



**Benefits 2009**

# *Ambassade*

[ solutions ] for expatriates



*Insurance cover for  
expatriates up to age 70,  
any nationality,  
worldwide*



# Ambassade 2009

**Ambassade** is an insurance solution designed for expatriates of any nationality spending more than a year abroad anywhere in the world (excluding France, the French Overseas Departments and the home country).

Comprehensive, flexible cover available worldwide, applications accepted up to age 70: medical expenses, repatriation assistance, personal liability, death & loss of autonomy and sick leave from work. The insured is free to select the options which best meet his or her needs.

## Cover à la carte

### Highly flexible healthcare cover

- 3 options to suit your needs with varying levels of reimbursement: Essentielle, Medium, Extenso, and 3 levels of cover from the first euro:
  - Hospitalisation only,
  - Hospitalisation + Routine healthcare,
  - Hospitalisation + Routine healthcare + Optical-dental care,
- Reduce premium levels by opting for 80% or 90% reimbursement of actual costs,
- Upper limit of medical expenses cover doubled in the event of accident or critical illness,
- Payment of hospital fees up to 100% of actual costs: nothing to pay up front.

### Extensive repatriation assistance

- In the event of illness or accident, APRIL Mobilité Assistance will organise your return home or transport to the best equipped hospital 24 hours a day so you can be sure of receiving the best possible medical care.
- In the event of the illness or death of a relative, APRIL Mobilité will pay for you to travel to and from your home country.

### Useful additional cover

- Personal liability: you are covered for the consequences of acts committed in a private capacity having caused bodily injury or physical damage to a third party.
- Death & loss of autonomy cover: payment of a lump sum to your beneficiaries in the event of your death.
- Daily sick leave allowance: provides continued payment of part of your salary for a fixed period.



### > Reliable healthcare cover

... up to € 1,000,000

**APRIL Mobilité has introduced a new level of cover by doubling the maximum amount of medical expenses** (€ 400,000, € 600,000 or € 1,000,000 depending on the option selected) in the event of accident or critical illness.

*Example: an expatriate diagnosed with cancer while living in Canada: APRIL Mobilité helped him cope in these difficult circumstances and assisted with the cost of treatment by offering a higher level of cover.*

... with no time limit

APRIL Mobilité offers lifetime healthcare cover if you take out a policy before age 71. You are then covered for as long as you wish with no increase in premium regardless of the level of your expenses.

... valid in your home country

Returning to your home country? With Ambassade your cover remains in place during short trips of up to 90 consecutive days.



### > Cover à la carte

With APRIL Mobilité, you can design your own insurance cover. Ambassade is a fully flexible policy which can be adapted to meet your personal needs.

What's more, you can choose between 3 medical expenses options and set the level of death and disability benefits as well as the amount of your daily sick leave allowance.



### > Payment facilities

To help you manage your budget, APRIL Mobilité offers easy monthly payments of your premiums, **at no additional cost**, by direct debit from a French bank account.

If you prefer, you can also make quarterly, six-monthly or annual payments.

## Additional services

### Your client advisory service

#### Looking for more information on your Ambassade policy?

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



This **multilingual team** can be contacted Monday to Thursday from 8.30 to 18.00 (8.30 to 17.30 on Friday):

Tel: + 33 (0)1 73 02 93 93, Fax: + 33 (0)1 73 02 93 90, E-mail: [info@aprilmobilite.com](mailto: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 or Saint-Maur - Lines 2 and 3 - Car parks: Alhambra or Les Trois Bornes.

### Our website

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

If you are the insured:

- view your reimbursement statements, insurance cover and general conditions,
- check your personal information and bank details,

If you are the policyholder:

- view your personal details and those of your insurance consultant,
- view details of your premium payments and your preferred payment method,
- pay your premium online using a bank card.

### Your Ambassade Card

This personalised card provides you with emergency contact numbers available 24/7 for:

- direct payment of hospital fees during approved hospitalisation,
- requesting emergency assistance,
- contacting the counselling service.

The card facilitates your admission to a medical centre in the event of emergency hospitalisation, once medical approval has been obtained.

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



### 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.

## Benefits

### 1 Medical expenses

Choose from 3 options depending on your needs and your country of expatriation:

**Essentielle** : reimbursements up to € 200,000 with basic cover,

**Medium** : reimbursements up to € 300,000 with intermediate cover,

**Extenso** : reimbursements up to € 500,000 with generous cover.

3 levels of  
cover

Hospitalisation only

Hospitalisation + Routine healthcare

Hospitalisation + Routine healthcare + Optical-dental care

### 9 possible combinations

to meet your every need:

| Essentielle<br>▼<br>reimbursements up to<br>€ 200,000<br>with <b>basic</b> cover |                                     |                                                                       | Medium<br>▼<br>reimbursements up to<br>€ 300,000<br>with <b>intermediate</b> cover |                                     |                                                                       | Extenso<br>▼<br>reimbursements up to<br>€ 500,000<br>with <b>generous</b> cover |                                     |                                                                       |
|----------------------------------------------------------------------------------|-------------------------------------|-----------------------------------------------------------------------|------------------------------------------------------------------------------------|-------------------------------------|-----------------------------------------------------------------------|---------------------------------------------------------------------------------|-------------------------------------|-----------------------------------------------------------------------|
| 1                                                                                | 2                                   | 3                                                                     | 4                                                                                  | 5                                   | 6                                                                     | 7                                                                               | 8                                   | 9                                                                     |
| Hospi<br>only                                                                    | Hospi<br>+<br>Routine<br>healthcare | Hospi<br>+<br>Routine<br>healthcare<br>+<br>Optical<br>Dental<br>care | Hospi<br>only                                                                      | Hospi<br>+<br>Routine<br>healthcare | Hospi<br>+<br>Routine<br>healthcare<br>+<br>Optical<br>Dental<br>care | Hospi<br>only                                                                   | Hospi<br>+<br>Routine<br>healthcare | Hospi<br>+<br>Routine<br>healthcare<br>+<br>Optical<br>Dental<br>care |

## Benefits schedule

| OPTIONS                                      | Essentielle                                                                                             | Medium                                                                                                  | Extenso                                                                                                   |
|----------------------------------------------|---------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------|
| <b>Maximum amount of healthcare expenses</b> | € 200,000 per insured per insurance year. Up to € 400,000 in the event of accident or critical illness* | € 300,000 per insured per insurance year. Up to € 600,000 in the event of accident or critical illness* | € 500,000 per insured per insurance year. Up to € 1,000,000 in the event of accident or critical illness* |

| HOSPITALISATION<br><i>(excluding outpatient care - see under medical expenses)</i>                                                                 | Essentielle                                                              | Medium                                                                   | Extenso                                                                  |
|----------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------|--------------------------------------------------------------------------|--------------------------------------------------------------------------|
| Hospitalisation <i>see definition p8</i> for surgery<br><i>(medical certificate required)</i>                                                      | 100% of actual costs<br><i>see definition p8</i>                         | 100% of actual costs<br><i>see definition p8</i>                         | 100% of actual costs<br><i>see definition p8</i>                         |
| Medical hospitalisation<br><i>(medical certificate required)</i>                                                                                   | 100% of actual costs                                                     | 100% of actual costs                                                     | 100% of actual costs                                                     |
| Day hospitalisation <i>see definition p8</i><br><i>(medical certificate required)</i>                                                              | 100% of actual costs                                                     | 100% of actual costs                                                     | 100% of actual costs                                                     |
| Outpatient consultation following hospitalisation/day surgery - 30 days before and after hospitalisation<br><i>(hospital certificate required)</i> | 100% of actual costs                                                     | 100% of actual costs                                                     | 100% of actual costs                                                     |
| Home care<br><i>(medical certificate required)</i>                                                                                                 | 100% of actual costs                                                     | 100% of actual costs                                                     | 100% of actual costs                                                     |
| Direct payment of hospital costs <i>see definition p8</i>                                                                                          | 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 |
| Second opinion before surgery                                                                                                                      | not covered                                                              | not covered                                                              | covered                                                                  |
| Ambulance if hospital costs covered by APRIL Mobilité                                                                                              | 100% of actual costs                                                     | 100% of actual costs                                                     | 100% of actual costs                                                     |
| Daily hospital charge <i>see definition p8</i><br>(in France)                                                                                      | 100% of actual costs                                                     | 100% of actual costs                                                     | 100% of actual costs                                                     |
| Private room                                                                                                                                       | 100% of actual costs, up to € 50 per day                                 | 100% of actual costs, up to € 60 per day                                 | 100% of actual costs, up to € 80 per day                                 |
| Staying with your child in hospital                                                                                                                | 100% of actual costs, up to € 30 per day (for children under 12)         | 100% of actual costs, up to € 45 per day (for children under 12)         | 100% of actual costs, up to € 60 per day (for children under 16)         |
| Stay in a psychiatric unit                                                                                                                         | not covered                                                              | 100% of actual costs, up to 30 days a year                               | 100% of actual costs, up to 30 days a year                               |
| Treatment in a specialist re-education unit covered by APRIL Mobilité                                                                              | 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 treatments: chemotherapy and radiotherapy                                                                                                   | 100% of actual costs                                                     | 100% of actual costs                                                     | 100% of actual costs                                                     |

### Important

Under the Hospitalisation only option, **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 (including dental treatment and prostheses - other than dentures).

**Under the option, Routine healthcare and Optical-dental care are reimbursed at 100% of actual costs. You can also opt for reimbursement of Routine healthcare and Optical-dental care at 90% or 80% of actual costs (the upper limits remain the same regardless of the percentage of reimbursement selected and Hospitalisation cover remains at 100%).**

## Benefits

| ROUTINE HEALTHCARE                                                                                                                                                      | Essentielle                                           | Medium                                                                                                     | Extenso                                                                                                    |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------|------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------|
| <b>Medical expenses</b> <i>excluding dental care and medically assisted procreation (see below)</i>                                                                     |                                                       |                                                                                                            |                                                                                                            |
| Consultations and visits: general practitioners                                                                                                                         | 100% of actual costs, up to € 50 per procedure        | 100% of actual costs, up to € 70 per procedure                                                             | 100% of actual costs, up to € 130 per procedure                                                            |
| Consultations and visits: specialists                                                                                                                                   | 100% of actual costs, up to € 70 per procedure        | 100% of actual costs, up to € 100 per procedure                                                            | 100% of actual costs, up to € 150 per procedure                                                            |
| Alternative medicine: consultations with osteopaths, homoeopaths, chiropractors, acupuncturists and dieticians when prescribed by a doctor                              | not covered                                           | 100% of actual costs, up to € 1,000 per year per person, up to € 150 per session                           | 100% of actual costs, up to € 1,500 per year per person, up to € 200 per session                           |
| Physiotherapy*** (waiting period 3 months** unless following surgery covered by APRIL Mobilité)                                                                         | 100% of actual costs, up to € 500 per year per person | 100% of actual costs, up to € 1,000 per year per person, up to € 150 per session                           | 100% of actual costs, up to € 1,500 per year per person, up to € 200 per session                           |
| Examinations and treatments of not more than 24 hours carried out in hospital (including diagnostic tests and x-rays)                                                   | 100% of actual costs, up to € 500 per day per person  | 100% of actual costs, up to € 700 per day per person                                                       | 100% of actual costs, up to € 1,000 per day per person                                                     |
| Tests, radiography and other medical procedures not carried out in hospital                                                                                             | 100% of actual costs                                  | 100% of actual costs                                                                                       | 100% of actual costs                                                                                       |
| Medical auxiliaries                                                                                                                                                     | 100% of actual costs                                  | 100% of actual costs                                                                                       | 100% of actual costs                                                                                       |
| Treatment of cancer                                                                                                                                                     | 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                                                                                       |
| <b>Drugs</b> <i>excluding eye care, dental care and medically assisted procreation (see below)</i>                                                                      |                                                       |                                                                                                            |                                                                                                            |
| All prescription drugs including homeopathy                                                                                                                             | 100% of actual costs                                  | 100% of actual costs                                                                                       | 100% of actual costs                                                                                       |
| <b>Prevention and screening</b>                                                                                                                                         |                                                       |                                                                                                            |                                                                                                            |
| Vaccination                                                                                                                                                             | not covered                                           | 100% of actual costs, up to € 100 per year per person                                                      | 100% of actual costs, up to € 150 per year per person                                                      |
| Screening for cancer of the colon, prostate, breast or cervix                                                                                                           |                                                       | 100% of actual costs, up to € 50 per year per person                                                       | 100% of actual costs, up to € 70 per year per person                                                       |
| Osteodensitometric examination (osteoporosis screening)                                                                                                                 |                                                       | 100% of actual costs, up to € 80 per year per person                                                       | 100% of actual costs, up to € 100 per year per person                                                      |
| Smoking cessation support                                                                                                                                               |                                                       | not covered                                                                                                | 100% of actual costs, up to € 100 per year per person                                                      |
| <b>Counselling</b>                                                                                                                                                      |                                                       |                                                                                                            |                                                                                                            |
| This benefit allows the insured to release tension in order to improve his equilibrium. It is also applicable in the 6 months following the return to the home country. | not covered                                           | telephone calls or exchanges of email with a team of psychologists available 24 hours a day, 7 days a week | telephone calls or exchanges of email with a team of psychologists available 24 hours a day, 7 days a week |
| <b>Maternity</b> <i>Pre and post natal care and delivery are covered under hospitalisation, medicine and drugs</i>                                                      |                                                       |                                                                                                            |                                                                                                            |
| Pre-natal classes (held by a doctor or midwife)                                                                                                                         | 100% of actual costs, up to € 25 per session          | 100% of actual costs, up to € 40 per session                                                               | 100% of actual costs, up to € 60 per session                                                               |
| HIV screening (as part of pre-natal tests only)                                                                                                                         | 100% of actual costs                                  | 100% of actual costs                                                                                       | 100% of actual costs                                                                                       |
| Screening for chromosomal abnormalities***                                                                                                                              | 100% of actual costs                                  | 100% of actual costs                                                                                       | 100% of actual costs                                                                                       |

## Benefits

| ROUTINE HEALTHCARE                                                                                            | Essentielle                                           | Medium                                                | Extenso                                                                          |
|---------------------------------------------------------------------------------------------------------------|-------------------------------------------------------|-------------------------------------------------------|----------------------------------------------------------------------------------|
| <b>Adoption</b> <i>waiting period 12 months</i>                                                               |                                                       |                                                       |                                                                                  |
| Transport and procedural costs                                                                                | not covered                                           | not covered                                           | 100% of actual costs, up to € 4,000 in zone A and up to € 2,500 in zones B and C |
| <b>Medically assisted procreation</b> <i>waiting period 12 months**</i>                                       |                                                       |                                                       |                                                                                  |
| Drugs                                                                                                         | not covered                                           | 100% of actual costs, up to € 500 per year per person | 100% of actual costs, up to € 1,000 per year per person                          |
| In vitro fertilisation                                                                                        |                                                       |                                                       |                                                                                  |
| Diagnostic tests                                                                                              |                                                       |                                                       |                                                                                  |
| Follow-up examinations                                                                                        |                                                       |                                                       |                                                                                  |
| <b>Thermal cure and mineral treatments</b> *** <i>waiting period 12 months**</i>                              |                                                       |                                                       |                                                                                  |
| Valid for three months following hospitalisation of more than 10 days or childbirth covered by APRIL Mobilité | not covered                                           | not covered                                           | 100% of actual costs, up to € 500 per year per person                            |
| <b>Health check-ups</b>                                                                                       |                                                       |                                                       |                                                                                  |
| One check-up every 2 years                                                                                    | not covered                                           | not covered                                           | 100% of actual costs, up to € 400 per person                                     |
| <b>Equipements and prosthetics</b> *** <i>excluding eye and dental care (see below)</i>                       |                                                       |                                                       |                                                                                  |
| 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 Mobilité                                                               | 100% of actual costs, up to € 1,000 per hospital stay | 100% of actual costs, up to € 3,000 per hospital stay | 100% of actual costs, up to € 4,000 per hospital stay                            |

| DENTAL AND OPTICAL CARE                                                                                                          | Essentielle                                                                                                                            | Medium                                                                                                                                 | Extenso                                                                                                                                  |
|----------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Dental care</b> <i>waiting period 3 months** for treatment and parodontology and 6 months** for dentures and orthodontics</i> |                                                                                                                                        |                                                                                                                                        |                                                                                                                                          |
| Treatment                                                                                                                        | 100% of actual costs, up to € 200 per tooth, up to € 500 per year per person and up to € 1,500 per year per person from the third year | 100% of actual costs, up to € 380 per tooth, up to € 800 per year per person and up to € 2,000 per year per person from the third year | 100% of actual costs, up to € 500 per tooth, up to € 2,000 per year per person and up to € 2,500 per year per person from the third year |
| Dentures***                                                                                                                      |                                                                                                                                        |                                                                                                                                        |                                                                                                                                          |
| Parodontology (treatment of receding gums & gum disease)                                                                         | not covered                                                                                                                            |                                                                                                                                        |                                                                                                                                          |
| Orthodontics*** up to age 16                                                                                                     | not covered                                                                                                                            | 100% of actual costs, up to € 800 per year per person, for a maximum of 2 years                                                        | 100% of actual costs, up to € 1,200 per year per person, for a maximum of 3 years                                                        |
| <b>Optical care</b> <i>waiting period 6 months**</i>                                                                             |                                                                                                                                        |                                                                                                                                        |                                                                                                                                          |
| Cost of frame and lenses                                                                                                         | 100% of actual costs, up to € 150 per year per person                                                                                  | 100% of actual costs, up to € 350 per year per person                                                                                  | 100% of actual costs, up to € 650 per year per person                                                                                    |
| Laser eye surgery                                                                                                                | not covered                                                                                                                            | not covered                                                                                                                            |                                                                                                                                          |
| Contact lenses including disposable lenses                                                                                       | 100% of actual costs, up to € 100 per year per person                                                                                  | 100% of actual costs, up to € 200 per year per person                                                                                  | 100% of actual costs, up to € 300 per year per person                                                                                    |

\* For the purpose of the policy, the following are classified as critical illness: AIDS, Alzheimer's disease, Cancer, Cardiomyopathy, Chronic degenerative arthritis, Creutzfeldt-Jacob disease, Heart attack, Hepatitis C, HIV, Legionnaire's disease, Motor neuron disease, Multiple sclerosis, Myopathy, Stroke, Terminal kidney failure, Type 1 diabetes.

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

\*\*\* Requires a prior agreement.

## Benefits

**If you are staying in the US:** in emergencies, when your doctor is unavailable in the evening or at weekends, we offer a home visit service. This service gives you access to a network of doctors who will attend to you in your home. A simple telephone call can help you avoid long, sometimes unnecessary waits at Accident and Emergency.

| <b>Product comparison</b>      |                                                                 | <b>Essentielle</b><br>up to € 200,000<br>per year per insured | <b>Medium</b><br>up to € 300,000<br>per year per insured                      | <b>Extenso</b><br>up to € 500,000<br>per year per insured                     |
|--------------------------------|-----------------------------------------------------------------|---------------------------------------------------------------|-------------------------------------------------------------------------------|-------------------------------------------------------------------------------|
| <b>Hospitalisation</b>         | <i>You have an operation for appendicitis</i> →                 | private room<br>up to € 50 per day                            | private room<br>up to € 60 per day                                            | private room<br>up to € 80 per day                                            |
| <b>Routine healthcare</b>      | <i>You consult a GP</i> →                                       | up to € 50 per visit                                          | up to € 70 per visit                                                          | up to € 130 per visit                                                         |
|                                | <i>You go to the chemist</i> →                                  | the cost of your medicines is covered*                        | the cost of your medicines is covered*                                        | the cost of your medicines is covered*                                        |
|                                | <i>You consult an osteopath (when prescribed by a doctor)</i> → | this consultation will not be covered                         | alternative medicines covered up to € 1,000 per year, up to € 150 per session | alternative medicines covered up to € 1,500 per year, up to € 200 per session |
|                                | <i>Your doctor prescribes a thermal cure</i> →                  | the cure will not be covered                                  | the cure will not be covered                                                  | covered up to € 500 per year per person                                       |
| <b>Optical<br/>Dental care</b> | <i>Your child needs orthodontic treatment</i> →                 | 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             |

\* within the limits of the selected option.

### Examples of healthcare expenses reimbursements

#### Example 1: hospitalisation following an accident in the United-States

2 days in intensive care = \$ 7,600 x 2 = \$ 15,200

→ APRIL Mobilité reimbursement of 100% of actual costs (**all options**) = \$ 15,200

→ You pay: \$ 0

#### Example 2: consultation with a private specialist in Singapore

Cost of the consultation = € 134 (converted from local currency)

→ APRIL Mobilité reimbursement of 100% of actual costs, maximum € 150 per procedure (Extenso option including routine healthcare cover) = € 134

→ You pay: € 0

### Definitions

**Actual costs:** total medical expenses charged to the insured.

**Critical illnesses:** AIDS, Alzheimer's disease, Cancer, Cardiomyopathy, Chronic degenerative arthritis, Creutzfeldt-Jacob disease, Heart attack, Hepatitis C, HIV, Legionnaire's disease, Motor neuron disease, Multiple sclerosis, Myopathy, Stroke, Terminal kidney failure, Type 1 diabetes.

**Daily hospital charge:** the part of the daily cost not covered by French Social Security.

**Day hospitalisation:** hospitalisation of less than 24 hours where the insured is allocated a bed but does not stay overnight.

**Direct payment of hospital costs:** under all medical expenses options, if the insured is hospitalised (for more than 24 hours or day hospitalisation) he or she may be eligible for direct payment of hospital fees with no upfront payment. This facility is subject to medical approval. An advance payment of expenses is made in the event of childbirth.

**Hospitalisation:** stay of more than 24 hours (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 request for a prior agreement and a detailed breakdown of costs.

**Request for prior agreement:** form completed by a competent medical authority allowing the patient to obtain a prior agreement from APRIL Mobilité for certain procedures or treatments (courses of treatment, thermal and mineral springs cures, equipments and prosthetics, dentures, orthodontics...).

**Waiting period:** period defined in the policy during which no benefits are paid. The waiting period applies starting from the start date of cover as mentioned on the policyholder certificate.

## Premiums 2009

### Annual premiums 2009 (all taxes included) for cover commencing prior to 01/12/2009

#### 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 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 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)

| Zone A   | Essentielle                  |                                         |                                                                  | Medium                       |                                         |                                                                  | Extenso                      |                                         |                                                                  |
|----------|------------------------------|-----------------------------------------|------------------------------------------------------------------|------------------------------|-----------------------------------------|------------------------------------------------------------------|------------------------------|-----------------------------------------|------------------------------------------------------------------|
|          | Hospitalisation only         | Hospitalisation +<br>Routine healthcare | Hospitalisation +<br>Routine healthcare +<br>Optical Dental care | Hospitalisation only         | Hospitalisation +<br>Routine healthcare | Hospitalisation +<br>Routine healthcare +<br>Optical Dental care | Hospitalisation only         | Hospitalisation +<br>Routine healthcare | Hospitalisation +<br>Routine healthcare +<br>Optical Dental care |
| under 20 | ind. € 540                   | ind. € 1,260                            | ind. € 1,440                                                     | ind. € 624                   | ind. € 1,644                            | ind. € 1,860                                                     | ind. € 684                   | ind. € 1,896                            | ind. € 2,316                                                     |
| 21 to 25 | ind. € 684<br>fam. € 1,980   | ind. € 1,596<br>fam. € 4,680            | ind. € 1,812<br>fam. € 5,328                                     | ind. € 780<br>fam. € 2,280   | ind. € 2,052<br>fam. € 5,952            | ind. € 2,340<br>fam. € 6,768                                     | ind. € 876<br>fam. € 2,532   | ind. € 2,364<br>fam. € 6,840            | ind. € 2,916<br>fam. € 8,460                                     |
| 26 to 30 | ind. € 792<br>fam. € 2,232   | ind. € 1,896<br>fam. € 5,256            | ind. € 2,184<br>fam. € 5,988                                     | ind. € 936<br>fam. € 2,556   | ind. € 2,448<br>fam. € 6,684            | ind. € 2,784<br>fam. € 7,608                                     | ind. € 1,020<br>fam. € 2,844 | ind. € 2,832<br>fam. € 7,692            | ind. € 3,492<br>fam. € 9,504                                     |
| 31 to 35 | ind. € 936<br>fam. € 2,448   | ind. € 2,112<br>fam. € 5,748            | ind. € 2,352<br>fam. € 6,552                                     | ind. € 1,008<br>fam. € 2,796 | ind. € 2,664<br>fam. € 7,308            | ind. € 3,060<br>fam. € 8,316                                     | ind. € 1,152<br>fam. € 3,108 | ind. € 3,060<br>fam. € 8,412            | ind. € 3,804<br>fam. € 10,380                                    |
| 36 to 40 | ind. € 1,020<br>fam. € 2,916 | ind. € 2,436<br>fam. € 6,852            | ind. € 2,808<br>fam. € 7,812                                     | ind. € 1,224<br>fam. € 3,336 | ind. € 3,120<br>fam. € 8,700            | ind. € 3,564<br>fam. € 9,900                                     | ind. € 1,332<br>fam. € 3,720 | ind. € 3,624<br>fam. € 10,020           | ind. € 4,500<br>fam. € 12,372                                    |
| 41 to 45 | ind. € 1,104<br>fam. € 3,096 | ind. € 2,688<br>fam. € 7,296            | ind. € 3,036<br>fam. € 8,316                                     | ind. € 1,308<br>fam. € 3,552 | ind. € 3,384<br>fam. € 9,264            | ind. € 3,876<br>fam. € 10,548                                    | ind. € 1,452<br>fam. € 3,960 | ind. € 3,888<br>fam. € 10,656           | ind. € 4,824<br>fam. € 13,164                                    |
| 46 to 50 | ind. € 1,344<br>fam. € 3,480 | ind. € 3,180<br>fam. € 8,196            | ind. € 3,624<br>fam. € 9,324                                     | ind. € 1,548<br>fam. € 3,996 | ind. € 4,056<br>fam. € 10,380           | ind. € 4,620<br>fam. € 11,832                                    | ind. € 1,728<br>fam. € 4,440 | ind. € 4,680<br>fam. € 11,952           | ind. € 5,772<br>fam. € 14,772                                    |
| 51 to 55 | ind. € 1,764<br>fam. € 4,080 | ind. € 4,140<br>fam. € 9,624            | ind. € 4,728<br>fam. € 10,980                                    | ind. € 2,016<br>fam. € 4,692 | ind. € 5,280<br>fam. € 12,204           | ind. € 6,012<br>fam. € 13,908                                    | ind. € 2,244<br>fam. € 5,220 | ind. € 6,072<br>fam. € 14,064           | ind. € 7,500<br>fam. € 17,376                                    |
| 56 to 60 | ind. € 2,160<br>fam. € 4,992 | ind. € 5,064<br>fam. € 11,772           | ind. € 5,772<br>fam. € 13,404                                    | ind. € 2,472<br>fam. € 5,736 | ind. € 6,444<br>fam. € 14,904           | ind. € 7,332<br>fam. € 16,980                                    | ind. € 2,748<br>fam. € 6,384 | ind. € 7,416<br>fam. € 17,172           | ind. € 9,156<br>fam. € 21,216                                    |
| 61 to 65 | ind. € 2,736<br>fam. € 5,904 | ind. € 6,456<br>fam. € 13,908           | ind. € 7,344<br>fam. € 15,852                                    | ind. € 3,144<br>fam. € 6,780 | ind. € 8,196<br>fam. € 17,616           | ind. € 9,324<br>fam. € 20,076                                    | ind. € 3,504<br>fam. € 7,548 | ind. € 9,432<br>fam. € 20,304           | ind. € 11,640<br>fam. € 25,068                                   |
| 66 to 70 | ind. € 3,504                 | ind. € 8,256                            | ind. € 9,396                                                     | ind. € 4,020                 | ind. € 10,476                           | ind. € 11,916                                                    | ind. € 4,476                 | ind. € 12,060                           | ind. € 14,892                                                    |
| over 70  | ind. € 4,332                 | ind. € 10,236                           | ind. € 11,652                                                    | ind. € 4,992                 | ind. € 12,960                           | ind. € 14,772                                                    | ind. € 5,544                 | ind. € 14,928                           | ind. € 18,444                                                    |

| Zone B   | Essentielle                |                                         |                                                                  | Medium                     |                                         |                                                                  | Extenso                    |                                         |                                                                  |
|----------|----------------------------|-----------------------------------------|------------------------------------------------------------------|----------------------------|-----------------------------------------|------------------------------------------------------------------|----------------------------|-----------------------------------------|------------------------------------------------------------------|
|          | Hospitalisation only       | Hospitalisation +<br>Routine healthcare | Hospitalisation +<br>Routine healthcare +<br>Optical Dental care | Hospitalisation only       | Hospitalisation +<br>Routine healthcare | Hospitalisation +<br>Routine healthcare +<br>Optical Dental care | Hospitalisation only       | Hospitalisation +<br>Routine healthcare | Hospitalisation +<br>Routine healthcare +<br>Optical Dental care |
| under 20 | ind. € 336                 | ind. € 840                              | ind. € 984                                                       | ind. € 408                 | ind. € 1,104                            | ind. € 1,284                                                     | ind. € 456                 | ind. € 1,296                            | ind. € 1,584                                                     |
| 21 to 25 | ind. € 444<br>fam. € 1,164 | ind. € 1,056<br>fam. € 2,796            | ind. € 1,236<br>fam. € 3,252                                     | ind. € 504<br>fam. € 1,320 | ind. € 1,368<br>fam. € 3,564            | ind. € 1,596<br>fam. € 4,140                                     | ind. € 564<br>fam. € 1,512 | ind. € 1,608<br>fam. € 4,212            | ind. € 1,992<br>fam. € 5,184                                     |
| 26 to 30 | ind. € 528<br>fam. € 1,416 | ind. € 1,260<br>fam. € 3,420            | ind. € 1,476<br>fam. € 3,972                                     | ind. € 588<br>fam. € 1,632 | ind. € 1,608<br>fam. € 4,356            | ind. € 1,896<br>fam. € 5,064                                     | ind. € 672<br>fam. € 1,836 | ind. € 1,968<br>fam. € 5,124            | ind. € 2,376<br>fam. € 6,312                                     |
| 31 to 35 | ind. € 588<br>fam. € 1,584 | ind. € 1,392<br>fam. € 3,828            | ind. € 1,608<br>fam. € 4,464                                     | ind. € 672<br>fam. € 1,812 | ind. € 1,824<br>fam. € 4,872            | ind. € 2,088<br>fam. € 5,676                                     | ind. € 756<br>fam. € 2,064 | ind. € 2,088<br>fam. € 5,748            | ind. € 2,580<br>fam. € 7,080                                     |

## Premiums 2009

|                 |                              |                              |                               |                              |                               |                               |                              |                               |                               |
|-----------------|------------------------------|------------------------------|-------------------------------|------------------------------|-------------------------------|-------------------------------|------------------------------|-------------------------------|-------------------------------|
| <b>36 to 40</b> | ind. € 696<br>fam. € 1,716   | ind. € 1,668<br>fam. € 4,140 | ind. € 1,944<br>fam. € 4,824  | ind. € 792<br>fam. € 1,968   | ind. € 2,148<br>fam. € 5,280  | ind. € 2,436<br>fam. € 6,132  | ind. € 900<br>fam. € 2,232   | ind. € 2,520<br>fam. € 6,216  | ind. € 3,096<br>fam. € 7,656  |
| <b>41 to 45</b> | ind. € 780<br>fam. € 1,872   | ind. € 1,896<br>fam. € 4,536 | ind. € 2,208<br>fam. € 5,292  | ind. € 900<br>fam. € 2,160   | ind. € 2,436<br>fam. € 5,784  | ind. € 2,880<br>fam. € 6,732  | ind. € 1,020<br>fam. € 2,448 | ind. € 2,856<br>fam. € 6,804  | ind. € 3,528<br>fam. € 8,388  |
| <b>46 to 50</b> | ind. € 960<br>fam. € 2,184   | ind. € 2,304<br>fam. € 5,268 | ind. € 2,700<br>fam. € 6,120  | ind. € 1,092<br>fam. € 2,496 | ind. € 2,964<br>fam. € 6,696  | ind. € 3,444<br>fam. € 7,788  | ind. € 1,248<br>fam. € 2,832 | ind. € 3,492<br>fam. € 7,884  | ind. € 4,296<br>fam. € 9,732  |
| <b>51 to 55</b> | ind. € 1,140<br>fam. € 2,376 | ind. € 2,748<br>fam. € 5,748 | ind. € 3,204<br>fam. € 6,708  | ind. € 1,296<br>fam. € 2,736 | ind. € 3,516<br>fam. € 7,308  | ind. € 4,080<br>fam. € 8,508  | ind. € 1,488<br>fam. € 3,096 | ind. € 4,128<br>fam. € 8,616  | ind. € 5,088<br>fam. € 10,620 |
| <b>56 to 60</b> | ind. € 1,392<br>fam. € 2,916 | ind. € 3,348<br>fam. € 7,032 | ind. € 3,912<br>fam. € 8,196  | ind. € 1,584<br>fam. € 3,336 | ind. € 4,284<br>fam. € 8,916  | ind. € 4,980<br>fam. € 10,380 | ind. € 1,812<br>fam. € 3,792 | ind. € 5,040<br>fam. € 10,524 | ind. € 6,216<br>fam. € 12,960 |
| <b>61 to 65</b> | ind. € 1,764<br>fam. € 3,660 | ind. € 4,260<br>fam. € 8,832 | ind. € 4,968<br>fam. € 10,284 | ind. € 2,016<br>fam. € 4,200 | ind. € 5,436<br>fam. € 11,196 | ind. € 6,312<br>fam. € 13,032 | ind. € 2,292<br>fam. € 4,764 | ind. € 6,384<br>fam. € 13,200 | ind. € 7,872<br>fam. € 16,284 |
| <b>66 to 70</b> | ind. € 2,256                 | ind. € 5,460                 | ind. € 6,348                  | ind. € 2,580                 | ind. € 6,936                  | ind. € 8,064                  | ind. € 2,952                 | ind. € 8,172                  | ind. € 10,080                 |
| <b>over 70</b>  | ind. € 2,796                 | ind. € 6,756                 | ind. € 7,860                  | ind. € 3,216                 | ind. € 8,580                  | ind. € 9,984                  | ind. € 3,648                 | ind. € 10,116                 | ind. € 12,480                 |

| Zone C          | Essentielle                  |                                         |                                                                  | Medium                       |                                         |                                                                  | Extensio                     |                                         |                                                                  |
|-----------------|------------------------------|-----------------------------------------|------------------------------------------------------------------|------------------------------|-----------------------------------------|------------------------------------------------------------------|------------------------------|-----------------------------------------|------------------------------------------------------------------|
|                 | Hospitalisation only         | Hospitalisation +<br>Routine healthcare | Hospitalisation +<br>Routine healthcare +<br>Optical Dental care | Hospitalisation only         | Hospitalisation +<br>Routine healthcare | Hospitalisation +<br>Routine healthcare +<br>Optical Dental care | Hospitalisation only         | Hospitalisation +<br>Routine healthcare | Hospitalisation +<br>Routine healthcare +<br>Optical Dental care |
| <b>under 20</b> | ind. € 264                   | ind. € 672                              | ind. € 792                                                       | ind. € 300                   | ind. € 888                              | ind. € 1,044                                                     | ind. € 348                   | ind. € 1,056                            | ind. € 1,284                                                     |
| <b>21 to 25</b> | ind. € 336<br>fam. € 972     | ind. € 828<br>fam. € 2,412              | ind. € 996<br>fam. € 2,856                                       | ind. € 396<br>fam. € 1,104   | ind. € 1,092<br>fam. € 3,084            | ind. € 1,296<br>fam. € 3,672                                     | ind. € 456<br>fam. € 1,296   | ind. € 1,320<br>fam. € 3,720            | ind. € 1,608<br>fam. € 4,572                                     |
| <b>26 to 30</b> | ind. € 396<br>fam. € 1,080   | ind. € 996<br>fam. € 2,688              | ind. € 1,188<br>fam. € 3,192                                     | ind. € 468<br>fam. € 1,236   | ind. € 1,320<br>fam. € 3,432            | ind. € 1,548<br>fam. € 4,080                                     | ind. € 528<br>fam. € 1,440   | ind. € 1,560<br>fam. € 4,128            | ind. € 1,896<br>fam. € 5,088                                     |
| <b>31 to 35</b> | ind. € 456<br>fam. € 1,188   | ind. € 1,092<br>fam. € 2,964            | ind. € 1,296<br>fam. € 3,528                                     | ind. € 516<br>fam. € 1,356   | ind. € 1,428<br>fam. € 3,792            | ind. € 1,716<br>fam. € 4,500                                     | ind. € 600<br>fam. € 1,584   | ind. € 1,716<br>fam. € 4,560            | ind. € 2,124<br>fam. € 5,604                                     |
| <b>36 to 40</b> | ind. € 528<br>fam. € 1,368   | ind. € 1,308<br>fam. € 3,420            | ind. € 1,560<br>fam. € 4,056                                     | ind. € 600<br>fam. € 1,572   | ind. € 1,704<br>fam. € 4,344            | ind. € 2,016<br>fam. € 5,172                                     | ind. € 708<br>fam. € 1,824   | ind. € 2,040<br>fam. € 5,244            | ind. € 2,508<br>fam. € 6,456                                     |
| <b>41 to 45</b> | ind. € 612<br>fam. € 1,548   | ind. € 1,488<br>fam. € 3,852            | ind. € 1,764<br>fam. € 4,584                                     | ind. € 684<br>fam. € 1,776   | ind. € 1,920<br>fam. € 4,920            | ind. € 2,280<br>fam. € 5,844                                     | ind. € 792<br>fam. € 2,064   | ind. € 2,304<br>fam. € 5,928            | ind. € 2,832<br>fam. € 7,296                                     |
| <b>46 to 50</b> | ind. € 732<br>fam. € 1,824   | ind. € 1,812<br>fam. € 4,536            | ind. € 2,160<br>fam. € 5,400                                     | ind. € 828<br>fam. € 2,088   | ind. € 2,328<br>fam. € 5,784            | ind. € 2,772<br>fam. € 6,864                                     | ind. € 972<br>fam. € 2,436   | ind. € 2,808<br>fam. € 6,972            | ind. € 3,456<br>fam. € 8,568                                     |
| <b>51 to 55</b> | ind. € 864<br>fam. € 1,992   | ind. € 2,160<br>fam. € 4,956            | ind. € 2,568<br>fam. € 5,892                                     | ind. € 996<br>fam. € 2,280   | ind. € 2,772<br>fam. € 6,300            | ind. € 3,288<br>fam. € 7,500                                     | ind. € 1,164<br>fam. € 2,664 | ind. € 3,324<br>fam. € 7,596            | ind. € 4,092<br>fam. € 9,360                                     |
| <b>56 to 60</b> | ind. € 1,056<br>fam. € 2,436 | ind. € 2,628<br>fam. € 6,060            | ind. € 3,132<br>fam. € 7,212                                     | ind. € 1,212<br>fam. € 2,796 | ind. € 3,372<br>fam. € 7,704            | ind. € 4,008<br>fam. € 9,144                                     | ind. € 1,416<br>fam. € 3,252 | ind. € 4,056<br>fam. € 9,288            | ind. € 4,992<br>fam. € 11,424                                    |
| <b>61 to 65</b> | ind. € 1,332<br>fam. € 2,868 | ind. € 3,336<br>fam. € 7,152            | ind. € 3,972<br>fam. € 8,520                                     | ind. € 1,536<br>fam. € 3,300 | ind. € 4,260<br>fam. € 9,084            | ind. € 5,064<br>fam. € 10,812                                    | ind. € 1,788<br>fam. € 3,840 | ind. € 5,136<br>fam. € 10,968           | ind. € 6,312<br>fam. € 13,500                                    |
| <b>66 to 70</b> | ind. € 1,716                 | ind. € 4,272                            | ind. € 5,076                                                     | ind. € 1,968                 | ind. € 5,436                            | ind. € 6,468                                                     | ind. € 2,292                 | ind. € 6,552                            | ind. € 8,064                                                     |
| <b>over 70</b>  | ind. € 2,124                 | ind. € 5,292                            | ind. € 6,288                                                     | ind. € 2,448                 | ind. € 6,732                            | ind. € 7,992                                                     | ind. € 2,832                 | ind. € 8,112                            | ind. € 9,984                                                     |

**Zone A:** the Bahamas, Canada, Switzerland, United States.

**Zone B:** Albania, Andorra, Armenia, Australia, Austria, Azerbaijan, Belgium, Belarus, Bosnia-Herzegovina, Brazil, Bulgaria, Chile, Croatia, Cyprus, Denmark, Estonia, Faroe Islands, Finland, Georgia, Gibraltar, Great Britain, Greece, Hong Kong, Hungary, Iceland, Ireland, Israel, Italy, Latvia, Lichtenstein, Lithuania, Luxemburg, Macedonia, Malta, Moldavia, Monaco, The Netherlands, New-Zealand, Norway, Poland, Portugal, The Czech Republic, Romania, Russia, San Marino, Serbia and Montenegro, Slovakia, Slovenia, Spain, Sweden, Svalbard and Jan Mayen, Taiwan, Ukraine, Vatican State, Venezuela.

**Zone C:** any country not listed under Zones A and B.

### Notes

The level of the family premium depends on the age of the eldest person.

The list of countries temporarily excluded can be obtained on [www.aprilmobilite.com](http://www.aprilmobilite.com) or by calling us on +33 (0)1 73 02 93 93. The list of excluded countries is liable to change.

## 2 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:

| Benefits                                                                                                | Levels of cover                                                                                                          |
|---------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------|
| <b>In the event of accident or illness:</b>                                                             |                                                                                                                          |
| Medical repatriation or medical transportation to the most appropriate hospital or the home country     | covered                                                                                                                  |
| Search and rescue expenses                                                                              | up to € 5,000 per person, up to € 15,000 per event                                                                       |
| Return of the insured to country of expatriation after stabilisation                                    | one-way economy class airline ticket or 1 <sup>st</sup> class railway ticket                                             |
| Advance payment of hospital expenses in country of expatriation*                                        | up to € 15,000 (advance)                                                                                                 |
| Cost of a relative if the insured is hospitalised for more than 10 days and was expatriated alone       | return economy class airline ticket or 1 <sup>st</sup> class railway ticket and € 80 per night up to a max. of 10 nights |
| Sending essential medication not available locally                                                      | covered                                                                                                                  |
| Repatriation of other beneficiaries in case of repatriation of the insured                              | one-way economy class airline ticket or 1 <sup>st</sup> class railway ticket                                             |
| <b>In the event of the death of the insured:</b>                                                        |                                                                                                                          |
| Returning the body or ashes to residence                                                                | covered                                                                                                                  |
| 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 <sup>st</sup> 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 <sup>st</sup> class railway ticket                                             |
| <b>If your personal effects are lost or stolen abroad:</b>                                              |                                                                                                                          |
| Advance of funds abroad                                                                                 | up to € 1,500                                                                                                            |
| Provision of new travel document abroad                                                                 | one-way economy class airline ticket or 1 <sup>st</sup> class railway ticket                                             |
| Sending urgent messages                                                                                 | covered                                                                                                                  |
| <b>In the event of an unintentional infraction of the law abroad:</b>                                   |                                                                                                                          |
| Legal expenses incurred while abroad                                                                    | up to € 1,500 per event                                                                                                  |
| Cost of bail while abroad                                                                               | up to € 15,000 per event                                                                                                 |
| <b>In the event of the death or the hospitalisation of a relative:</b>                                  |                                                                                                                          |
| Early return home if a close relative dies                                                              | return economy class airline ticket or 1 <sup>st</sup> class railway ticket                                              |
| Early return due to the hospitalisation for 5 days or more of a relative in the home country            | return economy class airline ticket or 1 <sup>st</sup> class railway ticket                                              |

\* If you have no healthcare cover.

**These assistance benefits are valid for periods of one year in the selected geographical area and for stays of less than 90 consecutive days in the rest of the world and the home country.**

### Note

The decision to return you to your home country or to send you to a local hospital is made by APRIL Mobilité Assistance on the advice of the attending physician. The date of repatriation, the location of the hospital and the means of transport are decided solely on the basis of medical needs.

| Annual premiums 2009 (all taxes included) for cover commencing prior to 01/12/2009 |                                      |           |
|------------------------------------------------------------------------------------|--------------------------------------|-----------|
|                                                                                    | European and Mediterranean countries | Worldwide |
| Individual under 31                                                                | € 132                                | € 228     |
| Individual aged 31 to 70 inclusive                                                 | € 144                                | € 264     |
| Family                                                                             | € 324                                | € 576     |

**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, Great Britain, Greece, Hungary, Iceland, Ireland, Israel, Italy, Latvia, Lebanon, Libya, Lichtenstein, Lithuania, Luxembourg, Macedonia, Malta, Monaco, Moldavia, Morocco, The Netherlands, Norway, Palestine, Poland, Portugal, The Czech Republic, Romania, San Marino, Serbia and Montenegro, Slovakia, Slovenia, Spain, Sweden, Switzerland, Svalbard and Jan Mayen, Syria, Tunisia, Turkey, Ukraine, Vatican State.

### 3 Personal liability

We will cover you for any money that you have to pay as a result of any damage you are held responsible for in a non-business capacity. The commute to and from your home and your place of work is also covered.

You are covered if you, or any person you are responsible for, are held legally responsible for damage to a third party <sup>see definition</sup> while travelling to your country of expatriation and during your stay abroad.

#### Note

Personal liability cover must be taken out in combination with other cover under the policy. It is not available separately.

| Nature of services                                                                                                                          | Levels of cover                                                      |
|---------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------|
| Bodily injury, material and consequential damage                                                                                            | up to € 7,500,000 per claim per insurance year                       |
| <b>including:</b>                                                                                                                           |                                                                      |
| Inexcusable fault <sup>see definition</sup>                                                                                                 | up to € 300,000 per victim<br>up to € 1,500,000 per insurance year   |
| Material and consequential damage                                                                                                           | up to € 750,000 per claim and per year<br>deductible € 150 per claim |
| Damage (including fire, explosion and water damage to property leased or borrowed by the insured for the organisation of family ceremonies) | up to € 150,000 per claim and per year<br>deductible € 150 per claim |

#### Definitions

**Third party:** any person who is not the insured, who occasionally cares for the insured's children or animals free of charge, and the employees of the insured.

**Inexcusable fault:** exceptionally serious error caused by a voluntary act or omission, the danger of which the person responsible should have been aware, committed without justification and which is not deliberate. An intentional fault is caused by the deliberate wish to hurt others.

| Annual premiums 2009 (all taxes included) per policy cover commencing prior to 01/12/2009 |                                    |           |
|-------------------------------------------------------------------------------------------|------------------------------------|-----------|
|                                                                                           | Worldwide excluding USA and Canada | Worldwide |
| Per policy:                                                                               | € 120                              | € 174     |

The amount of the personal liability premium only depends on the country or countries to be visited. 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 named by the insured in the policy. The amount of the sum is doubled if the 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*.

### Note

The amount of death benefit paid may be fixed between € 20,000 to € 400,000.

The premium is calculated as follows:

### 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:

$(€ 122,000 / € 20,000) \times € 72 = € 439.20$  per year.

The calculation rule is as follows:

$(\text{Level of cover requested} / € 20,000) \times \text{Premium corresponding to € 20,000 in the appropriate age group.}$

| Annual premiums 2009 (all taxes included) per insured aged 18 to 64<br>for cover commencing prior to 01/12/2009 |          |          |          |          |          |          |          |          |
|-----------------------------------------------------------------------------------------------------------------|----------|----------|----------|----------|----------|----------|----------|----------|
|                                                                                                                 | 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*                                                                                | € 48     | € 54     | € 72     | € 96     | € 132    | € 180    | € 264    | € 396    |
| Minimum death benefit: € 400,000*                                                                               | € 960    | € 1,080  | € 1,440  | € 1,920  | € 2,640  | € 3,600  | € 5,280  | € 7,920  |

\* doubled if death is caused by an accident.

### Note

Depending on the level of death benefit requested, the insured 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 Mobilité 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 Sick leave from work

We will pay a daily allowance or a disability amount if you cannot work due to illness or accident. This cover ensures that you receive a regular part of your salary for a fixed period.

### Note

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 allowance (between € 20 and € 140) on condition that you comply with the following rule: **the amount of daily allowance paid over one month must not exceed 70% of your gross monthly income.** You must be in paid employment to benefit from this cover.

### Daily allowance:

Daily indemnities may be paid starting from the 31<sup>st</sup> day or the 61<sup>st</sup> 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 allowance cover applies from the 31<sup>st</sup> day or the 61<sup>st</sup> day of the exemption benefit: in case of financial difficulties caused by a leave of absence from work with the right to daily allowance, the insured receives free social protection cover. This benefit will stop when the insured reaches the age of 60.

### Disability pension:

We will pay a long-term disability pension if you are disabled through illness. The daily allowance is converted to an annual pension after a maximum of 3 years' payment of the daily allowance. The annual pension is paid once your condition has stabilised and until you reach retirement age, 60 at the latest.

The amount of the annual pension is in proportion to the disability rate.

**Annual premiums 2009 (all taxes included) per insured aged 18 to 60  
for cover commencing prior to 01/12/2009**

| Excess<br>choice of 30 or 60 days                 | € 20 of daily allowance<br>with excess of 30 days | € 20 of daily allowance<br>with excess of 60 days |
|---------------------------------------------------|---------------------------------------------------|---------------------------------------------------|
| Minimum death benefit<br>or D.A. selected x 1,000 | € 20,000                                          | € 20,000                                          |
| Maximum annual amount<br>D.A. selected x 360      | € 7,200                                           | € 7,200                                           |
| 18 to 30                                          | € 144.00                                          | € 128.40                                          |
| 31 to 35                                          | € 156.00                                          | € 136.80                                          |
| 36 to 40                                          | € 204.00                                          | € 180.00                                          |
| 41 to 45                                          | € 276.00                                          | € 243.60                                          |
| 46 to 50                                          | € 420.00                                          | € 368.40                                          |
| 51 to 55                                          | € 444.00                                          | € 391.20                                          |
| 56 to 60                                          | € 288.00                                          | € 247.20                                          |

**Calculation:** Rule of proportionality, for example a person aged 40 requesting a daily allowance of € 62 with excess of 30 days will pay (€ 62 x € 204) / € 20 = € 632.40 per year.

### Note

Depending on the level of daily allowance and disability pension selected, the insured will be asked to complete the following medical requirements:

- daily allowance of between € 20 and € 80: Health questionnaire,
- daily allowance of between € 81 and € 100: Health questionnaire + doctor's medical report\*,
- daily allowance of between € 101 and € 140: Health questionnaire + doctor's medical report\*, electrocardiogram, blood and urine samples (ask us for details).

(\* reimbursed by APRIL Mobilité)

## How the Ambassade plan operates

### Insured

Any person covered under the policy aged between 0 and 70, not residing in France, in the French Overseas Departments or in his or her home country is eligible. The upper age limit for applications for cover for sick leave from work and total and irreversible loss of autonomy is 60, 64 for death benefit and personal liability cover. From the age of 60, new subscribers will be requested to have a medical visit paid for by the insured and to submit a medical report given by APRIL Mobilité.

### Note

*Subscription can be on an individual or family basis (except for death benefit and total and irreversible loss of autonomy/cover for sick leave from work which can only be provided on an individual basis). The personal liability 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 cover.*

### Territorial limits

The healthcare cover applies in the zone selected. Selecting zone A also gives you access to cover in zones B and C. Selecting zone B also gives you access to cover in zone C. Selecting zone C provides cover only in this zone. Assistance and personal liability cover applies in the selected zone. All three types of cover also apply during short-term stays of less than 90 consecutive days outside the selected zone (including France, the French Overseas Departments and the home country). Death, total and irreversible loss of autonomy and sick leave from work indemnity apply in the country of expatriation and during short-term stays of less than 90 consecutive days outside the country of expatriation.

In the event of repatriation on the decision of APRIL Mobilité Assistance outside the selected zone, any medical expenses cover you have will apply.

For a stay of more than 90 consecutive days outside the selected zone, the policyholder must inform APRIL Mobilité of the move to another geographical zone so that the premium level can be adjusted.

The insured is covered 24 hours a day in both a private and professional capacity with the exception of personal liability cover which applies only in a personal capacity.

### Note

***As a result of heightened tension, cover in certain countries is subject to prior agreement from APRIL Mobilité. A comprehensive list of temporarily excluded countries can be consulted on [www.aprilmobilite.com](http://www.aprilmobilite.com) by calling us on + 33 (0)1 73 02 93 93. The list of excluded countries is liable to change.***

### Commencement of cover

Cover starts, at the earliest, on the first day following receipt of the completed application form and supporting documents, when the premium has been paid and medical approval has been obtained.

### Note

Cover ceases automatically:

- when the age limit is reached:
  - **21** for dependent children (26 if in full time education), 31 for assistance benefits;
  - **60** for cover for sick leave from work and total and irreversible loss of autonomy benefits;
  - **65** for personal liability and death benefits;
  - **71** for assistance benefits;
- if you do not pay the premium,
- if you are no longer an expatriate. Supporting documentation must be produced.

## How the Ambassade plan operates

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.

If the premium is not paid APRIL Mobilité will send a reminder. If the premium remains unpaid, a formal notice of cancellation will be issued. **Notices of cancellation which are sent by recorded delivery will be charged at € 23 per item.**

Upon return to France or to the home country, cover can be extended for a maximum period of three months if specifically requested, and if the corresponding premium indicated by APRIL Mobilité is paid.

Extending cover in this way allows the insured to make arrangements under the state scheme of his or her home country while ensuring continuity of cover.

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### Customer Service

Throughout your period of cover and during your stay abroad, APRIL Mobilité's 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 life of your policy,
- add a beneficiary,
- sign up to new options,
- update contact or bank details,
- make any other changes to your cover.

The customer service team can be contacted on:

Tel: +33 (0)1 73 02 93 93 or email: [suivi.client@aprilmobilite.com](mailto:suivi.client@aprilmobilite.com)

## Exclusions from benefits

### Exclusions from the repatriation assistance benefits

- any interventions and/or reimbursements related to medical visits, check-ups, or preventative screenings;
- infections or benign injuries that can be treated on site and that do not prevent the beneficiary from continuing his travel;
- convalescence, infections in the process of being treated and not yet cured and/or requiring additional care programs;
- illnesses which had been identified prior to departure and which were at risk of aggravation or relapse;
- infections causing hospitalisation in the 6 months prior to departure;
- any consequences (check-ups, further treatment, recurrences) of an infection having caused repatriation;
- pregnancy barring unforeseeable complications but in all cases:
  - pregnancy and any complications and, in all cases, after the 28<sup>th</sup> week;
  - births and further developments relating to newborns;
  - termination of pregnancy;
- the consumption of alcohol and the consequences thereof under local legislation;
- cosmetic surgery;
- trips undertaken for diagnosis and/or treatment;
- the consequences of the failure of, unfeasibility of or reaction to any vaccination or treatment desired or essential for travel;
- congenital illnesses or deformities;
- search and rescue expenses resulting from the non-observance of the rules of caution dictated by the site operators and/or regulatory measures governing the activity practised by the beneficiary;
- search and rescue expenses resulting from the practice of a professional sport, participation in an expedition or competition, unless otherwise expressly stipulated.

Not covered are:

- medical expenses;
- cures, stays in rest homes and physiotherapy expenses;
- contraception and sterility treatment;
- spectacles and contact lenses;
- cosmetic prostheses, dentures, hearing aids;
- regular transportation required as a result of the beneficiary's health.

## Exclusions from benefits

### Exclusions for healthcare expense benefits

- any medical or surgical expense not prescribed by a qualified medical authority that would not be covered by the French Social Security system (unless otherwise stated on the benefits schedule);
- non-medically motivated aesthetic treatment expenses, cosmetic, weight-loss, and weight-gain treatments, thermal treatments;
- psychological support, psychoanalysis, mental illness, depression or anxiety treatments (other than stays in a psychiatric hospital up to 30 days a year);
- related expenses such as telephone charges in the event of hospitalisation or expenses judged to be excessive, unreasonable or unusual considering the country in which they were incurred;
- transportation expenses other than for the ambulance to the care centre deemed closest;
- medical hospitalisation expenses or stays in sanatoriums or homes, when the institutions that treated the insured are not authorised by the competent public authority;
- treatment requiring prior agreement, dispensed without prior agreement.

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### Exclusions from personal liability benefits

- damage resulting from the exercise of any professional activity or functions completed under the context of elected offices;
- driving any motorized or animal-drawn vehicle;
- the consequences of any material damage or bodily harm suffered by the insured;
- material damage caused by fire, explosion, or water leaks having begun or occurred in the buildings or places of which the insured is owner, lessor or for which he has private ownership under any title whatsoever;
- damage caused by pollution;
- noise pollution;
- consequences of hunting activities.

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### Exclusion from sick leave from work cover

Sick leave benefit is awarded only when the absence from work is due to illness or an accident. As maternity is not itself an illness, any absences during pregnancy will be covered under the policy only if they are due to illness (i.e. on medical grounds). Any leave granted for reasons of maternity or paternity is not due to illness and is therefore excluded under the policy.

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### Exclusions common to all benefits

In addition to the exclusions set forth for each benefit, all the costs and consequences are excluded from cover:

- intentional acts by the policyholder or beneficiary and/or infractions of the law of the country where the insured is travelling;
- civil or foreign wars, riots, insurrections, strikes, piracy or sabotage, voluntary participation in fights or popular movements, acts of terrorism that occur in the same place as the events and regardless of the protagonists except in the case of legitimate self-defense;
- suicide or suicide attempts in the first year of benefits, the use of drugs or narcotics without a medical prescription;
- alcoholism or drunkenness by the insured (alcohol level higher than that defined by the traffic law applicable on the day of the accident);
- the direct or indirect effects of changing the structure of the atomic nucleus, climatic changes such as storms and hurricanes, earthquakes, floods, tidal waves or other disasters except for under the framework for indemnity for natural disasters;
- accidents or illnesses, infections, deformities after the start date of cover which are subject to relapses or which have not stabilised, congenital illnesses or deformities that were not declared on application;
- dangerous sports such as microlighting, hang-gliding, paragliding, driving cars, motorcycles or go-carts, parachuting, mountain climbing, rock climbing, underwater diving except for free-diving up to 50 meters, caving, skeletoning, ski jumping, bobsleighting, bungee jumping, rafting, canyoning, air-ballooning, jet-skiing and the following sports when practised off piste: skiing, cross country skiing, tobogganing and snowboarding;
- participation in all sports competitions and entertainment, practicing sports in a club or federation, both professionally and as an amateur, as well as all sports requiring the use of a terrestrial, nautical or aerial engine;
- air navigation accidents except if the insured is an ordinary passenger and is on board a craft for which the owner or pilot has all the appropriate authorisations and licenses;
- sailing or pleasure cruising on the high seas;
- carrying out any professional activity on an oil rig.

Except in application of Articles L.113-8 and L.113-9 of the French Insurance Code, the benefits apply as a consequence of diseases or medical illnesses which occurred before the date of signing the Application form contract if they were declared on the said Application form and are not subject to a particular exclusion, of which the policyholder has been notified of by registered letter and which has been accepted by the policyholder.

## How to apply for cover ?

- 1 Complete the Application form attached, in CAPITAL LETTERS (one letter in each box) using a black biro pen. The policyholder, the insured (and his or her spouse or partner) should sign the Application form on page 7.

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- 2 The policyholder, his or her insured spouse or partner and his or her children over 18 should sign the Health questionnaire (not required for repatriation assistance and personal liability cover) on pages 8, 9 and 10 by marking each question YES or NO using a black biro pen  
If you answer YES to any of the questions (other than question 14), please provide further details about the events surrounding the illness or accident and its consequences in the space on page 10. If you would prefer your responses to remain confidential you should photocopy the blank Health questionnaire, complete it and send it in a sealed envelope marked "Confidential" for the attention of the APRIL Mobilité's Medical Examiner.

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- 3 Send your Application form and the Health questionnaire together with a cheque for the first premium in euros made **payable to APRIL Mobilité** or fill in your credit card details on the Application form or complete the direct debit authorisation form or arrange for a bank transfer (enclose a copy of the transfer document).

### Contact details for APRIL Mobilité:

- APRIL Mobilité - Service Conseil Client  
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)
- Metro: Père Lachaise or Saint-Maur - Lines 2 and 3. Car parks: Alhambra or Les Trois Bornes.

The Ambassade policy, as described in the General conditions serving as the schedule under the reference Am 2009, comprises the insurance policies cited below with the following insurers:

- Axéria Prévoyance (Policies No. APRMOB0209 and APRMOB0309) - 83-85, boulevard Vivier Merle, 69003 Lyon, FRANCE,
- ACE Europe (Policy No. FR32022517) - Le Colisée, 8 avenue de l'Arche, 92419 Courbevoie Cedex, FRANCE,
- Gan Eurocourtage IARD (Policy No. 78178143) - 8-10 rue d'Astorg, 75383 Paris Cedex 8, FRANCE.

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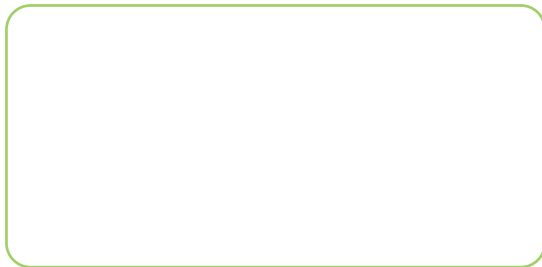
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**APRIL MOBILITÉ MEMBER OF APRIL GROUP**

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