

[LA MOBILITÉ]
INDIVIDUALS

Euro Cover +

Application form 2012

APRIL International supports
the Foundation for Nature and Mankind
and Handicap International



Changing the face of insurance.

SIGNATURE OF THE APPLICATION

I hereby apply for membership of the Association des Assurés d'APRIL Mobilité under their agreements with Axéria Prévoyance and ACE Europe for the insured listed on the Application form. I have read the Association's statutes and regulations.

By choosing personal liability (private capacity) and legal assistance cover, I am applying for insurance with Gan Eurocourtage and Solucia PJ under this policy.

I have read the General conditions Ec 2012 outlining the details of my insurance cover. I am aware of my right to cancel the insurance and accept the terms and conditions. I have retained a copy of these. I also understand the terms and conditions of APRIL International Expat's handling of my insurance cover. If my insurance cover is subsequently amended, I accept that the General conditions applied will be those outlined above.

I have been informed that the information requested is required in order to process my application and that these details will be held electronically by APRIL International Expat, the insurers or their agents for the requirements of my insurance cover.

Under the French Act of 6th January 1978 (amended), I have the right to access and, if necessary, rectify any personal information held on file by writing to APRIL International Expat, 110 avenue de la République, CS 51108, 75127 Paris Cedex 11, FRANCE. APRIL International Expat has the right to utilise certain administrative information and to share it with associated businesses who may use it to make me aware of new products or services. A list of these companies is available on request.

Under the French Act of 6th January 1978 (amended), I have the right to prevent my details being passed on in this way by writing to APRIL International Expat at the above address. Postal charges will be refunded.

I understand that telephone calls to APRIL International Expat may be recorded for administrative purposes and that I may have access to recordings made of my calls by writing to APRIL International Expat at the above address. I understand that each recording is kept for a maximum of 2 months.

I declare either that I am not insured under the statutory healthcare scheme of my host country or that my contributions to that scheme are up to date.

I understand that cover under the present policy does not exempt me from paying contributions to any state scheme to which I may belong.

I confirm that I have answered all of the questions accurately and honestly and have neither included or omitted anything which could mislead the insurers of the present policy.

Signed in (town or city)

Date

 / /

Signature(s) of the principal insured and insured spouse preceded by the words "I have read, understood and accepted the policy document":

Signature of the member (if different from the principal insured) preceded by the words "I have read, understood and accepted the policy document":

DIRECT DEBIT AUTHORISATION FORM (to be completed if you are paying by direct debit)

I hereby authorise my bank to effect transfers from my account, if adequate funds are available, on the instructions of the organisation named below. In the event of a disputed transaction I have the right to cancel the order by instructing my bank to do so. I will then settle the outstanding amount with the creditor.

● **Name and address of the creditor:** APRIL International Expat - 110, avenue de la République - CS 51108 - 75127 Paris Cedex 11 - FRANCE
National Issuer Number 004082

● **Surname, first names and address of account holder:**

Surname of account holder:

First names of account holder:

Address:

Postcode:

City:

Country:

● **Account to be debited:**

Sort code:

Branch code:

Account number:

Transaction code:

● **Name and address of the bank to be debited:**

Name:

Address:

Postcode:

City:

Country:

● **Date:**

 / /

Signature:

Please send this form to APRIL International Expat and enclose details of your bank, postal or savings account.

Validity of the Health questionnaire: 6 months

Example: if you would like your policy to start on 01/07/2012, you can sign this questionnaire between 01/01/2012 and 30/06/2012

You don't have to fill in the Health questionnaire if only repatriation assistance and personal liability - private capacity - and legal assistance cover have been selected.

You must personally answer all the questions as accurately as possible as your responses are binding. This health questionnaire is essential to the evaluation of the risk that the insurer proposes to undertake. Any unanswered questions will result in further enquiries.

Any medical information you provide is held in strict confidence. Detailed answers will help us process your application promptly.

9

If you wish your answers to remain confidential, make a copy of the blank Health questionnaire, fill it out and send it to us enclosing all the supporting documentation required in a sealed envelope with the word "Confidential" for the attention of the Medical Examiner to the following address: APRIL International Expat - 110, avenue de la République - CS 51108 - 75127 Paris Cedex 11 - FRANCE.

Some of the medical information you provide may be processed electronically for the use of the APRIL International Expat's Medical Examiner. Under the French act of 6th January 1978 (amended), you have the right to access and, if necessary, rectify any personal information held on file by writing to APRIL International Expat's Medical Examiner at the above address.

QUESTIONS:	Principal insured	Spouse	1 st dependent child	2 nd dependent child	3 rd dependent child
1 Height					
2 Weight					
3 Are you currently on partial or total sick leave from work due to illness or accident?	<input type="radio"/> YES <input type="radio"/> NO	<input type="radio"/> YES <input type="radio"/> NO	<input type="radio"/> YES <input type="radio"/> NO	<input type="radio"/> YES <input type="radio"/> NO	<input type="radio"/> YES <input type="radio"/> NO
4 Within the last 10 years, have you:					
a) undergone surgery?	<input type="radio"/> YES <input type="radio"/> NO	<input type="radio"/> YES <input type="radio"/> NO	<input type="radio"/> YES <input type="radio"/> NO	<input type="radio"/> YES <input type="radio"/> NO	<input type="radio"/> YES <input type="radio"/> NO
b) undergone laser treatment, chemotherapy or radiation therapy?	<input type="radio"/> YES <input type="radio"/> NO	<input type="radio"/> YES <input type="radio"/> NO	<input type="radio"/> YES <input type="radio"/> NO	<input type="radio"/> YES <input type="radio"/> NO	<input type="radio"/> YES <input type="radio"/> NO
5 Within the last 5 years, have you had an illness or an accident which resulted in:					
a) more than one month's sick leave from work?	<input type="radio"/> YES <input type="radio"/> NO	<input type="radio"/> YES <input type="radio"/> NO	<input type="radio"/> YES <input type="radio"/> NO	<input type="radio"/> YES <input type="radio"/> NO	<input type="radio"/> YES <input type="radio"/> NO
b) more than one month's medical treatment?	<input type="radio"/> YES <input type="radio"/> NO	<input type="radio"/> YES <input type="radio"/> NO	<input type="radio"/> YES <input type="radio"/> NO	<input type="radio"/> YES <input type="radio"/> NO	<input type="radio"/> YES <input type="radio"/> NO
6 Within the last 5 years, have you consulted a doctor for:					
a) nervous conditions (chronic fatigue, anxiety, depression)?	<input type="radio"/> YES <input type="radio"/> NO	<input type="radio"/> YES <input type="radio"/> NO	<input type="radio"/> YES <input type="radio"/> NO	<input type="radio"/> YES <input type="radio"/> NO	<input type="radio"/> YES <input type="radio"/> NO
b) back complaints (back pain, sciatica, slipped disc)?	<input type="radio"/> YES <input type="radio"/> NO	<input type="radio"/> YES <input type="radio"/> NO	<input type="radio"/> YES <input type="radio"/> NO	<input type="radio"/> YES <input type="radio"/> NO	<input type="radio"/> YES <input type="radio"/> NO
c) arthritis and/or rheumatism (hip, knee, shoulder, etc.)?	<input type="radio"/> YES <input type="radio"/> NO	<input type="radio"/> YES <input type="radio"/> NO	<input type="radio"/> YES <input type="radio"/> NO	<input type="radio"/> YES <input type="radio"/> NO	<input type="radio"/> YES <input type="radio"/> NO

HEALTH QUESTIONNAIRE (CONTINUED)

QUESTIONS (CONTINUED):	Principal insured	Spouse	1 st dependent child	2 nd dependent child	3 rd dependent child
7 Do you suffer from any disorder or illness requiring or not regular medical supervision or treatment?	<input type="radio"/> YES <input type="radio"/> NO	<input type="radio"/> YES <input type="radio"/> NO	<input type="radio"/> YES <input type="radio"/> NO	<input type="radio"/> YES <input type="radio"/> NO	<input type="radio"/> YES <input type="radio"/> NO
8 Have you been tested for HBV (Hepatitis B)?	<input type="radio"/> YES <input type="radio"/> NO	<input type="radio"/> YES <input type="radio"/> NO	<input type="radio"/> YES <input type="radio"/> NO	<input type="radio"/> YES <input type="radio"/> NO	<input type="radio"/> YES <input type="radio"/> NO
If you answered "YES" to this question, were the results positive?	<input type="radio"/> YES <input type="radio"/> NO	<input type="radio"/> YES <input type="radio"/> NO	<input type="radio"/> YES <input type="radio"/> NO	<input type="radio"/> YES <input type="radio"/> NO	<input type="radio"/> YES <input type="radio"/> NO
Date of the test:					
8 Bis Have you been tested for HCV (Hepatitis C)?	<input type="radio"/> YES <input type="radio"/> NO	<input type="radio"/> YES <input type="radio"/> NO	<input type="radio"/> YES <input type="radio"/> NO	<input type="radio"/> YES <input type="radio"/> NO	<input type="radio"/> YES <input type="radio"/> NO
If you answered "YES" to this question, were the results positive?	<input type="radio"/> YES <input type="radio"/> NO	<input type="radio"/> YES <input type="radio"/> NO	<input type="radio"/> YES <input type="radio"/> NO	<input type="radio"/> YES <input type="radio"/> NO	<input type="radio"/> YES <input type="radio"/> NO
Date of the test:					
8 Ter Have you been tested for HIV (AIDS)?	<input type="radio"/> YES <input type="radio"/> NO	<input type="radio"/> YES <input type="radio"/> NO	<input type="radio"/> YES <input type="radio"/> NO	<input type="radio"/> YES <input type="radio"/> NO	<input type="radio"/> YES <input type="radio"/> NO
If you answered "YES" to this question, were the results positive?	<input type="radio"/> YES <input type="radio"/> NO	<input type="radio"/> YES <input type="radio"/> NO	<input type="radio"/> YES <input type="radio"/> NO	<input type="radio"/> YES <input type="radio"/> NO	<input type="radio"/> YES <input type="radio"/> NO
Date of the test:					
9 Do you have a disability or handicap or a disability which entitles you to benefits?	<input type="radio"/> YES <input type="radio"/> NO	<input type="radio"/> YES <input type="radio"/> NO	<input type="radio"/> YES <input type="radio"/> NO	<input type="radio"/> YES <input type="radio"/> NO	<input type="radio"/> YES <input type="radio"/> NO
10 Will you undergo any diagnostic test over the next 6 months (lab tests, scans, endoscopy, etc.) and/or have a consultation with a specialist and/or any treatment or surgery?	<input type="radio"/> YES <input type="radio"/> NO	<input type="radio"/> YES <input type="radio"/> NO	<input type="radio"/> YES <input type="radio"/> NO	<input type="radio"/> YES <input type="radio"/> NO	<input type="radio"/> YES <input type="radio"/> NO
11 Is it planned for you to be hospitalised for more than 48 hours for any reason whatsoever during the 12 months following the effective date of your insurance cover (removal of tonsils, knee surgery, removal of cyst, childbirth, etc.)?	<input type="radio"/> YES <input type="radio"/> NO	<input type="radio"/> YES <input type="radio"/> NO	<input type="radio"/> YES <input type="radio"/> NO	<input type="radio"/> YES <input type="radio"/> NO	<input type="radio"/> YES <input type="radio"/> NO
12 Within the last 12 months , have you had:					
a) more than 3 periods of sick leave of any duration?	<input type="radio"/> YES <input type="radio"/> NO	<input type="radio"/> YES <input type="radio"/> NO	<input type="radio"/> YES <input type="radio"/> NO	<input type="radio"/> YES <input type="radio"/> NO	<input type="radio"/> YES <input type="radio"/> NO
b) specialist tests (other than routine screening) such as lab tests, scans, endoscopy, etc.?	<input type="radio"/> YES <input type="radio"/> NO	<input type="radio"/> YES <input type="radio"/> NO	<input type="radio"/> YES <input type="radio"/> NO	<input type="radio"/> YES <input type="radio"/> NO	<input type="radio"/> YES <input type="radio"/> NO
13 Do you have, or have you ever had 100% cover from Social Security for a long-term complaint (with no contribution from you towards costs)?	<input type="radio"/> YES <input type="radio"/> NO	<input type="radio"/> YES <input type="radio"/> NO	<input type="radio"/> YES <input type="radio"/> NO	<input type="radio"/> YES <input type="radio"/> NO	<input type="radio"/> YES <input type="radio"/> NO

9

HEALTH QUESTIONNAIRE (CONTINUED)

For new cover from the age of 60, a medical visit at your expense is required and a medical report provided by APRIL International Expat must be completed.

Further details if the response to one of the questions is YES:

To help us process your application, please provide further details regarding the events surrounding the illness or accident and any consequences resulting from it.

Example:

If you have had an operation to remove your appendix and answered YES to question 4, you would write in the space below:
4, appendix removed, 2003, 3 days in hospital. No further treatment required.

ADDITIONAL INFORMATION

THE INSURERS' MEDICAL EXAMINERS RESERVE THE RIGHT TO REQUEST FURTHER MEDICAL EXAMINATIONS.

Any non-disclosure, intentional misrepresentation or inaccuracy altering the nature of the risk or influencing the insurers to reduce the risk will result in the cancellation of all cover under the policy. In such circumstances the premium will not be refunded (art. L113-8 of the French Insurance Code).

I hereby certify that I have answered all the questions accurately and honestly and have neither included or omitted anything which might mislead the insurers of the present policy.

Signed in (town or city)

Date // //

Signature of the principal insured preceded by the words
"I have read, understood and accepted the policy document":

Signature of the insured spouse preceded by the words
"I have read, understood and accepted the policy document":

Signature(s) of the insured dependent child(ren) over 18 preceded by
the words "I have read, understood and accepted the policy
document":

Your Insurance Consultant + APRIL International Expat Code:

Please send your completed application to:

**APRIL International Expat
Service Adhésions Individuelles
110, avenue de la République - CS 51108
75127 Paris Cedex 11 - FRANCE**

To cancel your policy, please use the tear-off slip below and send it to:
 APRIL International Expat - 110, avenue de la République - CS 51108 - 75127 Paris Cedex 11 - FRANCE

CANCELLATION OF DOOR-TO-DOOR CONTRACT OF SALE

Article L.112-9 of the French Insurance Code

Any person who is canvassed at their home or residence or place of work, even if this visit was at their own request, and who signs an insurance proposal or contract for a purpose which is not related to their commercial or professional activity, may cancel this agreement by sending a letter by recorded delivery with proof of receipt during a period of 14 days from the day of signature of the agreement without requiring to specify the reason for the cancellation or being subject to penalties.

Conditions: If you wish to cancel your insurance policy, please fill in and sign this tear-off slip. You should then send it in a sealed envelope by registered letter with proof of receipt to the above address. It must be sent no later than 14 days on the day following signature of your application or, where the deadline expires on a Saturday, Sunday or a bank holiday or other non-working day, on the next working day.

I, the undersigned, wish to cancel my application for insurance under the following policy:

Policy name: **Euro Cover+ Ref. Ec 2012**

Date of signature of application: / /

Member's surname:

Member's first name:

Member's address:

Postcode: City:

Country:

Telephone: / / / / / if outside France

Name of insurance consultant:

Address of insurance consultant:

Postcode: City:

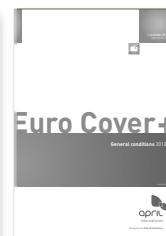
Country:

Telephone number: / / / / / if outside France

Date and member's signature: **Reserved for APRIL International Expat**

/ / **Client reference number**

Your application step by step:



Fill in your application form and send it to APRIL International Expat.

If you need help, read the tips on the next page or contact us.

Your application is processed within 24 hours.

You will be sent:

- your membership certificate serving as your insurance certificate,
- the general conditions showing how your policy operates,
- your insurance card containing emergency contact numbers for requesting assistance services or before admission to hospital.

TAKING OUT THE INSURANCE

- A. Fill in your personal details (surname, first name, address, etc.) **1**, **2** and **3**.
- B. Select your level of cover **4**.
- C. Indicate the date on which you want your cover to take effect **5**.
- D. Calculate your premium and indicate your selected payment method **6**.
- E. If you would like to make a donation to one of our sponsored associations, fill in part **7**.
- F. Date and sign your application in part **8**.
- G. Date, complete and sign the health questionnaire **9**.
- H. - Enclose payment of the first premium by cheque payable to APRIL International Expat, *OR*
 - Provide your credit/debit card details on the application form, *OR*
 - Arrange for a bank transfer (in this case, attach a copy of the transfer order), *OR*
 - Fill in the direct debit authorisation form.

Send your application form and supporting documents to
APRIL International Expat - Service Adhésions Individuelles
 110, avenue de la République - CS 51108 - 75127 Paris Cedex 11 - FRANCE

WHAT HAPPENS NEXT?

Your application is processed within 24 hours, as soon as we receive your application form and supporting documents.

Your insurance is evidenced by a Membership certificate (serving as insurance certificate) showing details of the cover you have selected and the effective date of your policy.

Your policy will start on the date shown on the Membership certificate and, at the earliest, on the 16th of the month or the first day of the month following receipt of your application form and supporting documents.

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APRIL INTERNATIONAL EXPAT A MEMBER OF APRIL

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Prudential Supervision Authority - 61, rue Taitbout - 75436 Paris Cedex 09 - FRANCE



Changing the face of insurance.