

Table of benefits

My temporary cover abroad

MyStudies Cover

MyTravel Cover

MEDICAL EXPENSES		
LEVELS OF COVER	EMERGENCY	COMFORT
Upper limit (Maximum amount per insured)	250,000€ In case of accident or medical emergency only	500,000€
MEDICAL AND SURGICAL HOSPITALISATION		
<ul style="list-style-type: none">› Transfer by ambulance (if hospitalization is covered by APRIL International)› Hospital room and board (including daily hospital charge in France)› Medical and surgical fees› Pathology, diagnostic tests and drugs› Medical procedures	100% of actual costs All medical expenses are subject to prior agreement. Direction to the most appropriate hospital	
Hospitalization for the treatment of mental or nervous disorders	80% of actual costs, up to 30 days per year	
Private room	Up to €50 per day	
OUTPATIENT BENEFITS		
Consultations and procedures carried out by GPs or specialists		
Pathology, diagnostic tests, X-rays and drugs	100% of actual costs, up to €750 per year and following an accident or a medical emergency only upon presentation of the claim form	100% of actual costs
Procedures carried out by nurses and physiotherapists (if hospitalisation is covered by APRIL International)		
Emergency dental treatment Not resulting from an accident	Up to €400 per year	
Psychiatrists	Not covered	80% of actual costs Up to 5 sessions per year
DENTAL, PROSTHESES AND OPTICAL RESULTING FROM AN ACCIDENT		
<ul style="list-style-type: none">› Medical or orthopedic prostheses› Hearing aid› Optical : consultations, prescribed glasses or contact lenses	Up to €300 per year	
<ul style="list-style-type: none">› Emergency dental treatment* (Pulpitis, Dental abscess, Broken or dislodged tooth...)› Dental prostheses› Inlay-Core, Inlay-Onlay	Up to €800 per year	
Cannot be combined with emergency dental treatment* (Pulpitis, Dental abscess, Broken or dislodged tooth...) not resulting from an accident		



*see the exhaustive list in the definition of Emergency dental treatment on page 4 of the General Conditions.

OTHER BENEFITS		LEVELS
REPATRIATION ASSISTANCE		
Medical evacuation and repatriation Returning the body or the ashes		100% of actual costs
Provision of coffin		€2,000
Presence of a family member to accompany the deceased		Round-trip ticket
Translation of legal and administrative documents		Up to €500 per year
Presence of a family member if the insured is hospitalised for more than 6 days		Round-trip ticket €80 per night, maximum 10 nights
Early return in case of the death or hospitalisation of a family member		Round-trip ticket
Emergency return if your home is badly damaged		
Repatriation in case of a terrorist attack or a natural disaster		
Repatriation of plan beneficiaries		One-way ticket
Return to the country of destination after stabilisation		
Sending urgent messages		100% of actual costs
Enforced stay abroad		€80 per night, maximum 5 nights
Travel assistance if personal items are lost or stolen		Up to €1,000 (advance)
Search and rescue costs		Up to €5,000 per person and per event
Sourcing and sending medication not available locally		Postage costs
PERSONAL LIABILITY PRIVATE CAPACITY		
Bodily injury		Up to €4,500,000
Material and consequential damage		Up to €450,000 per year, including €90,000 for consequential damage excess €75 per claim
Material damage caused during internships		Up to €12,000 per year, excess €75 per claim
LEGAL ASSISTANCE		
Attorney fees abroad		Up to €3,000 per event
Advance payment of bail abroad		Up to €15,000 per event
PSYCHOLOGICAL ASSISTANCE		
Interview with a psychologist		3 telephone calls
PERSONAL ACCIDENT		
Accidental death		€10,000, or funeral expenses for the under 16's
Accidental disability (partial or total) following an accident		Up to €40,000, proportional excess 20%

OTHER BENEFITS (following)		LEVELS
BAGGAGE AND PERSONAL EFFECTS INSURANCE		
BAGGAGE		
› Loss, theft or destruction during the outward or return trip		Up to €1,600
› Theft or destruction during the stay		limited to €800 for valuables,
Delayed baggage		Up to €200
Mobil phone, computer, GoPro... : Theft by characterized violence or snatching		Up to €500
Fraudulent use of SIM card		Actual costs
TRAVEL INCIDENT		
Delayed departure		Up to €100, airline tickets only
Delayed plane/Cancellation Missed connection		Up to €300
INTERRUPTION OF STAY		
› Reimbursement of tuition fees of current year in case of repatriation of the insured		Ajusted pro rata temporis, up to €5,000.
OR		
› Reimbursement of cost incurred in case of interruption due to repatriation of the insured		Actual costs within the limit of €250 per day and up to €5,000.

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www.april-international.com - A French simplified joint-stock company (S.A.S.) with capital of €200,000

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