

# Internationale Health Insurance

Insurance product information document

Product managed by APRIL International Care France, co-designed by QUATREM and Chubb European Group Limited, companies governed by the Insurance Code and subject to the supervision of the French Prudential Supervisory and Resolution Authority.

Product: Expat Student (Ref: ExS Cov)



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

## What is this type of insurance?

Expat Student is a health insurance solution geared towards students and pupils aged between 12 and 30, inclusive, staying abroad for more than a year for an au-pair placement, an internship or studies. This policy will automatically be renewed and offers several additional benefits (personal liability, repatriation) systematically included and a selection of services listed below.



### What is covered?

Benefit amounts are subject to **upper limits** indicated in the table of benefits.

#### HEALTHCARE BENEFITS SYSTEMATICALLY INCLUDED:

- ✓ **HOSPITALISATION**  
Medical and surgical  
Exam, analyses, medicaments  
Private room  
Treatment of mental or nervous disorders
- ✓ **OUTPATIENT BENEFITS**  
Consultations and acts with general practitioners/specialists  
Dental care  
Optical: Frame and lenses  
Physical therapy (subject to prior agreement)
- ✓ **MATERNITY (not available in zone 2)**  
Childbirth fees  
Consultation, pharmacy, examination  
Pregnancy and childbirth complications

#### ASSISTANCE AND SERVICES SYSTEMATICALLY INCLUDED

- ✓ **REPATRIATION ASSISTANCE**
- ✓ **LEGAL & PSYCHOLOGICAL ASSISTANCE**
- ✓ **PERSONAL ACCIDENT**
- ✓ **EXAM INSURANCE & INTERRUPTION OF STAY**
- ✓ **PERSONAL LIABILITY (Private capacity)**
- ✓ **BAGGAGE AND PERSONAL EFFECTS INSURANCE**
- ✓ **TRAVEL INCIDENT**

#### OPTIONAL BENEFITS AND SERVICES :

**FREE REIMBURSEMENT EASY CLAIM**

**TELECONSULTATION**

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



### What is not covered?

- ✗ Preexisting conditions.
- ✗ Any costs incurred for treatment or procedures prescribed before the effective date of the plan or during the waiting periods
- ✗ Non-prescribed drugs.
- ✗ Any expense which is not medically necessary.
- ✗ Expenses considered as unreasonable or unusual in the country in which they were incurred.



### Are there any restrictions on cover?

#### MAIN EXCLUSIONS

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

#### MAIN RESTRICTIONS:

- ! **Apply to all covers:**  
Benefit amounts are subject to upper limits and waiting periods which indicated in the table of benefits.
- ! **Medical expenses cover:**  
If treatments requiring prior agreement are received without prior agreement, a penalty of 50% will be applied in case of hospitalisation (excluding emergency and accidents).

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



## Where am I covered?

- ✓ For a cover from the 1<sup>st</sup> euro or as a top-up of CFE / Social Security: benefits apply in the pricing zone in which includes my country of destination. In pricing zone 0: You are covered for a year at a time worldwide, including in your Country of nationality during temporary return visits of less than 90 consecutive days between two stays in the Country of destination.
- ✓ In pricing zone 1: You are covered for a year at a time in the countries of zones 1 and 2, including in your Country of nationality for temporary return visits of less than 90 consecutive days between two stays in the Country of destination. You are covered in pricing zone 0 only in the event of Accidents and Sudden illnesses during temporary visits of less than 90 consecutive days between two stays in the Country of destination.
- ✓ In pricing zone 2: You are covered for a year at a time in the countries of zone 2, including in your Country of nationality for temporary return visits of less than 90 consecutive days between two stays in the Country of destination. You are covered in pricing zones 0 and 1 only in the event of Accidents and Sudden illnesses during temporary visits of less than 90 consecutive days between two stays in the Country of destination.



## What are my obligations?

### - When taking out the insurance

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

I must have between 12 and 30 years, inclusive, on the application date.

I must complete the health questionnaire as accurately as possible.

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

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

### - During the life of the plan

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

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

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

### - When making a claim

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

Keep original medical bills for a period of 2 years.

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



## When and how do I pay?

Premiums are payable in euros,

- annually, half-yearly or quarterly by payment card or bank transfer;
- monthly, by SEPA direct debit



## When does the cover start and end?

### Cover begins

The date of enrolment corresponds to the benefits effective date, which I specified in my application form, subject to the suspensive condition of payment of the Premium. This date is shown on my Membership certificate.

### Cover comes to an end

- if I do not pay the premiums;
- if the plan is terminated by the insurer or by "l'Association des Assurés APRIL" on the annual renewal date;
- when I no longer meet the conditions of insurance, or after 6 years of cover from the policy effective date.
- in the event of termination by the member at any time after 12 months of membership;
- it is possible to cancel my plan within 14 days of the date of entering into the insurance contract;
- on the day of my definitive return to my country of nationality;
- at the end of the 6 years of cover from the effective date of the policy.

The maximum duration of cover is limited to 6 years.

- For subscriptions to the Expat Student plan before 1<sup>st</sup> October 2022: it is effective for a period ending on 30 September of each year and is automatically renewed on 1<sup>st</sup> October of each year, for a period of one year.

- For subscriptions to the Expat Student plan after 1<sup>st</sup> October 2022: it is effective for a period of one year and is automatically renewed on the anniversary date of the contract.



## How do I cancel the contract?

- If my trip is cancelled, I must notify APRIL International Care France before the effective date and return the originals of the membership certificate and where applicable the insurance card.
- I can terminate this insurance plan at any time, on the annual renewal date, or at any time after 12 months of membership by ordinary or registered mail, by email or using my Member Portal.

## Expat Student is designed by:

- **APRIL International Care France**, an insurance intermediary registered with ORIAS under number 07 008 000.
- **QUATREM** (a Health insurer), an insurance company registered in France with the trade and companies register in Paris under number 412 367 724 and governed by the French Insurance Code.
- **CHUBB European Group SE** (Repatriation / personal liability / individual accident / exam insurer), RCS of Nanterre number 450 327 374. La Tour Carpe Diem, 31 Place des Corolles, Esplanade Nord, 92400 Courbevoie.