

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 limited to €800 for valuables,
› Theft or destruction during the stay	
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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