

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 hospitalization is covered by APRIL International)		
DENTAL, PROSTHESES AND OPTICAL		
Valid in case of non-accidental emergency (health condition requiring prompt care, usually within 48 hours)		
Emergency dental treatment Not resulting from an accident	Up to €400 per year	
Valid in case of accidental emergency (health condition resulting from an Accident* due to an external cause requiring rapid care, generally within 48 hours)		
<ul style="list-style-type: none"> › Medical or orthopedic prostheses › Hearing aid › Optical : prescribed glasses or contact lenses 	Up to €300 per year	
<ul style="list-style-type: none"> › Emergency dental treatment › Dental prostheses › Inlay-Core, Inlay-Onlay 	Up to €800 per year	
Cannot be combined with emergency dental treatment not resulting from an accident		

*any bodily injury not intended by the injured person arising from a sudden and unexpected action with an external cause. The cause and the symptoms must be medically and objectively definable, be diagnosed and require care. In application of article 1353 of the French Civil Code, the insured is responsible for providing proof of the accident and of the direct cause-and-effect relationship between it and the costs incurred.

OTHER BENEFITS	LEVELS
REPATRIATION ASSISTANCE	
Medical evacuation and repatriation Returning the body or the ashes	100% of actual costs
Provision of coffin	€1,500
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 › Theft or destruction during the stay	Up to €1,600 limited to €800 for valuables,
Delayed baggage	Up to €200
Mobil phone, tablet, smartphone : 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 OR	Adjusted pro rata temporis, up to €5,000.
› 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.

APRIL International Care France

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www.april-international.com - A French simplified joint-stock company (S.A.S.) with capital of €200,000 - RCS Paris 309 707 727

Insurance intermediary - Registered with ORIAS under number 07 008 000 (www.orias.fr)

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