

MEDICAL
EXPENSES COVERED
FROM THE 1ST EURO SPENT

AMBASSADE

THE BEST COMBINATION FOR YOUR
INTERNATIONAL INSURANCE COVER

2015



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Changing the image 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 with your family, this policy provides comprehensive and fully flexible cover for medical expenses, repatriation assistance, personal liability (private capacity)/legal assistance, death/loss of autonomy and income protection.

À LA CARTE COVER

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 requirements with varying reimbursement upper limits **up to €2,000,000** (Essentielle, Medium, Extenso), and **3 levels of cover** (Hospitalisation only, Hospitalisation + Routine healthcare-Maternity, Hospitalisation + Routine healthcare-Maternity + 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 to your country of nationality or to the most suitable hospital at any time of the day or night. We will also cover travel and accommodation costs of a relative visiting 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 €2,000,000
- life-time benefits: you are covered for as long as you want and your premiums do not increase according to your level of expenditure

> Temporary extension of cover to your country of nationality

> Translation and legal support services to help with administrative formalities and paperwork

> Wide range of premium payment facilities

OUR MULTILINGUAL TEAMS AT YOUR SERVICE:



by telephone: +33 (0)1 73 02 93 93

Monday to Friday from 8.30 am to 6 pm - Paris time



by email: info.expats@april-international.com



at our offices: 110, avenue de la République
75011 Paris - FRANCE



**THE AMBASSADE
POLICY
OFFERS FULLY
FLEXIBLE COVER**



MEDICAL EXPENSES

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

CUSTOMISE IN 3 EASY STEPS YOUR MEDICAL COVER TAILORED TO YOUR BUDGET AND YOUR DESTINATION COUNTRY

1

CHOOSE THE BENEFITS FOR WHICH YOU WOULD LIKE TO BE COVERED

Hospitalisation only



Hospitalisation



Routine healthcare-
Maternity



Hospitalisation



Routine healthcare-
Maternity



Optical-dental care



2

CHOOSE THE LEVEL OF REIMBURSEMENT FOR THE SELECTED BENEFITS

ESSENTIELLE

reimbursements up to
€750,000
with **basic** cover

MEDIUM

reimbursements up to
€1,500,000
with **intermediate** cover

EXTENSO

reimbursements up to
€2,000,000
with **generous** cover

3

ECONOMICAL OPTION



By default we propose a cover at 100% of actual costs.

You can however reduce your premium by choosing reimbursement at **90%** or **80%** of actual costs for Routine healthcare-Maternity and Optical-dental cover.

Hospitalisation cover will nevertheless remain at 100% of actual costs.

COMPREHENSIVE MEDICAL COVER AND INNOVATIVE BENEFITS

PRODUCT COMPARISON		ESSENTIELLE	MEDIUM	EXTENSO
HOSPITALISATION	You have an operation for appendicitis	private room up to €50 per day	private room up to €100 per day	private room up to €200 per day
ROUTINE HEALTHCARE	You consult a GP	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*
	You go to the chemist	the cost of your medicines is covered**	the cost of your medicines is covered**	the cost of your medicines is covered**
	You consult an osteopath	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	You buy glasses	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)
	Your child needs orthodontic treatment	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.

A QUICK LOOK AT THE AVAILABLE COVER

- > **Hospitalisation** covered at 100% of actual costs, 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 cover up to €1,000 per person per year including reimbursement of **anti-malarial treatment**
- > **Dental treatment, dentures and implants** reimbursed up to €2,000 during the 1st 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	€750,000	€1,500,000	€2,000,000

HOSPITALISATION*

(excluding routine healthcare, maternity and optical and dental care)



OPTIONS	ESSENTIELLE	MEDIUM	EXTENSO
Medical, surgical hospitalisation see definition p10 or day hospitalisation see definition p10 ; Transfer by ambulance (if hospitalisation is covered by APRIL International) Hospital room and board Medical and surgical fees Pathology, diagnostic tests and drugs Medical procedures	100% of actual costs see definition p10	100% of actual costs see definition p10	100% of actual costs see definition p10
Private room (including telephone, television and internet 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 see definition p10	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

* All periods of hospitalisation (excluding day hospitalisation) are subject to prior agreement [see definition p10](#). An excess of 20% will be applied if you do not follow this procedure before your admission to hospital.

DIRECT PAYMENT OF YOUR HOSPITAL CHARGES WORLDWIDE - 24/7

HOSPITALISATION*

(excluding routine healthcare, maternity and optical and dental care)



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

* All periods of hospitalisation (excluding day hospitalisation) are subject to prior agreement. An excess of 20% will be applied if you do not follow this procedure before your admission to hospital.

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).
- You may choose reimbursement of Routine healthcare-Maternity 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 maternity, medically assisted procreation and dental care)			

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. Courses of treatment are subject to prior agreement if more than 20 sessions are prescribed per insurance year.

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 see definition p10)	100% of actual costs, (up to €100 per year for vaccines required for travel see definition p10)	100% of actual costs, (up to €150 per year for vaccines required for travel see definition p10)
Screening for cancer of the breast, cervix, mouth, skin, 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			
MEDICALLY ASSISTED PROCREATION: waiting period see definition p10 12 months**			
Drugs, in vitro fertilisation, diagnostic tests, follow-up examinations	not covered	100% of actual costs, up to €1,000 per year	100% of actual costs, up to €1,500 per year
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

** The waiting period may be shortened if you previously had equivalent or higher level of cover which was cancelled since less than one month. Proof of this previous insurance and the Exit certificate must be produced.

BENEFITS (CONTINUED)

COMPREHENSIVE COVER DESIGNED FOR EXPATRIATES

ROUTINE HEALTHCARE 			
OPTIONS	ESSENTIELLE	MEDIUM	EXTENSO
THERMAL CURE AND MINERAL TREATMENTS*: waiting period 12 months**			
Valid for 3 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)			
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

MATERNITY* 			
OPTIONS	ESSENTIELLE	MEDIUM	EXTENSO
Waiting period 10 months			
Direct payment of hospital charges in the event of childbirth	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
Childbirth: hospital charges, private room, living expenses and medical and surgical fees	100% of actual costs, up to €3,500 per pregnancy (increased to €7,000 per pregnancy in case of surgical delivery)	100% of actual costs, up to €5,000 per pregnancy increased to €10,000 per pregnancy in case of surgical delivery)	100% of actual costs, up to €8,000 per pregnancy (increased to €16,000 per pregnancy in case of surgical delivery)
Home birth			
Consultations, drugs, tests and pre and post natal care			
Post natal physiotherapy			
Prenatal classes (held by a doctor or midwife)			
HIV screening as part of prenatal tests			
Screening for chromosomal abnormalities			
Complications of pregnancy and childbirth	100% of actual costs	100% of actual costs	100% of actual costs

* Requires a prior agreement.

** The waiting period may be shortened if you previously had equivalent or higher level of cover which was cancelled since less than one month. Proof of this previous insurance and the Exit certificate must be produced.

BENEFITS (CONTINUED)

COMPREHENSIVE COVER DESIGNED FOR EXPATRIATES

OPTICAL AND DENTAL 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.

** The waiting period may be shortened if you previously had equivalent or higher level of cover which was cancelled since less than one month. Proof of this previous insurance and the Exit certificate must be produced.

DEFINITIONS

- > **Actual costs:** total medical expenses charged to you.
- > **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. You are also entitled to an advance payment in the event of childbirth.
- > **Excess:** sum for which you are responsible in the settlement of a claim.
- > **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 prior agreement form 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.

DISCOVER OUR EXCLUSIVE BENEFITS!

Direct payment of your hospital charges worldwide.

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 prior agreement.

GOING TO THE UNITED STATES?

Exclusive services are available to you:

- > access to one of the leading healthcare networks in the United States: almost 490,000 doctors and more than 5,000 hospitals, with no cash advance required; we'll settle your bill directly. This service is available for:
 - consultations with GPs and specialists,
 - tests,
 - X-rays,
 - medical examinations and treatment,
 - medical auxiliaries.



- > a third party pharmacy card: no cash advance required in more than 57,000 pharmacies in the USA.



- > doctor's home visits: no waiting in the emergency room and no cash advance required.



- > a geolocation service enabling you to access our US network of medical service providers in just a few seconds and find the nearest doctor, pharmacy or hospital!



GOING TO MEXICO?

Access our network comprising **nearly 850 partner healthcare practitioners and more than 37 hospitals** in Mexico, where **no cash advance** is required.

You are entitled to the direct payment of the following medical expenses:

- > hospitalizations,
- > consultations with GPs and specialists,
- > diagnostic tests,
- > x-rays,
- > rehabilitation sessions.



On demand, we will make an appointment for you with the healthcare professional best suited to your needs (GPs and specialists, physiotherapists and diagnostic laboratories).

HEALTHCARE COSTS WORLDWIDE

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



Laurent and his family have been living in **New York** for two years. Following a heart attack, his doctors recommended him a heart surgery. How much was his hospital bill?

> **USD 75,800**
approx. €58,640



Clive has been working in **Shanghai** for many years. One morning, he felt unwell at work. A colleague took him to hospital. How much did the tests cost?

> **CNY 5,275**
approx. €652

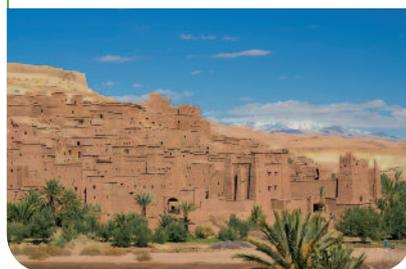
Leila went to live in **London** in 2013. When a lump appeared on her wrist, she went to see a doctor who removed a cyst. How much would it have cost if she hadn't been insured?

> **GBP 1,345**
approx. €1,675



Romain and Amélie are involved in a large-scale project: buying and renovating a riad in **Marrakech**. During the works, Romain injured his back. How much did his physiotherapy cost?

> **MAD 1,866**
approx. €168



Marco has been living in **Sydney** for over 3 years. On his way to dinner with friends, he lost control of his vehicle and hit a sign-post. How much was he charged for the ambulance and hospitalisation?

> **AUD 21,760**
approx. €17,502



The costs shown refer to cases handled by our Medical Department. They are provided for information purposes only and have no contractual value. The currency exchange rates used are those in force at the time the treatment was received.

2015 PREMIUMS FOR MEDICAL COVER

ANNUAL PREMIUMS 2015 (ALL TAXES INCLUDED) IN EUROS FOR EFFECTIVE DATES UP TO 16/12/2015

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

Special case: France

You cannot select France as your main destination country. However, if you wish to be covered for your healthcare expenses also in France, you need to select zone 3 (or a superior zone: 1 or 2 if your main destination country is located in one of these two zones).

For an expatriation to France, we recommend our **Euro Cover+** insurance solution.

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-Maternity 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 a 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 Extensio option with Hospitalisation + Routine healthcare-Maternity. To be fully covered, she opts for 100% reimbursement. Her premium is €5,088 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-Maternity and Optical-Dental. To reduce his premium, he opts for reimbursement at 90% of actual costs. His annual premium is €8,002.80 (€8,892 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 €4,128 per year (€1,812 + €2,316).

2015 PREMIUMS FOR MEDICAL COVER

ZONE 1	ESSENTIELLE			MEDIUM			EXTENSO		
	Hospitalisation only	Hospitalisation + Routine healthcare-Maternity	Hospitalisation + Routine healthcare-Maternity + Optical Dental care	Hospitalisation only	Hospitalisation + Routine healthcare-Maternity	Hospitalisation + Routine healthcare-Maternity + Optical Dental care	Hospitalisation only	Hospitalisation + Routine healthcare-Maternity	Hospitalisation + Routine healthcare-Maternity + Optical Dental care
< 21 years	ind. €984	ind. €2,280	ind. €2,616	ind. €1,152	ind. €3,012	ind. €3,396	ind. €1,248	ind. €3,420	ind. €4,176
21 - 25 years	ind. €1,248 fam. €3,576	ind. €2,892 fam. €8,460	ind. €3,300 fam. €9,636	ind. €1,440 fam. €4,200	ind. €3,780 fam. €10,932	ind. €4,284 fam. €12,432	ind. €1,584 fam. €4,584	ind. €4,272 fam. €12,348	ind. €5,256 fam. €15,276
26 - 30 years	ind. €1,416 fam. €4,044	ind. €3,444 fam. €9,504	ind. €3,948 fam. €10,812	ind. €1,728 fam. €4,704	ind. €4,500 fam. €12,300	ind. €5,100 fam. €13,968	ind. €1,848 fam. €5,148	ind. €5,088 fam. €13,896	ind. €6,324 fam. €17,160
31 - 35 years	ind. €1,704 fam. €4,428	ind. €3,816 fam. €10,404	ind. €4,260 fam. €11,844	ind. €1,848 fam. €5,148	ind. €4,872 fam. €13,416	ind. €5,616 fam. €15,288	ind. €2,076 fam. €5,628	ind. €5,508 fam. €15,180	ind. €6,876 fam. €18,744
36 - 40 years	ind. €1,848 fam. €5,268	ind. €4,404 fam. €12,384	ind. €5,100 fam. €14,112	ind. €2,244 fam. €6,132	ind. €5,724 fam. €15,984	ind. €6,552 fam. €18,180	ind. €2,424 fam. €6,732	ind. €6,540 fam. €18,072	ind. €8,124 fam. €22,344
41 - 45 years	ind. €1,992 fam. €5,616	ind. €4,884 fam. €13,188	ind. €5,472 fam. €15,036	ind. €2,412 fam. €6,540	ind. €6,204 fam. €17,028	ind. €7,104 fam. €19,392	ind. €2,640 fam. €7,188	ind. €7,020 fam. €19,248	ind. €8,688 fam. €23,772
46 - 50 years	ind. €2,448 fam. €6,300	ind. €5,748 fam. €14,808	ind. €6,540 fam. €16,872	ind. €2,844 fam. €7,356	ind. €7,440 fam. €19,080	ind. €8,484 fam. €21,744	ind. €3,144 fam. €8,040	ind. €8,448 fam. €21,576	ind. €10,416 fam. €26,664
51 - 55 years	ind. €3,192 fam. €7,380	ind. €7,500 fam. €17,400	ind. €8,556 fam. €19,860	ind. €3,732 fam. €8,652	ind. €9,672 fam. €22,452	ind. €11,028 fam. €25,560	ind. €4,056 fam. €9,432	ind. €10,956 fam. €25,392	ind. €13,536 fam. €31,380
56 - 60 years	ind. €3,888 fam. €9,012	ind. €9,156 fam. €21,276	ind. €10,440 fam. €24,240	ind. €4,560 fam. €10,572	ind. €11,844 fam. €27,384	ind. €13,476 fam. €31,212	ind. €4,956 fam. €11,556	ind. €13,392 fam. €31,008	ind. €16,500 fam. €38,304
61 - 65 years	ind. €4,932 fam. €10,692	ind. €11,664 fam. €25,128	ind. €13,260 fam. €28,644	ind. €5,796 fam. €12,504	ind. €15,048 fam. €32,376	ind. €17,148 fam. €36,924	ind. €6,348 fam. €13,644	ind. €17,016 fam. €36,672	ind. €21,024 fam. €45,276
66 - 70 years	ind. €6,348	ind. €14,916	ind. €16,968	ind. €7,392	ind. €19,248	ind. €21,900	ind. €8,100	ind. €21,768	ind. €26,880
> 70 years	ind. €7,812	ind. €18,504	ind. €21,060	ind. €9,168	ind. €23,832	ind. €27,156	ind. €10,020	ind. €26,952	ind. €33,324

ZONE 2	ESSENTIELLE			MEDIUM			EXTENSO		
	Hospitalisation only	Hospitalisation + Routine healthcare-Maternity	Hospitalisation + Routine healthcare-Maternity + Optical Dental care	Hospitalisation only	Hospitalisation + Routine healthcare-Maternity	Hospitalisation + Routine healthcare-Maternity + Optical Dental care	Hospitalisation only	Hospitalisation + Routine healthcare-Maternity	Hospitalisation + Routine healthcare-Maternity + Optical Dental care
< 21 years	ind. €612	ind. €1,524	ind. €1,776	ind. €732	ind. €1,992	ind. €2,292	ind. €816	ind. €2,304	ind. €2,844
21 - 25 years	ind. €792 fam. €2,100	ind. €1,932 fam. €5,064	ind. €2,244 fam. €5,880	ind. €924 fam. €2,400	ind. €2,448 fam. €6,432	ind. €2,880 fam. €7,476	ind. €1,020 fam. €2,748	ind. €2,904 fam. €7,584	ind. €3,588 fam. €9,360
26 - 30 years	ind. €960 fam. €2,580	ind. €2,280 fam. €6,180	ind. €2,676 fam. €7,200	ind. €1,068 fam. €2,952	ind. €2,904 fam. €7,848	ind. €3,384 fam. €9,132	ind. €1,224 fam. €3,324	ind. €3,540 fam. €9,240	ind. €4,284 fam. €11,400
31 - 35 years	ind. €1,068 fam. €2,868	ind. €2,508 fam. €6,924	ind. €2,916 fam. €8,088	ind. €1,224 fam. €3,300	ind. €3,288 fam. €8,784	ind. €3,756 fam. €10,236	ind. €1,368 fam. €3,732	ind. €3,756 fam. €10,380	ind. €4,668 fam. €12,792
36 - 40 years	ind. €1,248 fam. €3,108	ind. €3,024 fam. €7,500	ind. €3,528 fam. €8,736	ind. €1,440 fam. €3,552	ind. €3,852 fam. €9,528	ind. €4,380 fam. €11,076	ind. €1,632 fam. €4,032	ind. €4,524 fam. €11,220	ind. €5,544 fam. €13,800
41 - 45 years	ind. €1,404 fam. €3,384	ind. €3,408 fam. €8,208	ind. €4,008 fam. €9,564	ind. €1,632 fam. €3,912	ind. €4,380 fam. €10,452	ind. €5,172 fam. €12,168	ind. €1,836 fam. €4,428	ind. €5,136 fam. €12,264	ind. €6,372 fam. €15,144
46 - 50 years	ind. €1,752 fam. €3,960	ind. €4,176 fam. €9,516	ind. €4,884 fam. €11,064	ind. €1,992 fam. €4,536	ind. €5,352 fam. €12,096	ind. €6,204 fam. €14,040	ind. €2,256 fam. €5,124	ind. €6,300 fam. €14,232	ind. €7,752 fam. €17,580
51 - 55 years	ind. €2,064 fam. €4,320	ind. €4,992 fam. €10,404	ind. €5,796 fam. €12,144	ind. €2,376 fam. €4,956	ind. €6,360 fam. €13,212	ind. €7,356 fam. €15,348	ind. €2,688 fam. €5,604	ind. €7,464 fam. €15,552	ind. €9,156 fam. €19,188
56 - 60 years	ind. €2,508 fam. €5,268	ind. €6,084 fam. €12,720	ind. €7,092 fam. €14,820	ind. €2,868 fam. €6,048	ind. €7,716 fam. €16,104	ind. €8,976 fam. €18,744	ind. €3,300 fam. €6,864	ind. €9,096 fam. €19,020	ind. €11,220 fam. €23,424
61 - 65 years	ind. €3,180 fam. €6,612	ind. €7,716 fam. €15,972	ind. €8,976 fam. €18,576	ind. €3,648 fam. €7,584	ind. €9,804 fam. €20,196	ind. €11,400 fam. €23,520	ind. €4,164 fam. €8,628	ind. €11,520 fam. €23,844	ind. €14,196 fam. €29,400
66 - 70 years	ind. €4,068	ind. €9,876	ind. €11,484	ind. €4,680	ind. €12,540	ind. €14,568	ind. €5,352	ind. €14,748	ind. €18,180
> 70 years	ind. €5,064	ind. €12,216	ind. €14,208	ind. €5,808	ind. €15,504	ind. €18,036	ind. €6,588	ind. €18,288	ind. €22,524

2015 PREMIUMS FOR MEDICAL COVER

ZONE 3	ESSENTIELLE			MEDIUM			EXTENSO		
	Hospitalisation only	Hospitalisation + Routine healthcare-Maternity	Hospitalisation + Routine healthcare-Maternity + Optical Dental care	Hospitalisation only	Hospitalisation + Routine healthcare-Maternity	Hospitalisation + Routine healthcare-Maternity + Optical Dental care	Hospitalisation only	Hospitalisation + Routine healthcare-Maternity	Hospitalisation + Routine healthcare-Maternity + Optical Dental care
< 21 years	ind. €480	ind. €1,188	ind. €1,416	ind. €564	ind. €1,572	ind. €1,848	ind. €612	ind. €1,836	ind. €2,280
21 - 25 years	ind. €600 fam. €1,632	ind. €1,512 fam. €3,984	ind. €1,800 fam. €4,704	ind. €720 fam. €1,848	ind. €1,932 fam. €5,064	ind. €2,316 fam. €5,988	ind. €780 fam. €2,124	ind. €2,292 fam. €5,976	ind. €2,880 fam. €7,512
26 - 30 years	ind. €744 fam. €1,992	ind. €1,800 fam. €4,872	ind. €2,148 fam. €5,772	ind. €804 fam. €2,280	ind. €2,292 fam. €6,180	ind. €2,724 fam. €7,308	ind. €936 fam. €2,580	ind. €2,784 fam. €7,284	ind. €3,432 fam. €9,144
31 - 35 years	ind. €804 fam. €2,208	ind. €1,980 fam. €5,436	ind. €2,340 fam. €6,468	ind. €936 fam. €2,556	ind. €2,604 fam. €6,912	ind. €3,000 fam. €8,196	ind. €1,068 fam. €2,880	ind. €2,952 fam. €8,184	ind. €3,744 fam. €10,236
36 - 40 years	ind. €960 fam. €2,412	ind. €2,376 fam. €5,892	ind. €2,820 fam. €6,996	ind. €1,104 fam. €2,748	ind. €3,060 fam. €7,500	ind. €3,528 fam. €8,892	ind. €1,260 fam. €3,120	ind. €3,576 fam. €8,832	ind. €4,464 fam. €11,076
41 - 45 years	ind. €1,092 fam. €2,616	ind. €2,700 fam. €6,468	ind. €3,204 fam. €7,656	ind. €1,260 fam. €3,024	ind. €3,444 fam. €8,220	ind. €4,152 fam. €9,744	ind. €1,416 fam. €3,408	ind. €4,044 fam. €9,660	ind. €5,100 fam. €12,144
46 - 50 years	ind. €1,344 fam. €3,060	ind. €3,288 fam. €7,488	ind. €3,900 fam. €8,868	ind. €1,536 fam. €3,504	ind. €4,212 fam. €9,516	ind. €4,968 fam. €11,256	ind. €1,740 fam. €3,960	ind. €4,956 fam. €11,196	ind. €6,204 fam. €14,100
51 - 55 years	ind. €1,596 fam. €3,336	ind. €3,936 fam. €8,172	ind. €4,644 fam. €9,720	ind. €1,824 fam. €3,840	ind. €5,004 fam. €10,380	ind. €5,892 fam. €12,312	ind. €2,076 fam. €4,320	ind. €5,868 fam. €12,240	ind. €7,356 fam. €15,360
56 - 60 years	ind. €1,944 fam. €4,080	ind. €4,764 fam. €9,996	ind. €5,676 fam. €11,856	ind. €2,208 fam. €4,668	ind. €6,084 fam. €12,660	ind. €7,200 fam. €15,024	ind. €2,556 fam. €5,280	ind. €7,152 fam. €14,952	ind. €8,976 fam. €18,756
61 - 65 years	ind. €2,460 fam. €5,100	ind. €6,072 fam. €12,564	ind. €7,200 fam. €14,868	ind. €2,820 fam. €5,856	ind. €7,728 fam. €15,888	ind. €9,144 fam. €18,852	ind. €3,204 fam. €6,648	ind. €9,072 fam. €18,756	ind. €11,388 fam. €23,544
66 - 70 years	ind. €3,156	ind. €7,764	ind. €9,192	ind. €3,600	ind. €9,864	ind. €11,664	ind. €4,128	ind. €11,604	ind. €14,580
> 70 years	ind. €3,900	ind. €9,612	ind. €11,376	ind. €4,488	ind. €12,192	ind. €14,448	ind. €5,088	ind. €14,376	ind. €18,048

ZONE 4	ESSENTIELLE			MEDIUM			EXTENSO		
	Hospitalisation only	Hospitalisation + Routine healthcare-Maternity	Hospitalisation + Routine healthcare-Maternity + Optical Dental care	Hospitalisation only	Hospitalisation + Routine healthcare-Maternity	Hospitalisation + Routine healthcare-Maternity + Optical Dental care	Hospitalisation only	Hospitalisation + Routine healthcare-Maternity	Hospitalisation + Routine healthcare-Maternity + Optical Dental care
< 21 years	ind. €372	ind. €1,020	ind. €1,224	ind. €468	ind. €1,356	ind. €1,608	ind. €540	ind. €1,632	ind. €2,028
21 - 25 years	ind. €516 fam. €1,464	ind. €1,284 fam. €3,720	ind. €1,548 fam. €4,464	ind. €588 fam. €1,668	ind. €1,656 fam. €4,704	ind. €2,016 fam. €5,712	ind. €696 fam. €2,004	ind. €2,040 fam. €5,820	ind. €2,556 fam. €7,260
26 - 30 years	ind. €588 fam. €1,620	ind. €1,524 fam. €4,116	ind. €1,860 fam. €4,992	ind. €696 fam. €1,872	ind. €2,016 fam. €5,256	ind. €2,412 fam. €6,372	ind. €804 fam. €2,208	ind. €2,424 fam. €6,444	ind. €2,988 fam. €8,088
31 - 35 years	ind. €684 fam. €1,788	ind. €1,668 fam. €4,572	ind. €2,016 fam. €5,544	ind. €780 fam. €2,052	ind. €2,184 fam. €5,820	ind. €2,688 fam. €7,032	ind. €924 fam. €2,436	ind. €2,688 fam. €7,104	ind. €3,360 fam. €8,916
36 - 40 years	ind. €792 fam. €2,064	ind. €2,016 fam. €5,244	ind. €2,448 fam. €6,348	ind. €912 fam. €2,376	ind. €2,616 fam. €6,648	ind. €3,156 fam. €8,052	ind. €1,104 fam. €2,808	ind. €3,168 fam. €8,184	ind. €3,984 fam. €10,260
41 - 45 years	ind. €924 fam. €2,352	ind. €2,280 fam. €5,916	ind. €2,760 fam. €7,176	ind. €1,020 fam. €2,688	ind. €2,940 fam. €7,548	ind. €3,552 fam. €9,120	ind. €1,212 fam. €3,156	ind. €3,588 fam. €9,264	ind. €4,488 fam. €11,604
46 - 50 years	ind. €1,116 fam. €2,748	ind. €2,796 fam. €6,984	ind. €3,396 fam. €8,460	ind. €1,236 fam. €3,144	ind. €3,564 fam. €8,880	ind. €4,332 fam. €10,704	ind. €1,500 fam. €3,732	ind. €4,368 fam. €10,896	ind. €5,472 fam. €13,608
51 - 55 years	ind. €1,308 fam. €3,024	ind. €3,312 fam. €7,596	ind. €4,032 fam. €9,204	ind. €1,500 fam. €3,432	ind. €4,260 fam. €9,672	ind. €5,100 fam. €11,712	ind. €1,788 fam. €4,080	ind. €5,208 fam. €11,856	ind. €6,504 fam. €14,892
56 - 60 years	ind. €1,596 fam. €3,672	ind. €4,044 fam. €9,300	ind. €4,908 fam. €11,268	ind. €1,812 fam. €4,224	ind. €5,160 fam. €11,832	ind. €6,240 fam. €14,256	ind. €2,184 fam. €4,980	ind. €6,324 fam. €14,496	ind. €7,932 fam. €18,168
61 - 65 years	ind. €2,016 fam. €4,320	ind. €5,124 fam. €10,992	ind. €6,204 fam. €13,320	ind. €2,316 fam. €4,992	ind. €6,552 fam. €13,932	ind. €7,908 fam. €16,884	ind. €2,736 fam. €5,880	ind. €8,004 fam. €17,136	ind. €10,032 fam. €21,480
66 - 70 years	ind. €2,592	ind. €6,564	ind. €7,944	ind. €2,952	ind. €8,352	ind. €10,080	ind. €3,528	ind. €10,236	ind. €12,816
> 70 years	ind. €3,216	ind. €8,136	ind. €9,828	ind. €3,696	ind. €10,332	ind. €12,456	ind. €4,344	ind. €12,672	ind. €15,876

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)	100% of actual costs
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	100% of actual costs
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	100% of actual costs
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	100% of actual costs
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 2015 (ALL TAXES INCLUDED) IN EUROS FOR EFFECTIVE DATES UP TO 16/12/2015

THE UPPER AGE LIMIT FOR APPLICATION IS 70 INCLUSIVE	EUROPEAN AND MEDITERRANEAN COUNTRIES	WORLDWIDE
Individual	€201	€330
Family	€417	€744

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, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldavia, Monaco, Morocco, Norway, Palestinian territory, 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 expenses resulting from 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.

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 which the insured has leased or borrowed 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:** sum for which you are responsible in the settlement of a claim.
- > **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 for free, and the employees of the insured.

ANNUAL PREMIUMS 2015 (ALL TAXES INCLUDED) IN EUROS FOR EFFECTIVE DATES UP TO 16/12/2015

THE UPPER AGE LIMIT FOR APPLICATION IS 64 INCLUSIVE	WORLDWIDE EXCLUDING USA AND CANADA	WORLDWIDE
Per policy:	€177	€228

Notes:

- > personal liability (private capacity) and legal assistance cover must be taken out in combination with other cover under the policy,
- > the amount of the personal liability (private capacity) and legal assistance premium only depends on the country or countries of destination,
- > 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 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](#).

ANNUAL PREMIUMS 2015 (INCLUDING TAXES) IN EUROS PER INSURED FOR EFFECTIVE DATES UP TO 16/12/2015

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*	€63	€75	€90	€126	€186	€249	€357	€540
Maximum death benefit: €400,000*	€1,260	€1,500	€1,800	€2,520	€3,720	€4,980	€7,140	€10,800

* doubled if death is caused by an accident

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 €90 = €549 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.

Notes:

- > the benefit paid in the event of death by illness may be fixed between €20,000 and €400,000,
- > the death and total and irreversible loss of autonomy cover can be subscribed by the spouse only if the spouse is expatriated also,
- > 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 determined 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 amount of daily benefit paid over one month must not exceed 100% of your net monthly salary (limited to 70% of your net monthly income if you started or took over a business within less than a year),**
- > **the amount of daily benefit selected depends on the level of death benefit selected: for example, for a daily benefit of €20 the death benefit 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 2015 (INCLUDING TAXES) IN EUROS PER INSURED FOR EFFECTIVE DATES UP TO 16/12/2015

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	€201	€177
31 to 35	€213	€186
36 to 40	€276	€246
41 to 45	€369	€321
46 to 50	€564	€489
51 to 55	€651	€564
56 to 60	€750	€648
61 to 64	€861	€744

Example of premium calculation:

A person aged 40 requesting a daily benefit of €62 with excess of 30 days will pay $(€62 / €20) \times €276 = €855,60$ per year.

Note:

- > the income protection cover can be subscribed by the spouse only if the spouse is expatriated also,
- > 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 if you are under 60

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.



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.

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.



HOW THE POLICY OPERATES

USEFUL INFORMATION BEFORE YOU APPLY

DISCOVER THE
AMBASSADE POLICY
IN VIDEO FORMAT



WHO IS THE POLICY DESIGNED FOR?

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

Notes:

- > 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 personal liability and legal assistance premium is the same regardless of the number of persons insured under the policy;
- > the attached Health questionnaire does not need to be filled out for repatriation assistance and personal liability and legal assistance cover;
- > from the age of 60, new subscribers will be required to attend a mandatory medical visit at their own expense and complete a Medical report which is available on request from APRIL International (only for medical expenses, death and total and irreversible loss of autonomy benefit and income protection).

WHERE AM I COVERED?

For medical expenses:

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

Zone 2: cover is acquired for a year at a time in countries in zones 2, 3 and 4 (including your country of nationality if it is located in zone 2, 3 or 4). Cover is also valid in the event of accident or sudden illness during temporary stays of less than 90 consecutive days in zone 1 (including your country of nationality if it is located in this zone).

Zone 3: cover is acquired for a year at a time in countries in zones 3 and 4 (including your country of nationality if it is located in zone 3 or 4). Cover is also valid in the event of accident or sudden illness during temporary stays of less than 90 consecutive days in zones 1 and 2 (including your country of nationality if it is located in one of these zones).

Zone 4: cover is acquired for a year at a time in countries in zone 4 (including your country of nationality if it is located in zone 4). Cover is also valid in the event of accident or sudden illness during temporary stays of less than 90 consecutive days in zones 1, 2 and 3 (including your country of nationality if it is located in one of these zones).

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.com or 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 16st 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?

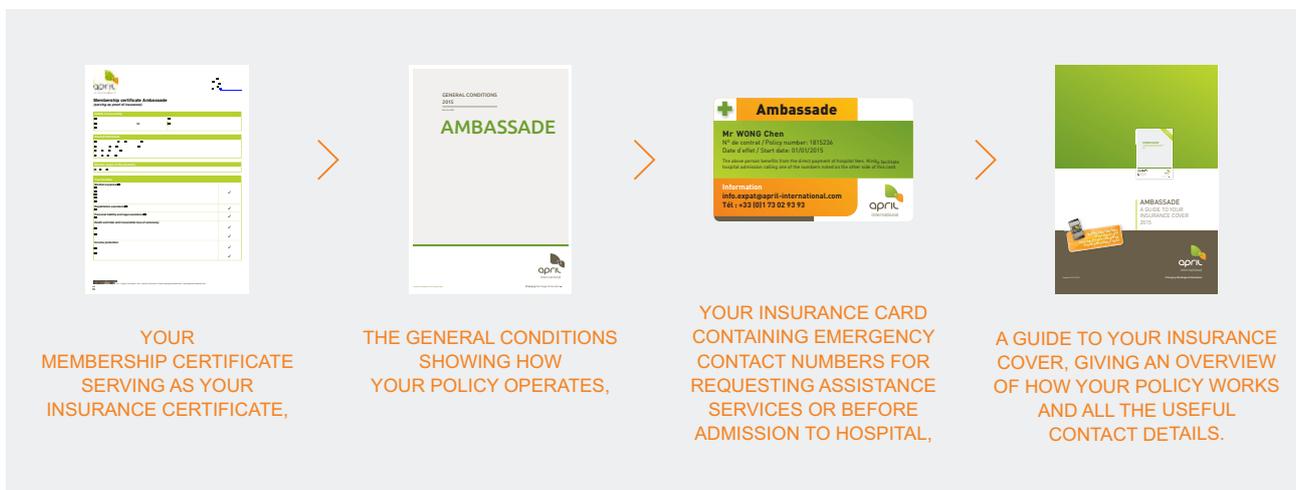
Cover is for a minimum period of one year (unless specified otherwise) and can be cancelled at each annual renewal date with two months' prior notice. Otherwise it is renewed automatically.

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 order).
- 4 Fill in the SEPA direct debit mandate provided with the Application form if you wish to pay the following premiums by direct debit from a bank account in Euros (accepted countries: France, Monaco and Germany) and enclose details of your bank account.
- 5 Send your application to: APRIL International Expat - Service Adhésions Individuelles - 110, avenue de la République - CS 51108 75127 Paris Cedex 11- FRANCE
- 6 Your application will be processed within 24 hours. You will then receive:



You can also apply online and will receive all of your insurance documents (including your insurance certificate) by email within minutes.

ADDITIONAL SERVICES

MAKING LIFE SIMPLER!



YOUR CUSTOMER ZONE 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 a **member**, you can:

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



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 legal assistance service.

The card facilitates your admission to a medical centre in the event of emergency hospitalisation.

To simplify procedures, the card contains your personal details (name, first name(s) and policy numbers).



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 when paying your premium or,
- > the cents from your healthcare reimbursements.



CUSTOMER SERVICE

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 period of cover,
- > add a beneficiary,
- > declare a birth,
- > 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: customerservice.expats@april-international.com

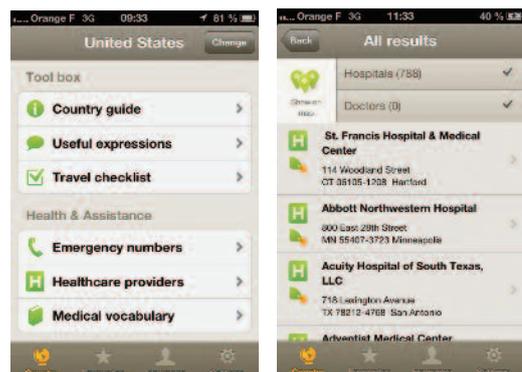


THE APRIL EXPAT MOBILE APP

To help you prepare your trip and support you once you've arrived with:

- > a **country guide** for instant access to essential information on your destination country,
- > **common expressions and medical terms in 13 languages**,
- > a **check-list** to make sure nothing is forgotten before you leave,
- > **details of healthcare providers worldwide: to find the nearest hospitals** using a search facility with a geolocation option,
- > **local emergency numbers** (fire department, police, medical emergency) in your destination country and APRIL International Expat emergency numbers.

APRIL Expat is available for free from the **Apple Store** and **Google Play**.



APRIL, CHANGING THE IMAGE OF INSURANCE



APRIL, an international insurance services group, has chosen innovation as the key to driving its development, by seeing insurance from the customer's perspective. Making this commitment, which means pushing boundaries and keeping things simple, has enabled APRIL to become in under 20 years the leading wholesale broker in France and an international authority with operations in 37 different countries.

Over 4,000 staff members insure, advise, design, manage and distribute insurance solutions and assistance services for private individuals, professionals and businesses, amounting to some 6 million policyholders. APRIL's turnover in 2013 was €778.6 million.

APRIL INTERNATIONAL, SPECIALISING IN INTERNATIONAL INSURANCE FOR 40 YEARS

OUR PROMISE

- › Top quality management of your insurance choices: 3 offices in Paris, Bangkok and Mexico
- › Multilingual teams at your service
- › Clear and easy to understand products supported by a range of services

For every expatriate situation, an international insurance solution

Whether you're a student, on an internship, planning a working holiday, in work or retired, travelling alone or with your family, APRIL International will support you during your time abroad with a range of comprehensive and flexible insurance solutions suitable for all kinds of expatriates and all budgets.

FOR MORE INFORMATION, CONTACT YOUR INSURANCE CONSULTANT:

april international | expat

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.expat@april-international.com - www.april-international.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)

Autorité de Contrôle Prudentiel et de Résolution (Prudential Supervision and Resolution Authority)

61, rue Taitbout - 75436 Paris Cedex 09 - FRANCE.

This product is conceived and managed by APRIL International Expat and insured by Axéria Prévoyance (for the medical expenses cover, the death and total and irreversible loss of autonomy cover and the income protection cover), ACE Europe (for the repatriation assistance cover and the personal liability private capacity cover) and by Solucia PJ (for the legal assistance cover).



Changing the image of insurance.