

Comprehensive
insurance
cover for trips
to France



[La Mobilité] Individuals

Benefits 2010

Welcome Cover

[Insurance solutions] for **short-term impatriates** in France



*Personal insurance for
short-term impatriates
in France up to age 79,
from € 61 per month*



Welcome Cover 2010

Welcome Cover is an insurance solution designed for impatriates **under the age of 80** during visits to France of no longer than one year.

This policy complies with French regulations covering travellers applying for a temporary resident's certificate or a Schengen Visa and provides cover for medical expenses, loss of luggage...

Comprehensive cover

Faced with medical expenses?

Emergency hospitalisation?

Doctor's appointment?

Welcome Cover covers you for both regular and unexpected medical expenses from the 1st euro you spend, with no excess, 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?

In the event of illness or accident, 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 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 € 1 200 in the event of the loss, theft or destruction of your luggage.

Want to go home from time to time?

The Welcome Cover policy covers you for periods of less than 90 days in any of the Schengen countries (as well as Andorra, Switzerland or Monaco) or in your home country.



> A policy which meets the insurance requirements for:

• A Schengen Visa

Visiting a Schengen country? You are required to take out insurance covering € 30,000 of medical expenses and including comprehensive repatriation assistance.

• A temporary resident's certificate

Welcoming a foreign national into your home? In many cases, you must provide them with a temporary resident's certificate delivered by the town hall and requiring proof of insurance cover for medical expenses and repatriation assistance.



> Amend your policy free of charge

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

Suspending your policy allows you to change the start date over a 6 month period starting from the date it was issued and allows you to cancel it.



Our services

Your client advisory service

Looking for more information on your Welcome Cover policy?

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



This **multilingual team** can be contacted Monday to Thursday from 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@aprimobilite.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.aprimobilite.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 preferred payment method.

Your insurance Card

For cover of 3 months or more, you will be sent an 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,
- 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 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,
- our clients always receive polite and professional responses to their queries.

Benefits

1 Medical expenses

The maximum amount of medical expenses cover is € 50,000 per insured person per year (for one year from the date of commencement of cover). Choose between two options depending on the type of cover you require.

Option 1: hospitalisation or other medical treatment in the event of illness or accident (available up to age 64)

Direct payment of hospitalisation costs during approved hospitalisation for 24 hours or more	provided on request 24 hours a day, if prior agreement has been obtained
Daily hospital charge <i>see definition</i>	100% of actual costs <i>see definition</i>
Private room	100% of actual costs, up to € 50 per day
Hospitalisation without surgery or for surgery	from the 1 st euro, up to 100% of the French Social security reimbursement rate <i>see definition</i>
Consultations, visits, procedures carried out by GP's or specialists	
Diagnostic tests, laboratory tests, x-rays, drugs and nursing*	
Physiotherapy (following a reported accident <i>see definition</i> and surgery covered by the policy)*	
Dental treatment (following a reported accident)	100% of actual costs, up to € 230 per year
Dentures (following a reported accident)	100% of actual costs, up to € 460 per year
Eye care: lenses and frames or contact lenses (following a reported accident)	100% of actual costs, up to € 230 per year

Option 2: hospitalisation in the event of a reported accident only (available up to age 79)

Direct payment of hospitalisation costs during approved hospitalisation for 24 hours or more	provided on request 24 hours a day, if prior agreement has been obtained
Hospitalisation without or for surgery (following a reported accident)	from the 1 st euro, up to 100% of the French Social security reimbursement rate
Daily hospital charge	100% of actual costs
Private room	100% of actual costs, up to € 50 per day
Dental treatment (following a reported accident)	100% of actual costs, up to € 230 per year
Dentures (following a reported accident)	100% of actual costs, up to € 460 per year
Eye care: lenses and frames or contact lenses (following a reported accident)	100% of actual costs, up to € 230 per year

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

Examples of Healthcare payments

Example 1: hospitalisation in metropolitan France for removal of appendix (under Option 1)

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

→ APRIL Mobilité payment of 100% of the French Social security reimbursement rate = € 2,500 → You pay: € 0

Example 2: consultation with an approved GP in metropolitan France (under Option 1)

Cost of the consultation = € 22 (on 01/11/2008)

→ APRIL Mobilité payment of 100% of the French Social security reimbursement rate = € 22 → You pay: € 0

Under options 1 and 2, in the event of hospitalisation in a Schengen country (other than France), Andorra, Switzerland, Monaco, or in the home country, the maximum daily reimbursement is € 550.

The other types of cover, including Repatriation assistance, are included in both options.

Definitions

Actual costs: all the medical expenses charged to you.

Daily hospital charge: portion of daily hospital costs not covered by the French Social security system.

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 French Social

security to reimburse treatments or prescriptions delivered in France by healthcare professionals. Where generics drugs are available, the reimbursement will be based on the cost of a generic version.

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.

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 (both Healthcare options)

Helping you cope in difficult circumstances

Dialogue with a clinical psychologist

Exchanges by telephone or email with a team of psychologists available 24 hours a day seven days a week.

This telephone or email support does not constitute psychotherapy.

Benefits

3 Repatriation assistance (both Healthcare options)

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

Transportation or repatriation for medical reasons	covered
Repatriation of body in the event of death	covered
Cost of providing a coffin	up to € 1,500
Accompanying the body	covered
Provision of a ticket for a family member to visit you if you are hospitalised for more than 10 days	return economy class airline ticket or a 1 st class railway ticket
Transmission of urgent messages	covered
Search and rescue	up to € 3,800 per person per event

4 Personal accident (both Healthcare options)

In the event of death in an accident	€ 8,000, limited to funeral expenses for those under 16's
Amount we will pay if you are totally and permanently disabled in an accident, reduced if you are partially or permanently disabled	€ 30,000, proportional excess: 20%

5 Personal liability (both Healthcare options)

We will cover you for any money that you have to pay as a result of any damage for which you are held responsible in a non-business capacity, by fire, explosion or accident.

Per claim:

Bodily injury	up to € 765,000
Physical and consequential damage	up to € 150,000, excess: € 76
Legal costs of claims made against you	up to € 1,500 if costs are over € 200
Physical and consequently damage caused to group leader	up to € 12,000, excess: € 76

6 Baggage (both Healthcare options)

If your baggage is lost, stolen or destroyed by explosion, fire or water during the outward or return trip or during the stay	up to € 1,200, Cover is limited to 50% for valuables excess of € 30 per claim
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Premiums (all taxes included)

Cover commencing on or before 31/12/2010

(including a € 3 administration fee per month)

Minimum: 15 days. Maximum: 12 months (3 months if you are aged between 65 and 79 under Option 2).

	OPTION 1 Hospitalisation or other medical treatment in the event of illness and accident				OPTION 2 Hospitalisation in the event of accident only	
	Age 0-30	Age 31-40	Age 41-50	Age 51-64	Age 0-64	Age 65-79 (maximum 3 months)
15 days	€ 54	€ 67	€ 87	€ 107	€ 41	€ 58
1 Month	€ 85	€ 104	€ 135	€ 166	€ 61	€ 89

Example

Stay of 5 and a half months, under 31 years of age, Option 1: (5 x € 85) + € 54 = € 479.

General information

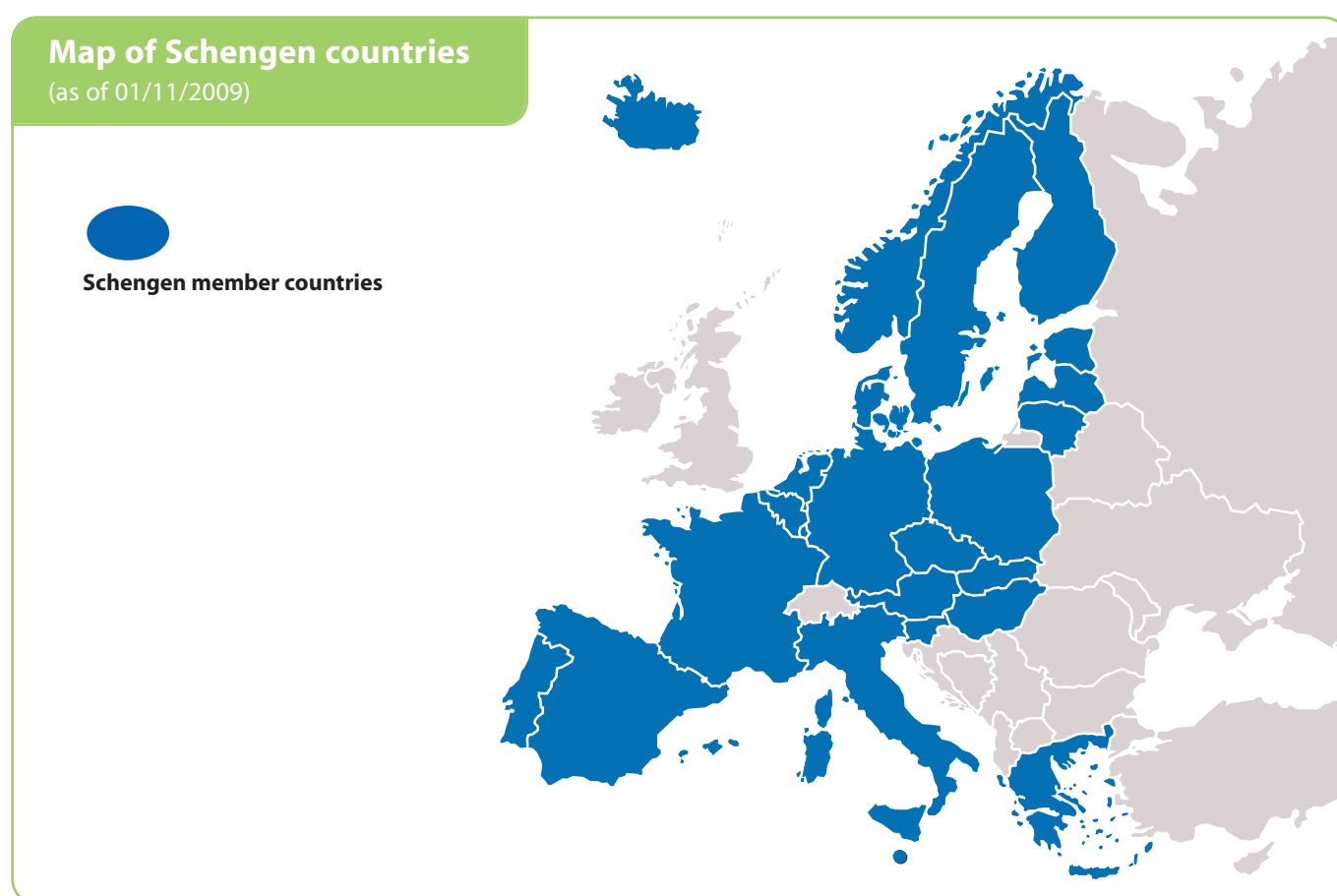
Insured

Any person under 65 years of age (except for under Option 2 which requires the person to be under 80) travelling to metropolitan France or the French Overseas Departments and Regions (excluding the home country) for the purposes of tourism, study or training in a business or private capacity.

Territorial limits

The cover applies in France and French Overseas Departments and Regions. The cover also applies to the Schengen countries, Andorra, Switzerland, and Monaco for a period of not more than 90 days between two stays in France and during visits to the home country of not more than 90 days (except countries excluded from the policy: please ask for details).

Member countries of the Schengen Agreement as of 01/11/2009: Austria, Belgium, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Italy, Latvia, Lithuania, Luxembourg, Malta, Norway, the Netherlands, Poland, Portugal, The Czech Republic, Slovakia, Slovenia and Sweden.



How the Welcome Cover plan operates

- The insurance is taken out **for a minimum of 15 days and a maximum of 12 months** (under option 2 in the 65-79 age bracket the maximum period of cover is 3 months).
- Your cover starts, at the earliest, on the day following receipt by APRIL Mobilité of your Application form and the corresponding premium, after medical approval. The cover ends on the day you return to your home country (except for trips of less than 90 consecutive days between 2 stays in France or the French Overseas Departments and Regions) and, at the latest, on the date shown on the Policyholder certificate.
- **Waiting period: none if you are involved in an accident. Otherwise: 15 days for hospitalisation and 8 days in other cases.** The waiting period starts from the date of commencement of cover shown on the Policyholder certificate. During the waiting period, cover is not yet in force.
- **Certain sporting or professional activities are subject to prior approval and agreement by the insurer. In this case, please contact us.**

General information

Reimbursement of medical expenses

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

The insured can be reimbursed:

- by cheque in euros sent to the address of his choice,
- by bank transfer to a bank account in France. He will pay no bank charges. In this case, he send us details of his bank account (RIB.),
- by bank transfer to a foreign account in any country and in any currency. International bank details are required including the IBAN number, SWIFT code, your bank's address, routing number or sort code and an ABA routing number for the US. Please specify his choice of currency. He will pay bank charges on any payment over € 75.

The insured can ask for your reimbursements to be paid to a third party by writing to APRIL Mobilité and providing the name, postal address and bank details of the beneficiary.

Changing the start date / Cancelling / Suspending the contract

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

- **Changing the start date:** send us a written request accompanied by the policyholder certificate that you have been sent, detailing the new dates of cover.
- **Suspension:** you should make your request in writing before the start date enclosing your policyholder certificate. Suspension of cover allows you to remain insured for a maximum of 6 months from the date of issue of the policy.
- **Cancellation before the start date:** you should make your request in writing (by recorded delivery) before the start date enclosing your Policyholder certificate. There will be a charge of € 35.
- **Cancellation after the start date due to rejection of visa application:** you should make your request in writing (by recorded delivery), enclosing your Policyholder certificate and proof of unsuccessful visa application. There will be a charge of € 35.

In the event of a trip being cut short, no fees will be reimbursed.

The Welcome Cover policy as described in the General conditions and booklet under reference Wc 2010, comprises the insurance policies cited below effected by the following insurers:

- Gan Eurocourtage Vie (Policy number 220/936 264) - 8-10, rue d'Astorg - 75383 Paris Cedex 08 - FRANCE,
- Gan Eurocourtage IARD (Policy number GCRV000005) - 8-10, rue d'Astorg - 75383 Paris Cedex 08 - FRANCE,
- ACE EUROPE (Policy number FR32022521) - Le Colisée, 8 avenue de l'Arche - 92419 Courbevoie Cedex - FRANCE.

How to apply for cover

- 1 Complete the Application form enclosed in CAPITAL LETTERS (one letter in each box) using a black biro.
- 2 The insured should sign the Application form on page 4 (a parent or legal guardian should sign on behalf of a minor). If the policyholder is different from the insured, he or she must sign the Application Form on page 4.
- 3 The insured should sign the Simplified health questionnaire on page 5 (if the insured is a minor, the parents or legal guardian should sign). The Simplified health questionnaire must be signed during the 6 months prior to the requested start date of the insurance cover.
If you would prefer your responses to remain confidential you should photocopy the Simplified health questionnaire, complete it and send it in a sealed envelope marked "Confidential" for the attention of the APRIL Mobilité's Medical Examiner.
- 4 Send your Application form and the Health statement together with a cheque for the total premium amount in euros **made out to APRIL Mobilité** or fill in your credit card details on the Application form.

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
- Telephone lines open from: 8.30 - 18.00 Monday to Thursday (8.30 - 17.30 Friday) - Paris time
- Metro: Père Lachaise ou 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

APRIL, tailor-made insurance solutions

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

To find out more about our insurance solutions

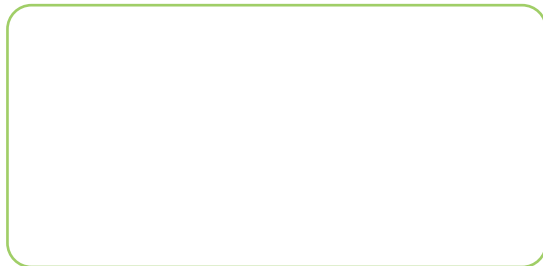
www.aprilgroup.com

APRIL GROUP, changing the face of insurance

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

Today, more than **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:



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