you if you are hospitalised for more than 10 days

Sending urgent messages

Search and rescue costs

4 - PERSONAL ACCIDENT

Accidental death

Total permanent disability, reduced in case of partial permanent disability

5 - PERSONAL LIABILITY PRIVATE CAPACITY AND INTERNSHIPS This benefit

Bodily injury

Material and consequential damage

Legal costs of claims made against you

During internships: material damage

6 - BAGGAGE

If your baggage is lost, stolen or destroyed by explosion, fire or water during the outward or return trip or during



... 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 **policyholder**, you can:

- check your premium method,
- view your insurance consultant details.

MEETS TEMPORARY RESIDENT REQUIREMENTS

TEMPORARY COVER IN YOUR COUNTRY OF NATIONALITY

BENEFITS COMMON TO BOTH MEDICAL EXPENSES OPTIONS

exchanges by telephone or email with a team of psychologists available 24/7	
we will come to your aid 24/7	
	covered
	covered
	up to €1,500
	covered
return economy class airline ticket or 1 st class railway ticket	
	covered
	up to €3,800 per insured and per event
€8,000, limited to funeral expenses for those under 16's	
	€30,000, proportional excess: 20%
covers you for damage caused to others. Per claim:	
	up to €765,000
	up to €150,000, excess: €76
	up to €1,500, if costs are over €200
	up to €12,000, excess: €76
ring the stay	up to €1,200, excess of €30 per claim, cover limited to 50%, or €600, for valuables

DIFFICULTY IN OBTAINING A VISA?

- 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.
- 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.

Premiums (all taxes included) per insured person, for all application prior to 31/12/2011

Duration of cover: minimum 15 days, maximum 12 months (3 months if you are aged between 65 and 79 under Option 2).

PREMIUMS (ALL TAXES INCLUDED)	Length	OPTION 1 Hospitalisation and primary healthcare in the event of illness or accident				OPTION 2 Hospitalisation following a reported accident	
		Age 0-30	Age 31-40	Age 41-50	Age 51-64	Age 0-64	Age 65-79 (maximum 3 months)
Full payment of premium	15 days	€58	€72	€94	€114	€43	€62
	1 month	€90	€111	€145	€178	€65	€95

Example: Stay of 5 and a half months, under 31 years of age, Option 1: (5 x €90) + €58 = €508.

Examples of reimbursements

With the Welcome Cover policy, you are comfortably covered for your medical expenses in France.



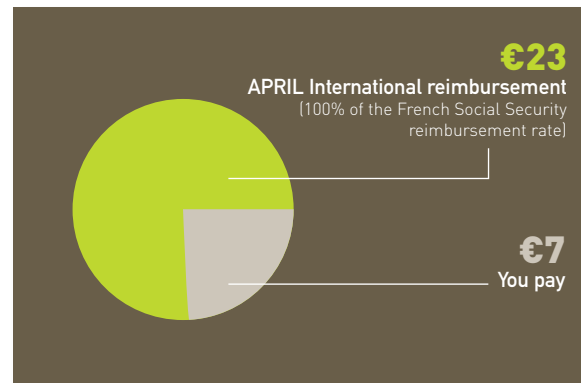
I was hospitalised following a car accident. Cost of 10 days in hospital: €6,000. APRIL International paid my bill directly to the hospital and I had nothing to pay up front. I have a Welcome Cover policy with Option 2.”

*Lin Yao, age 30,
A Chinese expatriate in France*



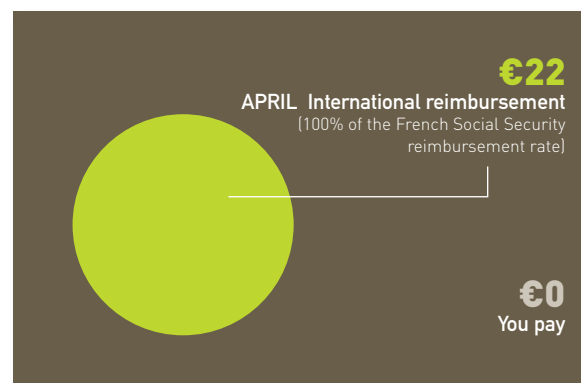
I consulted a gastroenterologist. His fees: €30. I'm covered under a Welcome Cover policy with Option 1.”

*Rashad, age 40,
A Malian expatriate in France*



I went to see a Social Security-approved GP. Cost of the visit: €22. I have a Welcome Cover policy with Option 1.”

*Angela, age 30,
A Ukrainian expatriate in France*



How the policy operates

Useful information before you apply

1. WHO IS THE POLICY DESIGNED FOR?

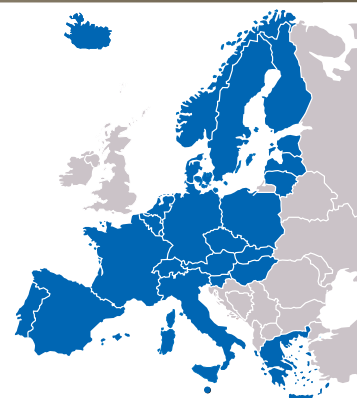
- any person under the age of 65 for option 1 or under 79 for option 2,
- staying in metropolitan France or the French Overseas Departments and Regions (excluding their country of nationality),
- for a period of up to 12 months.

2. 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).

Member countries of the Schengen Agreement as of 30/11/2010: Austria, Belgium, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Italy, Latvia, Lithuania, Luxemburg, Malta, the Norway, the Netherlands, Poland, Portugal, The Czech Republic, Slovakia, Slovenia, Spain, Sweden and Switzerland.



The Schengen countries as of 30/11/2010

3. 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 application. Medical expenses cover is subject to the following waiting periods:

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

The waiting period starts from the effective date shown on your Policyholder certificate. During the waiting period, cover is not yet in force.

4. HOW TO APPLY

- 1 Complete and sign the attached application form.
- 2 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,
- 3 Send your application to: APRIL International Expat - Service Adhésions Individuelles - 110, avenue de la République CS 51108 - 75127 Paris Cedex 11- FRANCE.

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

AGENCE EATON
1 PRC DOAREN MOLAC
BP 30
56610 ARRADON
Tel: 02 97 40 80 20 Fax: 02 97 46 44 31
E-mail: arradon@agence.generali.fr
<http://www.french-insurance.com>
I3296

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APRIL INTERNATIONAL EXPAT A MEMBER OF APRIL

Headquarters:

110, avenue de la République - CS 51108 - 75127 Paris Cedex 11 - FRANCE
Tel.: +33 [0]1 73 02 93 93 - Fax: +33 [0]1 73 02 93 90
Email: info@aprilmobilite.com - www.april-international.fr

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Insurance broker - Registered with ORIAS (Organisation for the registration of insurance brokers) under number 07 008 000
(www.orias.fr) - Prudential Supervision Authority - 61, rue Taitbout - 75436 Paris Cedex 09 - FRANCE.



Creating a new face of insurance.

[LA MOBILITÉ]
INDIVIDUALS



Welcome Cover

Application form 2011



Creating a new face of insurance.

While you are insured with us, please visit our extranet service via the "Individuals" link at www.april-international.fr to amend or update your contact details.

PERIOD AND LEVEL OF COVER

Period of cover required: / / to / /

3 for a duration of: - months (minimum 15 days; maximum 12 months, duration limited to a maximum of 3 months for the 65-79 age group in Option 2)

Level of cover selected:

Either option 1 (medical expenses in case of illness or accident) → Total premium (all taxes included): €

Either option 2 (hospital costs in the event of an accident only) → Total premium (all taxes included): €

FOR MEDICAL EXPENSES, YOU CAN BE REIMBURSED BY:

- 4
- cheque in euros sent to the address of your choice. You will have no bank charges to pay.
 - bank transfer to a bank account in France. You will have no bank charges to pay. In this case, please send us details of your bank account with your application.
 - bank transfer to a foreign account in any country and in any currency. Bank charges will be incurred for any amount over the equivalent of €75. International bank details are required including the IBAN number, SWIFT code, your bank's address, routing number or sort code and an ABA routing number for the US.

Your reimbursement statements are available by email or on your insurance website. If you would also like to receive a paper version, please tick this box: .

BENEFICIARY IN THE EVENT OF DEATH

- 5
- My surviving spouse on condition that we were not legally separated when the lump sum became payable, second, equally, my children living, to be born or represented as such; third, equally my ascendants and fourth my other heirs
 - Other beneficiary:

Surname:

First names:

Date of birth: / /

Place of birth:

SELECTION OF PAYMENT METHOD

Full payment at the time of application by:

6 **cheque**, please make your cheque payable to **APRIL International Expat**

credit/debit card, please fill in the details below:

Only Eurocard-Mastercard and Visa are accepted: Eurocard-Mastercard Visa

Card number: / / / Expiry date: /

The last 3 digits on the reverse of the card:

Card owner:

SIGNATURE OF THE APPLICATION

I hereby apply for cover under the Welcome Cover policy insured by Groupama Gan Vie, Gan Eurocourtage and ACE Europe.

I have read the General conditions and booklet Wc 2011 outlining the details of my insurance cover. I am aware of my right to cancel the insurance and accept the terms and conditions. I have retained a copy of these.

I also understand the terms and conditions of APRIL International Expat handling of my insurance cover. If my insurance cover is subsequently amended, I accept that the General conditions applied will be those outlined above.

I have been informed that the information requested is required in order to process my application and that these details will be held electronically by APRIL International Expat, the insurer or their agent for the requirements of my insurance cover.

Under the French Act of 6th January 1978, I have the right to access and, if necessary, rectify any personal information held on file by writing to APRIL International Expat, 110 avenue de la République, CS 51108, 75127 Paris Cedex 11, FRANCE. APRIL International Expat has the right to utilise certain administrative information and to share it with associated businesses who may use it to make me aware of new products or services. A list of these companies is available on request.

7 Under the French Act of 6th January 1978, I have the right to prevent my details being passed on in this way by writing to APRIL International Expat at the above address. Postal charges will be refunded.

I understand that telephone calls to APRIL International Expat may be recorded for administrative purposes and that I may have access to recordings made of my calls by writing to APRIL International Expat at the above address. I understand that each recording is kept for a maximum of 2 months.

I understand that cover under the present policy does not exempt me from paying contributions to any state scheme to which I may belong.

I agree to pay APRIL International Expat any reimbursements made to me by Social security or any private healthcare insurer.

I confirm that I have answered all of the questions accurately and honestly and have neither included or omitted anything which could mislead the insurers of the present policy.

Signed in (town or city)

Date / /

Signature of the insured and preceded by the words **"I have read, understood and accepted the policy document"**:

Signature of the policyholder (if different from the insured) preceded by the words **"I have read, understood and accepted the policy document"**:

SIMPLIFIED HEALTH QUESTIONNAIRE

Validity of the simplified health questionnaire: 6 months

Example: if you would like your policy to start on 01/07/2011, you can sign this questionnaire between 01/01/2011 and 30/06/2011

You must personally answer all the questions as accurately as possible as your responses are binding. This simplified health questionnaire is essential to the evaluation of the risk that the insurer proposes to undertake. Any unanswered questions will result in further enquiries.

Any medical information you provide is held in strict confidence. Detailed answers will help us process your application promptly.

Some of the medical information you provide may be processed electronically for the use of the APRIL International Expat's Medical Examiner. Under the French Act of 6th January 1978, you have the right to access and, if necessary, rectify any personal information held on file by writing to the Medical Examiner, APRIL International Expat - 110, avenue de la République - CS 51108 - 75127 Paris Cedex 11 - FRANCE.

1 - Do you suffer from any disorder or illness requiring or not regular medical supervision or treatment?	<input type="radio"/> YES <input type="radio"/> NO
2 - Is it planned for you to be hospitalised for more than 48 hours for any reason whatsoever during the 12 months following the effective date of your insurance cover (removal of tonsils, knee surgery, removal of cyst, childbirth...)?	<input type="radio"/> YES <input type="radio"/> NO
3 - Do you want your responses to this Health questionnaire to remain confidential?	<input type="radio"/> YES <input type="radio"/> NO

Further details if the response to one of the question is YES (other than question 3):

To help us process your application, please provide further details regarding the events surrounding the illness or accident and any consequences resulting from it.

ADDITIONAL INFORMATION

THE INSURER'S MEDICAL EXAMINERS RESERVE THE RIGHT TO REQUEST FURTHER MEDICAL EXAMINATIONS.

Any non-disclosure, intentional misrepresentation or inaccuracy altering the nature of the risk or influencing the insurers to reduce the risk will result in the cancellation of all cover under the policy. In such circumstances the premium will not be refunded (art. L113-8 of the French Insurance Code).

I hereby certify that I have answered all the questions accurately and honestly and have neither included or omitted anything which might mislead the insurers of the present policy.

8

Signed in (town or city)

Date / /

Signature of the insured preceded by the words "Read, understood and accepted":

For children under 18, the Application form must be signed by the father, mother or legal guardian:

Your Insurance consultant + APRIL International Code:

AGENCE EATON
1 PRC DOAREN MOLAC
BP 30
56610 ARRADON
Tel: 02 97 40 80 20 Fax: 02 97 46 44 31
E-mail: arradon@agence.generali.fr
<http://www.french-insurance.com>
I3296

Please send your completed application to:

APRIL International Expat
Service Adhésions Individuelles
110, avenue de la République - CS 51108
75127 Paris Cedex 11 - FRANCE

To cancel your policy, please use the tear-off slip below and send it to:
APRIL International Expat - 110, avenue de la République - CS 51108 - 75127 Paris Cedex 11 - FRANCE

CANCELLATION OF DOOR-TO-DOOR CONTRACT OF SALE

Articles L121.23 to L121.26 of the French Consumer Code

Conditions: If you wish to cancel your insurance policy, please fill in and sign this tear-off slip. You should then send it in a sealed envelope by registered letter with proof of receipt to the above address. It must be sent no later than 14 days (legal time limit of 7 days extended to 14 days by the insurers) on the day following signature of your application or, where the deadline expires on a Saturday, Sunday or a Bank holiday or other non-working day, on the next working day.

I, the undersigned, wish to cancel my application for insurance under the following policy:

Policy name: **Welcome Cover Ref. Wc 2011**

Date of signature of application: / /

Policyholder's surname:

Policyholder's first name:

Date of birth: / /

Policyholder's address:

Postcode: City:

Country:

Telephone: / / / / / if outside France

Name of insurance consultant:

Address of insurance consultant:

Postcode: City:

Country:

Telephone: / / / / / if outside France

Date and Policyholder's signature:

Reserved for APRIL International Expat

/ /

Client reference number **C**

Article L121-23

The transactions referred to in article L.121-21 must be the subject of a contract, a copy of which must be sent to the client when the contract is concluded and must include the following information, otherwise they are null and void:

- 1 - Names of supplier and canvasser;
- 2 - Address of supplier;
- 3 - Address of the place where the contract was concluded;
- 4 - Precise description of the nature and characteristics of the goods offered or the services proposed;
- 5 - Contract performance terms, in particular delivery procedures and deadlines for goods or performance procedures and deadlines for services;
- 6 - Overall price to pay and payment methods; in the event of sales on instalment credit terms or on credit, the forms required by credit sales regulations, as well as the nominal rate of interest and the annual percentage rate of interest determined in accordance with the conditions provided for in article L.313-1;
- 7 - Option of cancellation provided for in article L.121-25, as well as the conditions under which said option may be exercised and, clearly stated, the full text of articles L.121-23, L.121-24, L.121-25 and L.121-26.

Article L121-24

The contract referred to in article L. 121-23 must include a detachable form intended to facilitate the exercising of the option of waiver in accordance with the conditions provided for in article L 121-25. A Council of State decree will specify the wording which must appear on this form.

This contract may not include any jurisdictional clause.

All copies of this contract must be signed and dated by the client, in person.

Article L121-25

Within seven days, including bank holidays, of the order or the undertaking to buy, the customer has the right to cancel by means of a registered letter with proof of receipt. If this deadline normally expires on a Saturday, Sunday, bank holiday or non-working day, it is extended until the next working day.

Any contractual clause by virtue of which the customer waives his/her right to cancel his/her order or his/her undertaking to buy is null and void.

This article does not apply to contracts concluded under the circumstances provided for in article L.121-27.

Article L121-26

Prior to the expiry of the cooling-off period provided for in article L.121-25, nothing may be requested or obtained from the customer, directly or indirectly, on any grounds or in any form whatsoever nor any consideration or undertaking nor the provision of services of any kind whatsoever.

Home subscription to a daily, or similar, publication in the sense of article 39a of the general tax code is not, however, subject to the provisions of the previous paragraph provided that the consumer has a permanent right to cancel, without expense or compensation, together with reimbursement, within fifteen days, of sums paid, on a pro-rata basis, for the subscription period still to run.

In addition, payment obligations or orders must not be executed prior to the expiry of the deadline provided for in article L.121-25 and must be returned to the consumer within fifteen days of cancellation.

The provisions of the second paragraph apply to subscriptions taken out at home offered by State-approved associations and companies with the object of providing services referred to in Article L.129-1 of the Labour Code Article L121-23.

TAKING OUT THE INSURANCE

- A. Fill in your personal details (surname, first name, address...) 1 and 2.
- B. Select the duration of your policy and the level of cover 3.
- C. Choose the method of reimbursement of your medical expenses 4.
- D. For personal accident cover, please designate a beneficiary in the event of death 5.
- E. Indicate the method of payment selected 6.
- F. Date and sign your application 7.
- G. Date, complete and sign the simplified health questionnaire 8.
- H. Enclose a cheque in € made payable to APRIL International Expat or provide details of your credit/debit card.

Send to
APRIL International Expat - Service Adhésions Individuelles
 110, avenue de la République - CS 51108 - 75127 Paris Cedex 11 - FRANCE

WHAT HAPPENS NEXT?

Your application is processed within 24 hours, as soon as we receive your application form and supporting documents.

Your insurance is evidenced by a Policyholder certificate showing details of your level of cover and the effective date of your policy.

Your policy will start on the date shown on the Policyholder certificate and, at the earliest, on the first day following receipt of your application form and supporting documents.

april international | expat

APRIL INTERNATIONAL EXPAT MEMBER OF APRIL

Headquarters

110, avenue de la République - CS 51108 - 75127 Paris Cedex 11- FRANCE

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

E-mail: info@aprilmobile.com - Internet: www.aprilmobile.com

Public limited company with capital of €200,000 - Registered with Companies House in Paris under number 309 707 727 - Insurance broker - Registered with ORIAS (Organisation for the registration of insurance brokers) under number 07 008 000 (www.orias.fr)

Prudential Supervision Authority - 61, rue Taitbout 75436 Paris Cedex 09 - FRANCE



Creating a new face of insurance.