

# International Health Insurance

Insurance product information document

Product conceived by APRIL International Care France, Axéria Prévoyance, Solucia PJ and Chubb European Group Limited (governed by the Insurance Code and subject to the supervision of the French Prudential Supervisory and Resolution Authority (ACPR). Registered at Nanterre RCS under number 450 327 374. La Tour Carpe Diem, 31 Place des Corolles, Esplanade Nord, 92400 Courbevoie)




L'assurance en plus facile.

Product : Expat Student (Ref : ExS Cov)

**This document presents a summary of the main benefits and exclusions of the product. It does not take into account your needs and specific requests. Please refer to the pre-contractual and contractual documents as the general conditions and member's guide to get comprehensive information. In particular, details on reimbursement levels are available in the benefits table.**

## What is this type of insurance?

Expat Student is a health insurance solution geared towards students and pupils aged between 12 and 41, staying abroad for more than a year for an au-pair placement, an internship or studies. This policy will be automatically renewed and propose several additional benefits (personal liability, repatriation) systematically included and a selection of services listed below.



### What is insured?

Benefit amounts are subject to upper limits which indicated in the benefit table.

**HEALTHCARE BENEFITS SYSTEMATICALLY INCLUDED:**

- ✓ **HOSPITALISATION**  
Medical and surgical  
Examens, analyses, médicaments  
Hospital room
- ✓ **OUTPATIENT BENEFIT**  
Consultations and acts with general practitioners / specialists  
Dental Care  
Optical: Frame and lenses  
Physical therapy (subject to prior agreement)

**ASSISTANCE AND SERVICES SYSTEMATICALLY INCLUDED:**


- ✓ **REPATRIATION ASSISTANCE**
- ✓ **LEGAL ASSISTANCE**
- ✓ **INDIVIDUAL ACCIDENT**
- ✓ **EXAM INSURANCE**
- ✓ **PERSONAL LIABILITY (Private capacity)**

**OPTIONAL BENEFITS AND SERVICES :**

**MATERNITY**  
Childbirth fees  
Consultation, pharmacy, examination  
Pregnancy and childbirth complications


**FREE REIMBURSEMENT APP EASY CLAIM**

*Benefit preceded by a green check (✓) are systematically included in the policy according to the selected level of cover.*



### What is not insured?

- ✗ Preexisting conditions.
- ✗ Any costs incurred for treatment or procedures prescribed before the effective date of the plan or during the waiting periods
- ✗ Non-prescribed drugs.
- ✗ Any expenses which is not medically necessary.



### Are there any restrictions on cover?

**MAIN EXCLUSIONS**

- ! **Exclusions which apply to all cover:**  
Practice of dangerous sports (see general conditions), including an animal or practice of sport in a professional capacity;  
Consequences of alcoholism or drunkenness on the part of the Insured.
- ! **Medical expenses cover:**  
Previously declared conditions which were excluded at the time of enrolment in the plan;  
Any medical and surgical expenses which is not medically required, (as well as their consequences) or not prescribed by a qualified Medical authority.
- ! **Repatriation assistance cover:**  
Infections or benign injuries that can be treated on site and that do not prevent the Insured from continuing their travel.  
Pre-existing conditions which had been identified prior to departure and which were at risk of aggravation or relapse;
- ! **Personal liability (private capacity) cover:**  
damage caused to objects or animals owned or kept by the Insured;

**MAIN RESTRICTIONS:**

- ! **Apply to all cover:**  
Benefit amounts are subject to upper limits and waiting periods which indicated in the benefit table.
- ! **Medical expenses cover:**  
If treatments requiring prior agreement are received without prior agreement, a deductible of 20% will be applied in case of hospitalization (excluding emergency and accidents).

*Exhaustive lists of exclusions and restrictions are located in the General conditions.*



## Where am I covered?

- ✓ In case of a cover from the 1st € or as a CFE/French Social Security top-up: three zones of cover are proposed according to the main destination country. This country determines the covered zone(s).
- In pricing zone 0: You are covered for a year at a time worldwide, including in your Country of nationality during temporary return visits of less than 90 consecutive days between two stays in the Country of destination.
- In pricing zone 1: You are covered for a year at a time in the countries of zones 1 and 2, including in your Country of nationality for temporary return visits of less than 60 consecutive days between two stays in the Country of destination. You are covered in pricing zone 0 only in the event of Accidents and Sudden illnesses during temporary visits of less than 90 consecutive days between two stays in the Country of destination.
- In pricing zone 2: You are covered for a year at a time in the countries of zone 2, including in your Country of nationality for temporary return visits of less than 90 consecutive days between two stays in the Country of destination. You are covered in pricing zones 0 and 1 only in the event of Accidents and Sudden illnesses during temporary visits of less than 90 consecutive days between two stays in the Country of destination.



## What are my obligations?

### - When taking out the insurance

I must pay the premium on the due dates specified in the plan.

I must complete the health questionnaire as accurately as possible.

I must be a student / au pair throughout the duration of the policy and be able to show valid evidences at any time.

If I choose a healthcare cover as a CFE top-up, I must be affiliated to the CFE throughout the duration of the policy and benefit from the CFE illness/maternity benefit.

### - During the life of the plan

I must provide all the documents and evidence required for the payment of benefits under the plan.

I must inform the insurer if there are any changes to your personal circumstances, status, home address or employment.

I must notify APRIL International Care France if I have cover from Social Security, a supplementary medical insurance scheme and/or any insurers.

### - When making a claim

Claims for reimbursement can be sent electronically or by post (please refer to the general conditions for details).

Keep original medical bills for a period of 2 years.

Contact APRIL International Care France to obtain prior agreement if required in a particular situation or for a particular benefit.



## When and how do I pay?

Premiums are payable in euros,

- in full when taking out the insurance, payment card or bank transfer,
- monthly by SEPA direct debit.



## When does the cover start and end?

### Cover begins

On the date shown on the membership certificate subject to payment of the corresponding premium.

### Cover comes to an end

- if I do not pay the premiums;
- if the plan is terminated by the insurer or by "l'Association des Assurés APRIL" on the annual renewal date;
- when I no longer meet the conditions of insurance;
- on the day on which my return permanently to my country of nationality;
- When I reach the age of 41 years old or after 6 years of cover from the policy effective date.

The subscription of Expat Student policy starts on the 30 of September of each year. It will be automatically renewed on the 1<sup>st</sup> of October of each year for one year. The maximum duration is 6 years.



## How do I cancel the contract?

- If my trip is cancelled, I must notify APRIL International Care France before the effective date and return the originals of the membership certificate and where applicable the insurance card.
- I can cancel the insurance on the annual renewal date (anniversary date of the plan) by registered letter, email or from the online Customer Zone giving 60 days' notice (or 30 days' notice following receipt of new conditions of cover).

## Expat Student is designed by:

- **APRIL International Care France**, an insurance intermediary registered with ORIAS under number 07 008 000 and governed by the French Insurance Code.
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