

International Health Insurance

Insurance product information document

Product conceived by APRIL International Care France, Groupama Gan Vie and

Chubb European Group SE (governed by the Insurance Code and subject to the supervision of the French Prudential Supervisory and Resolution Authority (ACPR))



Product: MyStudies Cover / MyTravel Cover (Ref : Mto 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?

MyTravel Cover / MyStudies Cover are insurance solutions geared towards expatriate people staying temporarily abroad less than a year (24 months for Canada, Australia, Columbia). These policies cover travels around the world (excluding risky countries), Working Holiday Programs, a language stay, an au pair or an internship as a part of their studies. Two levels of cover are proposed, EMERGENCY and COMFORT. These policies offer a personal liability (private capacity, internship and tenant's liability) as well as give access to services listed below.

 **What is insured?**

Benefit amounts are subject to upper limits which are indicated in the benefit table.

HEALTHCARE BENEFITS SYSTEMATICALLY INCLUDED:

- ✓ **HOSPITALISATION**
Medical and surgical
Outpatient consultations, treatments, analyses
Private room
- ✓ **OUTPATIENT BENEFIT**
Consultations and acts with general practitioners and specialists
Procedures carried out by nurses and physiotherapists (following a reported hospitalisation covered by APRIL)
Diagnostic tests and pharmacy
- ✓ **OPTICAL (following a reported accident)**
Prescribed glasses or contact lenses
- ✓ **DENTAL**
Emergency dental treatment
Dental prostheses (following a reported accident)


ASSISTANCE AND SERVICES SYSTEMATICALLY INCLUDED:

- ✓ **REPATRIATION ASSISTANCE & LEGAL ASSISTANCE**
- ✓ **PERSONAL ACCIDENT**
- ✓ **LIABILITY PRIVATE CAPACITY, internships and tenant's liability**
- ✓ **BAGGAGES INSURANCE**
- ✓ **DELAYED DEPARTURE & TRAVEL INCIDENT**
- ✓ **FREE REIMBURSEMENT APP EASY CLAIM**


MATERNITY:
In some cases, specified in the General Conditions, expenses incurred by a pregnancy may be covered within the limits defined in the General Conditions.

These benefits are available with both packages. **Nevertheless, unlike the COMFORT package, the EMERGENCY package covers only in the event of a medical emergency or accident.** Upper limits, cover terms and conditions differ depending on the package. For more information, consult the benefit table.


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

 **What is not insured?**


- ✗ Any costs incurred for treatment or procedures prescribed before the Effective date of the plan.
- ✗ Preexisting conditions.
- ✗ Any expenses not required medically.
- ✗ Non-prescribed drugs.
- ✗ Care, examinations and treatment of the skin.
- ✗ Treatment carried out during the first 15 days of cover if the policy is purchased from abroad.
- ✗ Expenses considered unreasonable or unusual in relation to 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:**

The consequences of any medical condition or infirmity which occurred prior to the date of signing the Application form.
Any non-necessary medical and surgical expenditure and the consequences thereof and/or not prescribed by a qualified Medical authority.


 **Repatriation Assistance cover:**

Ailments or benign injuries that can be treated on site and that do not prevent the Insured from continuing its travel;
The result of a voluntary disregard for regulations in the visited country, or the practice of activities not authorized by local authorities.


 **Personal liability (private capacity, internship and tenant's liability) cover:**

Damage caused to objects or animals owned or kept by the Insured;

MAIN RESTRICTIONS:

 **Apply to all cover:**

Benefit amounts are subject to upper limits which indicated in the benefit table.

 **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?

- ✓ If a cover from the 1st euro or a CFE cover and APRIL as a top-up has been selected: the main destination country determines the zone(s) where I will be covered. I can extend my cover to a higher zone (see definition and details in chapter "BENEFITS AND GEOGRAPHICAL SCOPE OF YOUR PLAN" of General Conditions).
- ✓ Cover is acquired in my Country of nationality for periods of less than 90 consecutive days between two stays in my Country of destination, only if my Country of nationality is part of the list of countries in which I am covered.



What are my obligations?

Failure to fulfil these obligations may result in your insurance contract being rendered null and void or your cover being denied

When taking out the insurance

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

I must have signed the Health questionnaire.

I must be under 80 years of age at the Effective date of the policy.

For MyStudies Cover: I must be a student (or Student equivalent) outside my country of nationality for the purposes of travel, studies, language training, an au pair placement or internship to benefit from the student pricing.

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 APRIL International Care if there are any changes to my personal circumstances, status, home address or employment.

I must notify APRIL International Care 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 to obtain prior agreement if required in a particular situation or for a particular benefit.

If the EMERGENCY cover has been selected, I must provide the claim form given while subscribing, filled out and signed by the doctor for all claims.



When and how do I pay?

Premiums are payable in euros,

- in full when taking out the insurance with Paypal or payment card,
- monthly by SEPA direct debit, for a fee of €3 per month. This payment method is not available if the policy period is less than 4 months.

In case of an absolute impossibility to pay in euro, I can make a bank transfer on the APRIL International Care bank account.



When does the cover start and end?

Cover begins

On the date shown on the membership certificate subject to payment of the corresponding premium.

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;
- on the day on which my return permanently to my country of nationality;
- on the last day shown on the membership certificate.
- It is possible to waive my subscription during a period of 14 days from the day of signature of the agreement.

MyStudies Cover / MyTravel Cover is a fixed term contract. MyStudies Cover / MyTravel Cover is a fixed-term contract. A new subscription is possible under certain conditions and within the limit of a maximum of 24 months cover on a temporary contract (12 months for the United States), subject to acceptance by the insurer.



How do I cancel the contract?

- In the event of cancellation, i.e. I notify APRIL International in writing before the effective date of the contract: the premium will be refunded if proof of cancellation of my trip is attached to the request
- In the event of termination, i.e. I notify APRIL International in writing after the effective date of the contract: I can cancel my contract after the first 3 months of cover. No reimbursement of contributions for the first 3 months of cover will be made.

MyStudies Cover / MyTravel Cover is design by:

- **APRIL International Care France**, an insurance intermediary registered with ORIAS under number 07 008 000 and governed by the French Insurance Code.
- **Groupama Gan Vie** (Health), registered in Paris under number 340 427 616, 8-10 rue d'Astorg, 75383 Paris Cedex 8, FRANCE
- **CHUBB European Group SE** (Repatriation, Personal liability insurer, baggages and delayed departure).

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