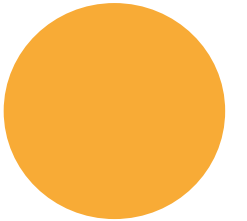


Short-Term

International Health Plan

International private health insurance cover for individuals and families working or travelling abroad



Welcome

The first step of your journey to obtaining international private medical insurance

As you navigate your way through our brochure, you'll be provided with all the information you need to choose the right insurance cover for working or living abroad.

For over 30 years, APRIL has been dedicated to making insurance easy and delivering a first-class insurance experience.

We're confident that we can meet your requirements, and should you choose to join us you can live with the peace of mind that your health is protected.



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Who needs cover?

When travelling abroad for work, to be with family, or taking an extended break, there can be several challenges to overcome and one thing that should not be overlooked is your health and wellbeing.

Whether it's a trip overseas for a few weeks, a couple of months, or any period up to a year, a key element to a stress-free life as an expat is the knowledge that you are protected and have an insurance partner you can call on should you require medical treatment. There is certainly no comfort in discovering that you are without access to potentially lifesaving medical treatment when you have fallen ill, or are facing the burden of a large treatment bill and do not have any protection in place.

If you are unlucky enough to fall ill or have an accident which requires medical assistance, international private medical insurance helps to cover you by providing you with support and care.

Unlike most standard travel insurance policies, you will have access to the best private medical facilities in the country where you are located. This will save you the time and hassle of being patched up and taken home for the bulk of your treatment – so your travel plans or work trip won't get cut short or disrupted.





Live your life

If you are away on a temporary overseas work assignment, a gap year, or a sabbatical – the very last thing you want is a health problem. That's why APRIL International has designed the Short-Term International Health Plan.

Work secondments

Chances are, if you are lucky enough to land a work placement abroad, your company will be investing significantly in your future. Your employer will have identified the unique skills and experience you bring to your role. But even a short-term illness could cause a placement to fail if you are not insured. Our Short-Term International Health Plan is designed to protect you if this ever happens – giving you the best chance of success while you are abroad.

Gap year

You have passed your exams, saved for the trip of a lifetime, and have planned several months abroad. You'll be travelling a lot, moving from one place to another, experiencing new cultures and lifestyles, and learning about the world. But an accident abroad can wreck all your plans – especially if you can't get treated locally. Our Short-Term International Health Plan is designed to protect you against this eventuality by ensuring you have access to the best private medical facilities all around the world. That way you will be back on your feet again as quickly as possible.

Sabbaticals & world trips

Perhaps you have just retired or reached a milestone at work and can now take a sabbatical. It's not just the young who get to experience the trip of a lifetime. Nowadays, more and more of us are going away on extended breaks whenever we can. Our Short-Term International Health Plan is designed to protect you while you're abroad, no matter how young or old you are. That means you will spend more of your time doing the things you want to do, when you want to, rather than worrying about the cost of medical care should you have an accident or become unwell. Our plan gives you the peace of mind that wherever you are, you can always access the best quality medical help should you need it.



Introducing the APRIL Group

APRIL is the leading wholesale broker in France with a network of 15,000 partner brokers. APRIL's 2,400 staff members aim to offer their customers and partners - individuals, professionals and businesses - an outstanding experience, combining the best of humans and technology, in health and personal protection for individuals, professionals and VSEs, loan insurance, international medical insurance (IPMI), property and casualty niche insurance.

The APRIL Group recorded a turnover of over €590M in 2022.



APRIL, in 4 key figures:

1988

APRIL established

€590 M

Our consolidated turnover in 2022

18

Countries where the group has operations

2400

Staff members in 2022



About April International

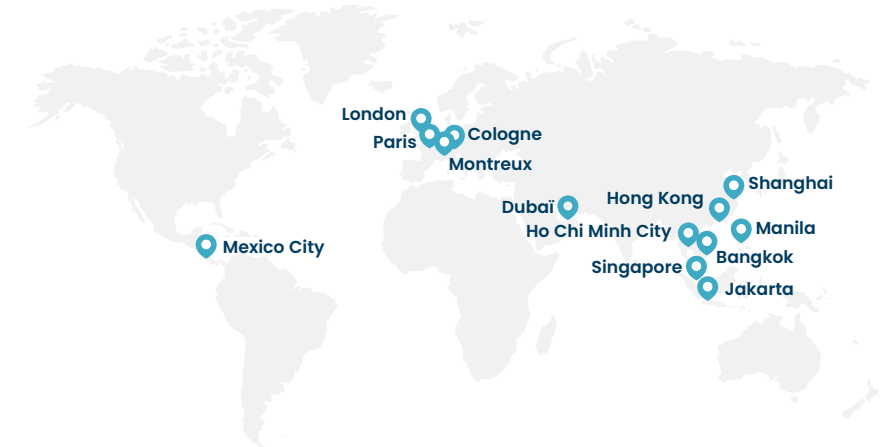
For over 30 Years, APRIL International has specialised in the provision of international health insurance solutions. We design, distribute, and manage a variety of insurance plans and assistance services accommodating individuals, couples and families, international students and SME and corporate businesses.

Our promise is to provide prompt, personalised and top-class service, and this begins from the very first moment you contact us. We endeavour to ensure your plan is carefully designed to accommodate your own circumstances.

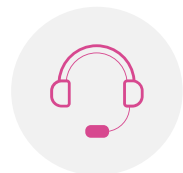
We will stay in touch throughout the duration of your plan and if your plan needs updating to reflect your changing circumstances, we will make this happens as swiftly and as smoothly as possible.

On top of that, should you need to make a claim, we will make every effort to ensure that you and/or your family receive the best care as quickly as possible.

Local Offices



**Our
dedicated
team's
at your
service**



+44 (0)20 3418 0470
Monday to Friday
from 09.00 to 17.00GMT



client.services@april-international.com



APRIL International Care France
14 rue Gerty Archimède
Paris, France, 75012



About your cover

Who can join?

The Short-Term International Health Plan is designed for individuals of any nationality living, working or travelling outside or their home country on a temporary basis.

The maximum age you can apply is 70 years.

The plan is not available if you are living, working, or travelling to the USA or Caribbean.

Premiums

The plan is available in GBP, USD or EUR and cover must be purchased in whole months.

The premium for the whole duration selected must be paid for at the start of the plan.

Underwriting

The plan is not intended to provide cover for medical conditions that have been in existence in the two years immediately prior to the start date of your plan.

Any medical condition that is already in existence will not be eligible for cover, unless you have purchased our benefit add-on for Pre-existing Condition Cover.

Period of cover

The plan can be purchased for a minimum of one month and a maximum of 12 months.

If your work assignment or trip has not finished at the expiry of your plan, you can extend the plan for a period of up to 6 months, with a maximum period of cover of 18 months.

Your plan moves with you

If you are moving from one country to another, our plans keep you protected every step of the way.

The plan is designed to ensure that whatever country you are in or have treatment in, you still have access to the same level of benefit – except in your home country, the USA and Caribbean. The plan will automatically cancel if you are in your home country for 30 consecutive days.

What you can expect from APRIL International

Our staff have a wealth of knowledge and experience to ensure that you receive first-class support and care from your initial enquiry through to every detail in the management of your plan.

We strive to keep our plan documentation simple, clear, and easy to understand and once you have enrolled into a plan, your membership documentation will be issued by secure email within 24 hours.

WE WILL SEND YOU:



WELCOME EMAIL

Confirming your cover and thanking you for joining APRIL International



CERTIFICATE OF INSURANCE

For each person covered by the plan



POLICY GUIDE

How your plan works, together with the full terms and conditions



CLAIM FORM

To use when you need to make a claim



You're in safe hands

Our global team have over 30 years' experience in providing international private medical insurance to meet the requirements of people living and working around the world. We specialise in designing and delivering flexible insurance solutions.

We support customers with 90 different nationalities living in more than 110 countries around the world. We have a wealth of knowledge and experience needed to understand and support the specific requirements and needs of our clients.

Our plans are underwritten by Hamilton Insurance DAC, who has been assigned a top-class financial strength rating by major insurance ratings agency A.M Best.

Hamilton Insurance DAC



financial strength
rating from
A.M. Best



IN THE EVENT SOMETHING ISN'T QUITE RIGHT we will do everything we can to resolve your concerns promptly and fairly. We will contact you if we require more information to investigate the issues you have raised. Where we have made a mistake we will put things right for you as quickly as possible.



Your personal and medical information is safe with us. APRIL International Care is compliant with the General Data Protection Regulation (GDPR). Full details can be found in our Privacy Policy.



You will have a **14-DAY COOLING-OFF PERIOD** when you buy our plan so if you change your mind after enrolling, don't panic. We will cancel your plan and return your premium payment in full, providing you have not already submitted a claim under the plan.



APRIL International Care is regulated by the **PRUDENTIAL SUPERVISION AUTHORITY**, which ensures that our clients are always at the heart of our approach to business.



Satisfied customers



THE HEALTHCARE PROBLEM

Fractured wrist.

Age: 42 **Location:** United Kingdom

THE TREATMENT

Our client spent a week on a yacht during his gap year travels, where he fractured his wrist whilst assisting with daily duties. The treatment included a consultation, X-ray, and medication costing £370. Once the fracture had healed, 10 sessions of rehabilitation physiotherapy were needed – which cost a further £400. After deduction of the plan excess of £70, the total cost of the claim was £700.

THE HEALTHCARE PROBLEM

Gastritis.

Age: 37 **Location:** Italy

THE TREATMENT

Our client was diagnosed with Gastritis after a private consultation costing €175. She was then referred for an upper GI endoscopy. Treated as a daycare patient, a diagnostic oesophago-gastro-duodenoscopy investigation was successfully completed at a cost of €2,220, to which a further gastroenterologist fee of €245 was paid, resulting in a total claim cost of €2,640.

“Many, many thanks for this quick turnaround. **I have been so impressed in all of my contact with April International UK** and the efficiency with which your company operates. It really does help make my life easier!”

“I would like to emphasise how pleased I was with your service and will **definitely be recommending and praising your company** if I am ever asked to suggest an international health insurance provider.

I would like to thank you and CEGA for the great support. **Everything went smoothly** and when I came to the hospital for the operation admission they already had your guarantee in hand for all the costs.”



Benefit schedule

OVERALL AGGREGATE LIMIT PER CERTIFICATE PERIOD £250,000/\$500,000/€375,000

PRE-AUTHORISATION IS REQUIRED FOR ALL CLAIMS WHERE THE COSTS ARE LIKELY TO EXCEED £1,000/\$1,700/€1,400 AND FOR ALL CLAIMS UNDER BENEFITS MARKED*. FAILURE TO OBTAIN PRE-AUTHORISATION WILL RESULT IN YOU BEING RESPONSIBLE FOR 50% OF THE COSTS OF EACH CLAIM.

H

MEDICAL EXPENSES

Hospital Services* > Accommodation and meal charges > Physician fees > All inpatient treatment > Intensive Care Unit charges > Surgeon and anaesthetist fees	Paid in Full
Accident and Emergency Room Treatment	Paid in Full
Inpatient Psychiatric Treatment* Treatment in a hospital psychiatric unit	Paid in FullMax. 15 days
Daycare Treatment Where a period of recovery is required in a hospital bed	Paid in Full
Internal Prostheses, Medical Aids and Devices Which are required intra-operatively	Paid in Full
Outpatient Services > GP, specialist and consultant fees > Prescription drugs and dressings > X-rays, diagnostic and pathology tests, including MRI, CT and PET scans > Physiotherapy	Up to 5,000/\$10,000/€7,500 £50/\$100/€75 excess per claim#
Complementary Therapies Osteopathy, chiropractic, homeopathy, acupuncture	
External Prostheses, Medical Aids and Devices Which are medically required following inpatient treatment, daycare treatment, or accident and emergency room treatment	£200/\$400/€300
Dental Treatment Following an Accident To restore or repair sound natural teeth	£500/\$1,000/€750
Emergency Dental Treatment For the immediate relief of dental pain	£200/\$400/€300
Home Country Cover Treatment of emergency medical conditions or acute episodes of existing covered medical conditions whilst on a temporary visit to the home country	Up to benefit limits shown above Max. 30 days



TELEHEALTH

Second Medical Opinion Access to a network of 50,000 medical specialists	Included
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EVACUATION AND REPATRIATION

Emergency Medical Evacuation* Evacuation costs for acute medical conditions where local medical facilities are inadequate	Paid in Full
Emergency Medical Evacuation – Supplementary Expenses* Costs of travel to return to home country or country of residence Hotel accommodation costs for companion if not returned to home country Policy will automatically cancel 30 days after return to home country following emergency medical evacuation	Single Economy air ticket up to 12 nights
Emergency Medical Reunion* Costs of travel and hotel accommodation of a close family member if you are in a hospital for 5 consecutive days	Single Economy air ticket up to 12 nights
Compassionate Home Travel* Costs of travel in the event of the death of a close family member	One return economy air ticket
Repatriation/Local Burial* Where death occurs outside the home country	£10,000/\$20,000/ €15,000
Local Road Ambulance Services	Paid in Full
Emergency Non-Medical Evacuation* Evacuation to a safe location in the event of life-threatening situations resulting from political or civil unrest Evacuation to a safe location in the event of a natural disaster.	Paid in Full

*A claim is considered to be a course of treatment per diagnosed medical condition.



ADDITIONAL SERVICE PARTNERS

CRISIS24	Included
BLOOD CARE FOUNDATION	Included
TELADOC HEALTH	Included



OPTIONAL ADD-ONS

Pre-existing Condition Cover

If you purchase a plan of more than **3 months duration** and you are aged under 50 years, you will be eligible to purchase the Pre-existing Condition Cover benefit.

This benefit will provide **£20,000/\$40,000/€30,000** for emergency treatment of existing medical conditions only whilst outside your home country. This benefit does not cover the maintenance, regular tests, and check-ups of existing medical conditions or congenital and hereditary conditions.

Out-of-Area Extension

If you purchased a plan of more than **3 months duration** you will be eligible to purchase the Out-of-Area Extension Benefit.

This provides cover in the USA and the Caribbean for a maximum period of 30 days in the Certificate period for accidents and emergency medical conditions only up to **£20,000/\$40,000/€30,000**.

The schedule gives a summary of the **benefits** covered by the **plan**.

Please refer to each **Benefit** definition in the Policy Guide for a full explanation of the cover provided under each **benefit**.





Market-leading benefits

We believe in pushing the boundaries of what an international insurance provider can do for its clients to ensure you're safe and secure when moving to a new country.

THE BLOOD CARE FOUNDATION

Providing properly screened blood

The Blood Care Foundation is a charitable, not-for-profit organisation. It's aimed particularly at areas of the world where there is a shortage of blood available for transfusion and/or where there is a high incidence of transfusion transmitted diseases in the donor pool; HIV, hepatitis B and C and malaria, for example.

The Foundation uses a network of internationally recognised sources, from where screened blood, human rabies immunoglobulin and rabies vaccine, may be dispatched to members anywhere in the world in case of an emergency.

It has access to a global network of blood banks which enable them to provide blood to almost any location in the world within 12-18 hours (subject to the availability of scheduled air services).

CRISIS24

Crisis24 is a management assistance company who help individuals and businesses minimise risks and support them in the event of a crisis.

Dedicated web-portal and mobile app

You are able to obtain details of up-to-date country-specific risk information and you can sign up to receive email or text alerts if the risk level changes in your current or future location.

Travel safety tips

Travel safety tips, up-to-the-minute information on civil unrest, natural hazards, and information on travel disruptions for hundreds of countries and cities are all at your fingertips. The crisis team is on hand 24/7 to coordinate activities should you need to use the Emergency Non-Medical Evacuation Benefit, included within the plan.



SECOND MEDICAL OPINION SERVICE

If you're unsure about your diagnosis or a proposed treatment plan, you can receive an unbiased second medical opinion from a specialised doctor.

A network of international medical specialists

Through our partner Teladoc Health, we offer you access to a network of 50,000 medical experts around the world, including oncologists, neurologists, rheumatologists and cardiologists.

Your case will be assigned to a specialist doctor with expertise aligned to your diagnosis/medical condition. A medical report will then be sent to you with your specialised doctor remaining at your disposal for any further questions you might have.



Medical assistance 24/7

Receiving medical treatment can often be a daunting experience, especially if you are miles away from home. That's why our 24-hour, multilingual assistance is always on hand to take your call.

Our medical assistance partner, CEGA, has been safeguarding the wellbeing of our clients for over 15 years.

Wherever you are in the world, CEGA are just a phone call away, with personal incident managers ready to provide support, guidance and case manage your treatment requirements.

It is also comforting to know that CEGA has an extensive team of doctors and nurses who can conduct doctor-to-doctor discussions and verify that you have been prescribed with the correct treatment.

IN MORE SERIOUS CASES...

CEGA can arrange a medical evacuation by a scheduled airline or air ambulance to safely transport you to a more suitable medical facility.

The nature of the medical condition and your location are often the key factors when arranging evacuation transport and the type of medical escort required. CEGA's medical teams are experts in the medical, regulatory, and logistical processes involved and customise each evacuation in the most suitable and cost-effective way possible.



YOU CHOOSE WHERE AND WHO

We understand that you may have a preference as to which hospital you are admitted to, or which doctor you seek treatment from after an initial diagnosis. Whilst we're unable to meet the travel costs, our plans provide the flexibility for you to choose where and who you are treated by.

This may even include receiving treatment in your home country, providing it is within your chosen area of cover. Ultimately, we want to make sure you have access to everything you need to overcome any obstacles a medical condition can present.



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