



Benefits 2009

Visit'Assur

[Insurance solutions] for short-term impatriates in France

*Personal insurance for
short-term impatriates
in France up to age 79*





Visit'Assur is an insurance solution designed for impatriates **under the age of 80** during visits to France 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.

Comprehensive Cover

High-level reimbursement of medical costs

- Medical expenses covered from the first Euro at 100 % of the French Social security rate,
- Direct payment of hospital fees, with no upfront payment, **in the event of hospitalisation of more than 24 hours**, authorised by telephone or fax,
- **Excess of only € 20**, does not apply to hospitalisation.

Essential repatriation assistance

- In the event of illness or accident, APRIL Mobilité Assistance will organise your return home or to the best equipped hospital, 24 hours a day so you can be sure of receiving the best possible medical care,
- Repatriation of the body in the event of the death.



> A policy specially designed for Schengen Visa applicants

Visiting a Schengen country? In many cases, you are required to take out insurance covering € 30,000 of medical expenses and repatriation assistance.

> A policy specially designed for applicants for 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 proof of insurance cover for medical expenses and repatriation assistance.



> A fully flexible policy

If you have trouble obtaining a visa, APRIL Mobilité allows you to change the start date or suspend your Visit'Assur policy before it starts and at no cost to you.

Suspending your policy allows you to change the start date over a 6 month period starting from the date it was issued. If you are unable to obtain a visa, you may cancel the policy.



> Planning a short trip home or to another Schengen country? Need insurance cover?

With the Visit'Assur policy you are covered for trips of up to 30 days, between two stays in France, to any of the Schengen countries (as well as Andorra, Switzerland and Monaco) or your home country.

Your client advisory service

Looking for more information on your Visit'Assur policy ?

Our Client Advisory Service is made up of **specialist consultants** who will guide you towards the best solution for cover during your trip to France.



This **multilingual team** can be contacted Monday to Thursday from 8h30 to 18h00 (8h30 to 17h30 on Friday):

Tel: + 33 (0)1 73 02 93 93, Fax: + 33 (0)1 73 02 93 90, E-mail: info@aprilmobilite.com

You can also call in at our headquarters at:

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

Metro: Père Lachaise / Saint-Maur - Lines 2 & 3 - Car parks: Alhambra / Les Trois Bornes.

Our website

During trips abroad, easy, 24h/24 access to information about your policy. Go to www.aprilmobilite.com using a secure access code and personal password to:

- view your reimbursement statements and premium payments (if you are a policyholder), insurance cover and general conditions,
- check your personal information and bank details,
- check your payment methods and get contact details for your insurance consultant.

Our commitment to service levels

Top quality management of your account

Our teams are equipped to process applications within 24 hours and claims within 48 hours (excluding postal delivery and bank processing times). Our automatic email service means we can send you instant information on your claims.

At your service

Committed to the ongoing improvement of our client service levels, APRIL Mobilité regularly checks and measures:

- that we answer all telephone calls within 3 rings,
- that we answer all emails and letters within 24 hours,
- that our clients always receive polite and professional responses to their queries.

1 Medical expenses

The maximum amount of medical expenses cover is € 30,000 per period of cover.
Cover applies in the event of illness or accident

Hospitalisation: stays, fees	from the 1 st euro, at 100 % of the French Social Security reimbursement rate ^{see definition}
Direct payment of hospital costs ^{see definition} during approved hospitalisation for 24 hours or more	provided on request 24 hours a day, if prior agreement has been obtained
Consultations, visits, procedures carried out by GP's or specialists	from the 1 st euro, at 100 % of the French Social Security reimbursement rate Excess ^{see definition} of € 20 per item
Diagnostic tests, laboratory tests, x-rays, drugs and nursing	
Physiotherapy (in the event of a reported accident ^{see definition} and surgery covered by the policy)*	
Dental treatment (in the event of a reported accident)	100% of actual costs, up to € 150 per year
Dentures (in the event of a reported accident)	100% of actual costs, up to € 300 per year
Eye care: lenses and frames or contact lenses (in the event of a reported accident)	100% of actual costs, up to € 150 per year

* Subject to prior agreement

In the event of hospitalisation in a Schengen country (other than France), Andorra, Switzerland, Monaco or in the home country, the maximum cover is € 550 per day.

Examples of Healthcare payments

Case n°1: Hospitalisation in metropolitan France for removal of appendix

Cost of the operation = € 2,500 (French Social security reimbursement rate)

→ APRIL Mobilité payment of 100 % of the French Social security reimbursement rate = € 2,500

→ You pay: € 0

Case n°2: diagnostic x-rays in a Social Security-approved medical centre in Metropolitan France

Cost of x-ray = € 93,10 (French Social security reimbursement rate)

→ APRIL Mobilité payment of 100 % of the French Social security reimbursement rate with an excess of € 20 = € 93,10 - € 20 = € 73,10

→ You pay: € 20 (excess of € 20)

2 Repatriation assistance

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

Transportation or repatriation for medical reasons	covered
Repatriation of body in the event of death	covered
Cost of providing a coffin	up to € 1,500
Accompanying the body	covered

Definitions

Actual costs: set of medical expenses billed to you.

Direct payment of hospital costs fees: if the insured is hospitalised for more than 24 hours, he or she may be eligible for direct payment of his or her hospital fees 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: 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. Where generic drugs are available, the reimbursement will be based on the generic version.

Reported accident: an accident recorded by a competent authority (police force, fire fighters, medical authority, etc.) and for which a certificate has been issued.

OCT: Mayotte, New Caledonia, French Polynesia, St Pierre and Miquelon, The French Southern and Antarctic Lands, Wallis and Futuna.

Premiums (all taxes included)

Cover commencing on or before 31/12/2009 (including a € 1 membership fee per month).

Minimum: 1 month. Maximum: 3 months

	Age 0-60	Age 61-79
1 month	€ 40	€ 60
2 month	€ 75	€ 115
3 month	€ 100	€ 170

General information

Insured

Any person of any nationality other than French or native of the OCT under 80 years of age travelling principally to metropolitan France or the French Overseas Departments for the purposes of tourism, study or training in a business or private capacity.

Territorial limits

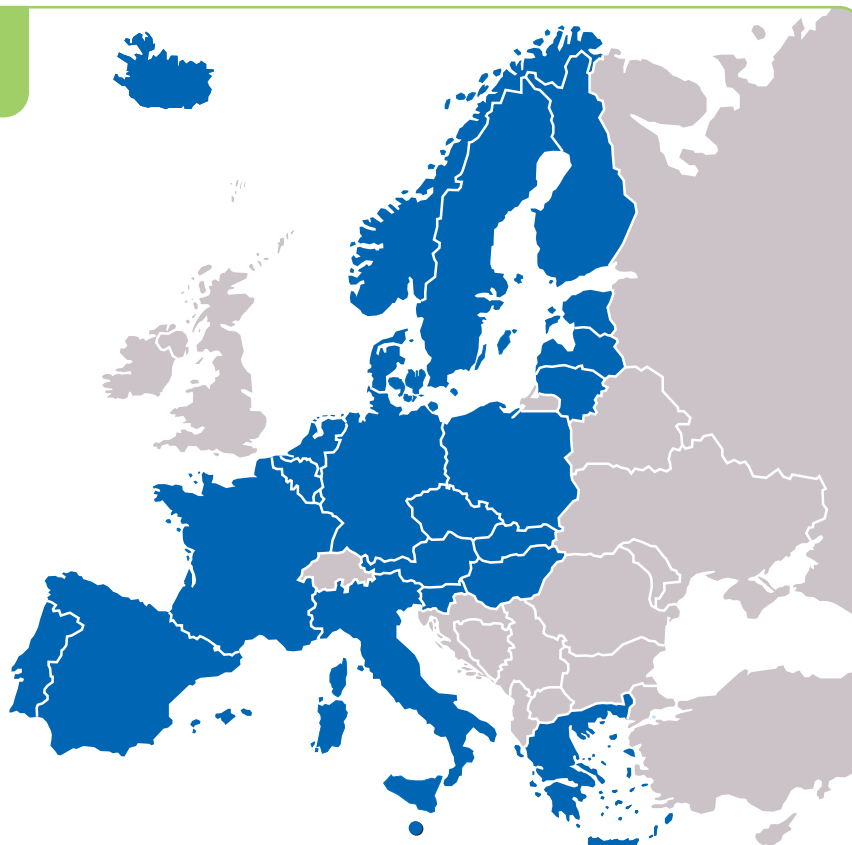
The cover applies in France and in the French Overseas Departments. The cover also applies in the Schengen countries, Andorra, Switzerland, and Monaco for a period of not more than 30 days between two stays in France and during visits to the home country of not more than 30 days (except countries excluded from the policy: please ask for details).

Member countries of the Schengen Agreement as of 01/01/2009: Austria, Belgium, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Italy, Latvia, Lithuania, Luxembourg, Malta, Norway, the Netherlands, Poland, Portugal, the Czech Republic, Slovakia, Slovenia and Sweden.

Map of Schengen countries (as of 01/01/2009)



Schengen member countries



How the Visit'Assur plan operates

- The insurance is taken out **for a minimum of 1 month and for a maximum of 3 months. It can be renewed only once with the agreement of the insurer. The maximum insurance period is 6 months.**
- Cover begins and ends on the start and end dates specified on the Policyholder certificate.
- **Waiting period: none if you are involved in an accident. Otherwise: 15 days for hospitalisation and 8 days in other cases.** The waiting period starts from the date of commencement of cover shown on the Policyholder certificate. No benefits are paid during the waiting period, cover is not yet in force.
- Certain sporting or professional activities are subject to prior approval and agreement by the insurer. In this case, please contact us.

The Visit'Assur policy as described in the General conditions serving as the schedule reference Va 2009, comprises the insurance policies cited below, insured with the following insurers:

- Axéria Prévoyance (Policy No. APRMO B0107) - 83/85, boulevard Vivier Merle, 69487 Lyon Cedex 03 - FRANCE,
- ACE EUROPE (Policy No. FR32022526) - Le Colisée, 8 avenue de l'Arche, 92419 Courbevoie Cedex, FRANCE.

Reimbursement of medical expenses

We will pay for any medical treatment prescribed by a qualified medical authority that is accepted by French Social Security. **Claims for reimbursement must be sent to APRIL Mobilité no later than 3 months following the date of treatment.**

You can be reimbursed:

- by cheque in euros sent to the address of your choice,
- by bank transfer to a bank account in France. You will pay no bank charges. In this case, please send us details of your bank account (R.I.B.),
- by bank transfer to a foreign account in any country and in any currency. 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. Please specify your choice of currency. You will pay bank charges on any payment over € 75.
- You can ask for your reimbursements to be paid to a third party by writing to APRIL Mobilité and providing the name, postal address and bank details of the beneficiary.

Emergency helplines

Hospitalisation: APRIL Mobilité - Telephone: +33 (0)1 73 02 93 99. Fax: +33 (0)1 73 02 93 70 - E-mail: hospitalisation@aprilmobilité.com

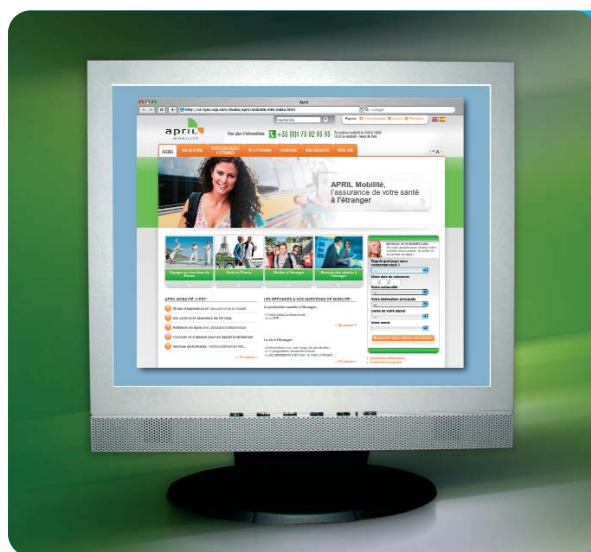
Assistance: APRIL Mobilité Assistance - Telephone: +33 (0)1 55 92 23 09. Fax: +33 (0)1 55 92 40 50

Changing the start date / Cancelling / Suspending the contract

Should you have problems obtaining a visa, you can change the start date, suspend or cancel the contract before its start date.

- **Changing the start date:** send us a written request accompanied by the Policyholder certificate that you have been sent, detailing the new dates of cover.
- **Suspension:** you should make your request in writing before the start date enclosing your Policyholder certificate. Suspension of cover allows you to remain insured for a maximum of 6 months from the date of issue of the policy.
- **Cancellation before the start date:** you should make your request in writing (by recorded delivery) before the start date enclosing your Policyholder certificate. There will be a charge of € 35.
- **Cancellation after the start date due to rejection of visa application:** you should make your request in writing (by recorded delivery) before the start date, enclosing your Policyholder certificate and proof of unsuccessful visa application. There will be a charge of € 35. In the event that a trip is cut short, no fees will be reimbursed.

How to apply for cover



Applications for cover under the Visit'Assur policy can only be made online at

www.aprilmobilite.com

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

- 1 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 by email will be in PDF format.

- 2 Choose the Visit'Assur policy at www.aprilmobilite.com and follow the instructions to obtain a quote and apply online.

- 3 Once you have completed your application, you will receive a confirmation email within 10 minutes containing:
 - Your final Policyholder certificate and the general conditions of the policy,
 - **The policyholder and the insured (if different from the policyholder) must sign the completed application form and simplified health questionnaire and return them to us as soon as possible.**

- 4 **You must print these documents as no other documentation will be provided. The policy will only be validated once APRIL Mobilité has received the application form and simplified health questionnaire signed by the policyholder and the insured (if different from the policyholder).**

Contact details for APRIL Mobilité:

- APRIL Mobilité - Client Advisory Service - 110, avenue de la République - CS 51108 - 75127 Paris Cedex 11 - FRANCE
- Telephone: +33 (0)1 73 02 93 93 - Fax: +33 (0)1 73 02 93 90 - E-mail: info@aprilmobilite.com
- Telephone lines open from: 8.30 - 18.00 Monday to Thursday (8.30 - 17.30 Friday)
- Subway: Père Lachaise or Saint-Maur, Lignes 2 & 3 - Car Parks: Alhambra or Les Trois Bornes

APRIL Mobilité by your side

Specialising in insurance for people living outside their home country, APRIL Mobilité provides simple and innovative healthcare and life insurance products for individuals, businesses and the self-employed. Our products meet the needs of travellers, expatriates, impatriates, employees on assignment abroad and students. For more than 30 years, APRIL Mobilité (formerly AIPS) has been wholly committed to total client satisfaction by means of our clear and easy to understand products supported by a range of services and top quality management of your insurance choices.



Personal and Group Insurance for expatriates, impatriates and travellers

www.aprilmobilite.com

APRIL, tailor-made insurance solutions

April provides a wide range of insurance solutions meeting the needs of individuals, professionals and businesses across all areas of insurance.

To find out more about our insurance solutions

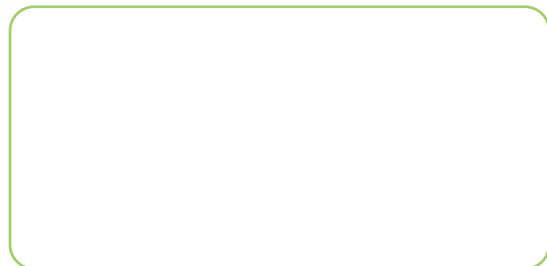
www.aprilgroup.com

APRIL GROUP, changing the face of insurance

From our beginnings in 1988, the APRIL GROUP 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 **2 million people** know they can count on our **3200 employees** and **72 companies** to protect their goods and families day after day.

For more information, contact your insurance consultant:



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