



Valid in all  
countries  
visited

**Benefits 2010**

# Magellan

[ Insurance solutions ] for globetrotters and short-term expatriates



*Personal insurance  
for globetrotters and  
short-term expatriates  
up to age 75,  
from € 55 per month*



# Magellan 2010

The **Magellan** policy is designed for anyone **under the age of 75** spending up to a year travelling anywhere in the world (excluding France, the French Overseas Departments and Regions and the home country). Maximum period of cover one year.

The policy insures you against the unexpected during your time abroad, thanks to our comprehensive medical expenses, repatriation assistance, personal liability cover...

## Comprehensive cover

### Faced with medical expenses?

#### **Emergency hospitalisation?**

#### **Doctor's appointment?**

Magellan covers you for both regular and unexpected medical expenses including from the 1<sup>st</sup> euro you spend or as a top-up to French Social Security cover or to the CFE and offers a direct payment service for hospital fees: you have nothing to pay up front if you are hospitalised for more than 24 hours.

### Need assistance during your trip?

#### **Involved in an accident and need to be repatriated straight away?**

#### **Hospitalised and awaiting the arrival of a relative?**

APRIL Mobilité will organise your repatriation on medical grounds, at any time, day or night, to your home or to the best equipped hospital. We also cover the transport and accommodation costs incurred by a friend or relative coming to visit you.

### If you lose your luggage during the trip?

#### **You arrive at your destination but your luggage doesn't.**

APRIL Mobilité reimburses you up to € 1 600 in the event of the loss, theft or destruction of your luggage. The policy also covers you for essential items up to the value of € 200 if your luggage is delayed.



### > A policy specially designed for globetrotters

- **Travelling round the world?** You are covered by the Magellan policy wherever you go.
- Applying for a **Working Holiday Visa (WHV)**? Magellan meets the WHV insurance requirements.
- **Visiting your home country from time to time?** You will also be covered there during visits of 90 consecutive days between two stays abroad.
- **Need to manage your budget?** Opt for monthly payments of your premium.



### > StandbyMD service: Doctor's home visits in North America

In emergencies, during evenings or weekends, when your doctor is unavailable we can provide a home consultation service.

To avoid long waits in Accident & Emergency, you can request the StandbyMD service: a doctor will make a preliminary diagnosis by telephone before advising you on what you should do next: arrange a home visit or attend A&E.

This service is available in the following cities:

- **In the US:** Los Angeles, Miami, Orlando, San Francisco, Las Vegas, Washington, Chicago, Boston, Hollywood, Ft. Lauderdale, Bonita Springs, San Diego, Dallas, Phoenix, Scottsdale, Baltimore, Philadelphia, Atlanta, Houston, Naples, Fort Myers
- **In Mexico:** Cancun
- **In Canada:** Toronto

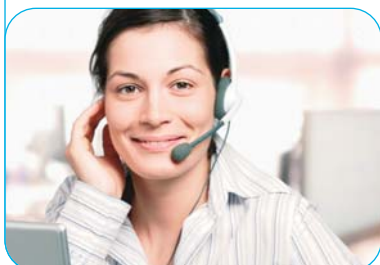


## Additional services

### Your client advisory service

#### Looking for more information on your Magellan 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) - Paris time:

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, 24h/24 access 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.

### Your insurance Card

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

- direct payment of hospital costs with no upfront payment during approved hospitalisation for 24 hours or more (unless you selected option 2, as a top-up to the French Social Security scheme),
- requesting emergency assistance,
- contacting the counselling service.

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

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



### Our commitment to service levels

#### Top quality management of your account

Our teams are equipped to process applications 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 our clients always receive polite and professional responses to their queries.

## 1 Medical expenses

The maximum amount of medical expenses cover is € 200,000 per insured person per year (for one year from the date of commencement of cover). The insured can opt for reimbursements:

- from the 1<sup>st</sup> euro spent as a percentage of actual costs,
- as a top-up to the French Social Security scheme (stays of up to 3 months),
- as a top-up to the Caisse des Français de l'Étranger (stays of 3 months or more).

In both cases, the APRIL Mobilité benefits top-up those provided under Social security scheme. Proof of Social Security reimbursement must be provided.

| Abroad   | Option 1:<br>reimbursement from the 1 <sup>st</sup> euro                    | Option 2:<br>reimbursement as a top-up<br>to the French Social Security<br>scheme or to the CFE   |
|--|---|---|
| Direct payment of hospital costs <i>see definition</i> during approved hospitalisation for 24 hours or more (unless you selected option 2, as a top-up to the French Social Security scheme) | provided on request 24 hours a day,<br>if prior agreement has been obtained |   |
| Hospitalisation without surgery or for surgery   | 100% of actual costs <i>see definition</i>                                  | Reimbursement as a top-up<br>to the French Social<br>Security scheme or to the CFE<br>with the same percentages<br>of reimbursement and<br>the same upper limits<br>as in option 1. |
| Daily hospital charge <i>see definition</i>  | 100% of actual costs  |   |
| Private room   | up to € 50 per day  |   |
| Visits and consultations with GPs and specialists  | 100% of actual costs<br>up to € 80 per item                                 |   |
| Radiography, diagnostic tests, drugs, nursing* and specialist care   | 100% of actual costs  |   |
| Physiotherapy ( <b>following surgery covered by the policy</b> )*  | 100% of actual costs<br>up to € 50 per item                                 |   |
| Eye care ( <b>following reported accident</b> <i>see definition</i> )  | 100% of actual costs<br>up to € 350 per person per year                     |   |
| Dental treatment and dentures ( <b>following reported accident</b> )   |   |   |
| Other prostheses ( <b>following reported accident</b> )  |   |   |
| Contraceptives (condoms)   | up to € 20 per year   | up to € 20 per year   |

## In France and your home country

If you return temporarily to France or to your home country for a period of less than 90 days between two stays abroad, the same cover is maintained **up to a maximum of 100% of the French Social Security reimbursement rate** *see definition* and within the limits outlined above.

**If you are receiving French Social Security or CFE benefits and/or private healthcare benefits, these are supplemented by the Magellan plan.**

\* Prior agreement *see definition* must be obtained where more than 20 sessions are prescribed during the insurance year.

## What am I reimbursed for ?

### Example 1: hospitalisation in the USA (option 1)

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

→ APRIL Mobilité payment of 100% of actual costs = \$15,200 → You pay: \$0

### Example 2: private doctor's visit in Italy (option 2, as a top-up to the French Social Security scheme or to the CFE)

Cost of the consultation = € 60

→ French Social Security reimbursement = € 14,40 → APRIL Mobilité reimbursement: € 60 - € 14,40 = € 45,60 → You pay: € 0

## Definitions

**Actual costs:** all the medical expenses charged to you.

**Caisse des Français de l'Étranger:** Social Security scheme for French nationals living abroad providing benefits equivalent to the standard French Social Security scheme.

**Daily hospital charge:** portion of daily hospital costs not covered by Social Security.

**Direct payment of hospital costs:** if you are hospitalised for more than 24 hours, you may be eligible for direct payment of your hospital fees with no upfront payment. This facility is subject to medical approval.

**French Overseas Departments and Regions:** Guadeloupe, French Guyana, Martinique and Reunion Island.

**French Social Security reimbursement rate:** rate used by Social Security to reimburse treatments or prescriptions delivered in France by healthcare professionals. Where generic drugs are available, the reimbursement will be based on the cost of the generic version.

**Prior agreement:** certain medical treatments and procedures require the prior agreement of our Medical Examiner. The practitioner prescribing these treatments or procedures require the prior agreement and a detailed breakdown of costs.

**Reported accident:** an accident recorded by a competent authority (police force, fire fighters, medical authority, etc.) and for which a certificate has been issued specifying the circumstances, type of injury and date of the accident.

## 2 Counselling helpline

Helping you cope in difficult circumstances.

Dialogue with a clinical psychologist

Telephone calls or exchanges of email with a team of psychologists available 24 hours a day, 7 days a week

**This telephone or email support does not constitute psychotherapy.**

## 3 Repatriation assistance

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

|   |   |
|---|---|
| Repatriation  | covered   |
| Search and emergency services   | up to € 5,000 per person and up to € 15,000 per incident                    |
| Accompanying you on the home journey  | covered   |
| Return to the country of expatriation or cost of sending a colleague to replace you | covered   |
| Cost of a family member if the insured is hospitalised for 6 days or more           | return ticket and € 80 per night up to a <b>max. of 10 nights</b>           |
| Early return due to the hospitalisation for 5 days or more of a family member       | return economy class airline ticket or 1 <sup>st</sup> class railway ticket |
| Early return home if your home is very badly damaged                                | return economy class airline ticket or 1 <sup>st</sup> class railway ticket |
| Early return home if a family member dies   | return economy class airline ticket or 1 <sup>st</sup> class railway ticket |
| Sending you essential medication not available locally                              | covered   |
| Sending urgent messages   | covered   |
| Returning your body to your home if you die   | covered   |
| Provision of coffin   | up to € 1,500   |
| Cost of bail while abroad   | up to € 15,000  |
| Legal expenses incurred while abroad  | up to € 3,000   |
| Provision of funds if your personal money is lost or stolen                         | up to € 1,000 per incident  |
| Delayed baggage   | up to € 200   |

## 4 Personal liability

You are covered for damage caused to others while you are travelling and during your stay abroad, in a private capacity only. Per claim:

|   |   |
|---|---|
| Bodily injury   | up to € 4,500,000                             |
| Physical and consequential damage                                 | up to € 460,000, <b>excess: € 76</b>          |
| Legal costs of claims made against you                            | up to € 3,100, <b>if costs are over € 228</b> |
| In a professional capacity:<br><b>Internship: physical damage</b> | up to € 12,000, <b>excess: € 76</b>           |

## 5 Personal accident

|  |  |
|--|--|
| Amount we will pay if you die in an accident   | € 8,000, <b>limited to funeral expenses for the under 16's</b> |
| Amount we will pay if you are totally and permanently disabled in an accident, reduced if you are partially and permanently disabled | € 30,000, <b>proportional excess: 20%</b>                      |

## 6 Baggage

|   |   |
|---|---|
| Luggage which is lost, stolen, destroyed in an explosion or fire or by water during the outward or return trip or during the stay | up to € 1,600, <b>excess of 7€ claim limited to 50% for valuables</b> |
|---|---|

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

The following family members can be covered under the family option: the principal insured, his or her spouse/partner and his or her dependent children. Dependent children are defined as any children of the insured under the age of 21 (or under 26 if full-time study).

The period of cover is between 2 weeks and 12 months if the insured has selected option 1 (reimbursements from the 1<sup>st</sup> euro).

The period of cover is between 2 weeks and 3 months if the insured has selected option 2 as a top-up to the French Social Security scheme.

The period of cover is between 3 and 12 months if the insured has selected option 2 as a top-up to the CFE.

**Payment of premium:** *(all taxes included for cover commencing prior to 31/12/2010, including € 3 monthly / fortnightly administration fee)*

| OPTION 1: reimbursement of medical expenses from the 1 <sup>st</sup> euro  |                 |          |                  |          |                  |          |                  |          |          |
|--|-----------------|----------|------------------|----------|------------------|----------|------------------|----------|----------|
|  | <= 30 years old |          | 31- 40 years old |          | 41- 50 years old |          | 51- 64 years old |          | 65-74    |
|  | indiv           | fam      | indiv            | fam      | indiv            | fam      | indiv            | fam      | indiv    |
| <b>Full payment (by cheque or credit/debit card)</b>                       |                 |          |                  |          |                  |          |                  |          |          |
| <b>15 days</b>   | € 50            | € 135    | € 72             | € 194    | € 94             | € 254    | € 117            | € 316    | € 146    |
| <b>1 month</b>   | € 74            | € 200    | € 98             | € 265    | € 131            | € 354    | € 164            | € 443    | € 221    |
| <b>Monthly payments (by direct debit from a French bank account)</b>       |                 |          |                  |          |                  |          |                  |          |          |
| <b>Amount of direct debit if the trip does not include any half-months</b> |                 |          |                  |          |                  |          |                  |          |          |
| <b>1 month</b>   | € 80            | € 206    | € 104            | € 271    | € 137            | € 360    | € 170            | € 449    | € 227    |
| <b>Amount of direct debit if the trip includes half-months</b>             |                 |          |                  |          |                  |          |                  |          |          |
| <b>1,5 months</b> → 2 monthly instalments                                  | € 68.00         | € 173.50 | € 91.00          | € 235.50 | € 118.50         | € 310.00 | € 146.50         | € 385.50 | € 189.50 |
| <b>2,5 months</b> → 3 monthly instalments                                  | € 72.00         | € 184.34 | € 95.34          | € 247.33 | € 124.67         | € 326.66 | € 154.34         | € 406.67 | € 202.00 |
| <b>3,5 months</b> → 4 monthly instalments                                  | € 74.02         | € 189.76 | € 97.52          | € 253.26 | € 127.77         | € 335.01 | € 158.26         | € 417.26 | € 208.26 |
| <b>4,5 months</b> → 5 monthly instalments                                  | € 75.20         | € 193.00 | € 98.80          | € 256.80 | € 129.60         | € 340.00 | € 160.60         | € 423.60 | € 212.00 |
| <b>5,5 months</b> → 6 monthly instalments                                  | € 76.00         | € 195.16 | € 99.66          | € 259.17 | € 130.83         | € 343.34 | € 162.16         | € 427.83 | € 214.50 |
| <b>6,5 months</b> → 7 monthly instalments                                  | € 76.57         | € 196.72 | € 100.29         | € 260.86 | € 131.72         | € 345.72 | € 163.29         | € 430.86 | € 216.29 |
| <b>7,5 months</b> → 8 monthly instalments                                  | € 77.00         | € 197.88 | € 100.74         | € 262.13 | € 132.37         | € 347.51 | € 164.12         | € 433.13 | € 217.62 |
| <b>8,5 months</b> → 9 monthly instalments                                  | € 77.33         | € 198.78 | € 101.12         | € 263.11 | € 132.89         | € 348.89 | € 164.78         | € 434.89 | € 218.67 |
| <b>9,5 months</b> → 10 monthly instalments                                 | € 77.61         | € 199.50 | € 101.41         | € 263.90 | € 133.30         | € 350.00 | € 165.31         | € 436.30 | € 219.51 |
| <b>10,5 months</b> → 11 monthly instalments                                | € 77.82         | € 200.09 | € 101.63         | € 264.55 | € 133.63         | € 350.91 | € 165.72         | € 437.46 | € 220.18 |
| <b>11,5 months</b> → 12 monthly instalments                                | € 78.01         | € 200.59 | € 101.84         | € 265.09 | € 133.93         | € 351.67 | € 166.10         | € 438.42 | € 220.76 |

| OPTION 2: reimbursement of medical expenses as a top-up to the French Social Security scheme or the CFE |                 |          |                  |          |                  |          |                  |          |          |
|---|-----------------|----------|------------------|----------|------------------|----------|------------------|----------|----------|
|   | <= 30 years old |          | 31- 40 years old |          | 41- 50 years old |          | 51- 64 years old |          | 65-74    |
|   | indiv           | fam      | indiv            | fam      | indiv            | fam      | indiv            | fam      | indiv    |
| <b>Full payment (by cheque or credit/debit card)</b>  |                 |          |                  |          |                  |          |                  |          |          |
| <b>15 days</b>  | € 41            | € 111    | € 55             | € 149    | € 71             | € 192    | € 85             | € 230    | € 98     |
| <b>1 month</b>  | € 55            | € 149    | € 66             | € 178    | € 84             | € 227    | € 100            | € 270    | € 127    |
| <b>Monthly payments (by direct debit from a French bank account)</b>                                    |                 |          |                  |          |                  |          |                  |          |          |
| <b>Amount of direct debit if the trip does not include any half-months</b>                              |                 |          |                  |          |                  |          |                  |          |          |
| <b>1 month</b>  | € 61            | € 155    | € 72             | € 184    | € 90             | € 233    | € 106            | € 276    | € 133    |
| <b>Amount of direct debit if the trip includes half-months</b>  |                 |          |                  |          |                  |          |                  |          |          |
| <b>1,5 months</b> → 2 monthly instalments   | € 54.01         | € 136.00 | € 66.51          | € 169.50 | € 83.51          | € 215.54 | € 98.51          | € 256.00 | € 118.51 |
| <b>2,5 months</b> → 3 monthly instalments   | € 56.33         | € 142.34 | € 68.34          | € 174.33 | € 85.66          | € 221.38 | € 101.00         | € 262.67 | € 123.34 |
| <b>3,5 months</b> → 4 monthly instalments   | € 57.51         | € 145.51 | € 69.26          | € 176.76 | € 86.76          | € 224.31 | € 102.26         | € 266.01 | € 125.76 |
| <b>4,5 months</b> → 5 monthly instalments   | € 58.20         | € 147.40 | € 69.80          | € 178.20 | € 87.40          | € 226.05 | € 103.00         | € 267.99 | € 127.20 |
| <b>5,5 months</b> → 6 monthly instalments   | € 58.67         | € 148.66 | € 70.17          | € 179.17 | € 87.84          | € 227.23 | € 103.51         | € 269.33 | € 128.17 |
| <b>6,5 months</b> → 7 monthly instalments   | € 59.00         | € 149.58 | € 70.43          | € 179.86 | € 88.14          | € 228.07 | € 103.86         | € 270.29 | € 128.86 |
| <b>7,5 months</b> → 8 monthly instalments   | € 59.25         | € 150.26 | € 70.62          | € 180.38 | € 88.37          | € 228.69 | € 104.13         | € 271.00 | € 129.37 |
| <b>8,5 months</b> → 9 monthly instalments   | € 59.44         | € 150.78 | € 70.78          | € 180.77 | € 88.55          | € 229.17 | € 104.33         | € 271.56 | € 129.78 |
| <b>9,5 months</b> → 10 monthly instalments  | € 59.61         | € 151.20 | € 70.91          | € 181.09 | € 88.71          | € 229.56 | € 104.51         | € 272.00 | € 130.11 |
| <b>10,5 months</b> → 11 monthly instalments   | € 59.72         | € 151.55 | € 71.00          | € 181.37 | € 88.81          | € 229.88 | € 104.63         | € 272.36 | € 130.36 |
| <b>11,5 months</b> → 12 monthly instalments   | € 59.84         | € 151.84 | € 71.08          | € 181.59 | € 88.92          | € 230.15 | € 104.75         | € 272.68 | € 130.58 |

**If you opt for monthly payments, please fill in the direct debit authorisation form included in the Application form and send it to us along with your bank details.**

## General information

### Insured

Any person aged under 75 travelling outside of his or her home country is eligible (excluding France and the French Overseas Departments and Regions).

### Territorial limits

The cover applies in the country being visited, **with the exception of France and the home country** (other than temporary return visits to France or to the home country for not longer than 90 days between two visits abroad). **Certain countries may be excluded from the policy as a result of heightened tension there.** The list of excluded countries is liable to change and can be consulted by calling us on +33 (0)1 73 02 93 93.

### How the Magellan plan operates

The insurance is taken out **for a minimum of 15 days and a maximum of 12 months. It can be renewed with the agreement of the insurer (if Option 2, as a top-up of the French Social Security scheme, is selected, the maximum period of cover is 3 months ; if Option 2 is selected, as a top-up to the CFE, the minimum duration of the policy is 3 months).**

Cover starts, at the earliest, on the day following receipt by APRIL Mobilité of the Application form and the corresponding premium. Cover ends on the day of the final return to the home country and, at the latest, on the date shown on the Policyholder certificate (other than for periods of less than 90 consecutive days in the home country).

**Waiting periods: none if you are involved in an accident. In other cases: 8 days.**

The waiting period starts from the date of commencement of cover shown on the Policyholder certificate. No benefits are paid during the waiting period.

The Magellan policy as described in the General conditions serving as the schedule under the reference APRIL Mobilité Ma 2010, comprises the insurance policies cited below insured with the following insurers:

- Gan Eurocourtage Vie (Policy No. 219/936 265) - 8-10, rue d'Astorg - 75383 Paris Cedex 08 - FRANCE,
- Gan Eurocourtage IARD (Policy No.GCRV000004) - 8-10, rue d'Astorg - 75383 Paris Cedex 08 - FRANCE,
- ACE EUROPE (Policy No. 32022520) - Le Colisée, 8 avenue de l'Arche, 92419 Courbevoie Cedex - FRANCE.

## How to apply for cover

- 1 Complete the Application form in CAPITAL LETTERS (one letter in each box) using a black biro pen.
- 2 The policyholder must sign the Application form on page 5 (a parent or legal guardian should sign on behalf of a minor). If the policyholder (person paying the premium) is not the insured, he or she should sign the Application form on page 5.
- 3 The policyholder must complete the Health questionnaire on pages 6 and 7 by marking each question YES or NO using a black biro pen. If you answer YES to any of the questions, please provide further details about the events surrounding the illness or accident and its consequences in the space on page 7. The Health questionnaire must be completed during the 6 months preceding the requested commencement date of cover.
- 4 The policyholder must sign the Health questionnaire on page 8 (a parent or legal guardian should sign on behalf of a minor). 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 Applications Medical Department.
- 5 If you opt for payment of the whole premium, a cheque in € made payable to **APRIL Mobilité** should be enclosed with the Application form or the debit card details entered on the form. If you have chosen to pay monthly from a French bank account, the completed direct debit authorisation form should be enclosed, with your bank details.

**If the insured wishes to become a member of the CFE in order to select option 2 (top-up to the CFE), he/she should download the CFE application form (available at [www.aprilmobilite.com](http://www.aprilmobilite.com) "Our Solutions"), complete, sign and return it to APRIL Mobilité with the Magellan policy. On his/her final return to France, he/she should therefore remember to cancel CFE membership.**

### 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](mailto:info@aprilmobilite.com).
- Telephone lines open from: 8.30 - 18.00 Monday to Thursday (8.30 - 17.30 Friday) - Paris time
- Metro: Père Lachaise or Saint-Maur - Lines 2 and 3. Car parks: Alhambra or Les Trois Bornes

## APRIL Mobilité by your side

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



**Personal and Group Insurance for expatriates, impatriates and travellers**

[www.aprilmobilite.com](http://www.aprilmobilite.com)

## APRIL, tailor-made insurance solutions

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

**To find out more about our insurance solutions**

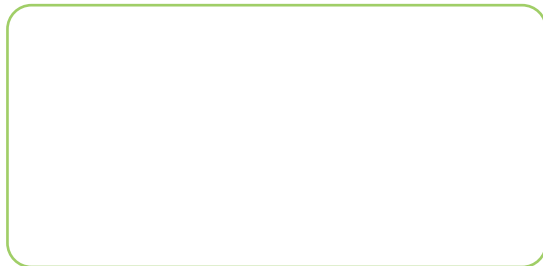
[www.aprilgroup.com](http://www.aprilgroup.com)

## APRIL GROUP, changing the face of insurance

From our beginnings in 1988, the APRIL GROUP has been committed to changing the face of the insurance industry by ensuring that the client is always at the heart of our business.

Today, more than **3 million people** know they can count on our **3 500 employees** and **72 companies** to protect their goods and families day after day.

**For more information**, contact your insurance consultant:



**APRIL MOBILITÉ MEMBER OF APRIL GROUP**

### Headquarters

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Regulatory body for Insurance Activities - 61, rue Taitbout 75436 Paris cedex 09

