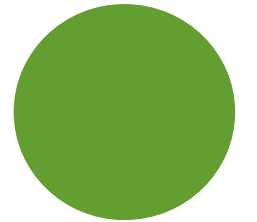


Student

International Health Plan

Private health insurance for international students studying 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.



CONTENTS

WHY BUY HEALTH INSURANCE?

Who needs cover?.....	3
Enjoy student life.....	4

DISCOVER APRIL

Introducing the APRIL Group.....	5
About APRIL International.....	6
About your cover.....	7
You're in safe hands.....	8
Satisfied customers.....	9

ENJOY THE BENEFITS

Benefit schedule.....	10
Market-leading benefits.....	12
Medical assistance 24/7.....	13

COMPANY DETAILS.....	14
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Who needs cover?

International higher education has never been more popular - with more than 6 million students pursuing university-level courses outside of their home country in 2020*.

With their first-class reputation for higher education, Austria, Australia, New Zealand, Switzerland, and the UK are leading the way for international students.

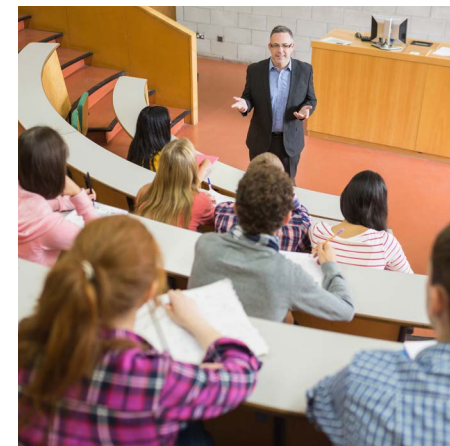
There's a lot to pack into an academic year, so the last thing you want to worry about is your health, especially when you are away from home.

That's where our Student International Health plan can help. The plan has been designed for students of any nationality living, working, or studying outside of their home country as part of their college or university course.

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.

You will lose a minimal amount of time whilst you are treated in private facilities, so you will be able to concentrate on your education and enjoy student life.

*T.I.M.E Global Analysis, International Student Mobility at a Glance 2022





Enjoy student life

Coursework, assignments, seminars, and lectures – it's a daunting workload for anyone.

Student life can feel like a juggling act, with managing your studies alongside new surroundings, cultures, and languages.

The last thing you want is an unwanted interruption caused by a health problem or an accident. That's why we have designed our Student International Health Plan to fit around your plans and allow you to make the most of your years as a student.

If you do need medical help, we are just a phone call away, available 24-hours a day. With our plan, you see a local doctor quickly and if your condition is serious, you can receive private medical treatment in the country where you are studying, so you will be back on your feet again as quickly as possible.

We also understand that not all students are teenagers. That's why our plan is available to anyone aged between 18 and 40, providing you are studying on an approved academic course.

What's more, your Student International Health Plan ensures you are covered during temporary visits lasting up to a maximum of 60 days to your home country. However, this excludes the USA or the Caribbean.





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 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.

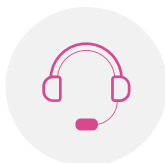
We will stay in touch throughout the duration of your plan and if your plan needs updating to reflect your changing circumstances, we will make this happens as swiftly and as smoothly as possible.

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) 203 418 0470
Monday to Friday
from 09.00 to 17.00 GMT



info@april-international.co.uk



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Walsingham House, 35 Seething Lane,
London EC3N 4AH, United Kingdom



About your cover

Who can join?

The Student International Health Plan is designed for students of any nationality living, working or studying outside or their home country as part of their college or university course.

Students aged between 18 and 40 years.

Proof of enrolment on a university or college course is required.

The plan is not available if you are living, working, or studying in the USA or the 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 you are continuing your studies outside your home country for longer than 12 months, you can extend the plan for three further periods of up to 12 months, with a maximum period of cover of four years.

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.

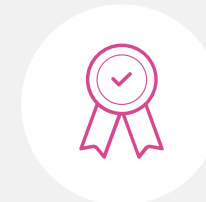
We strive to keep our plan documentation simple, clear, and easy to understand and once you have enrolled into a plan, your membership documentation will be issued by secure email within 24 hours.

WE WILL SEND YOU:



WELCOME EMAIL

Confirming your cover and thanking you for joining APRIL International UK



CERTIFICATE OF INSURANCE

Detailing your benefits



POLICY GUIDE

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



CLAIM FORM

You're in safe hands

Our UK team based in the City of London 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 either AXA XL Insurance Company UK Limited or AXA XL Underwriting Agencies Limited, who have both been assigned top-class financial strength ratings by major insurance ratings agencies.

AXA XL INSURANCE COMPANY UK LIMITED



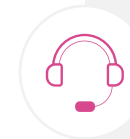
financial strength rating from Standard & Poor's

AXA XL UNDERWRITING AGENCIES LIMITED



financial strength rating from A.M. Best

financial strength rating from Standard & Poor's



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 UK 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 UK Limited is regulated by the **FINANCIAL CONDUCT AUTHORITY**, which ensures that our clients are always at the heart of our approach to business.



Satisfied customers



THE HEALTHCARE PROBLEM

Anterior cruciate ligament rupture

Age: 21 **Location:** Austria

THE TREATMENT

A student was on a skiing holiday when the accident occurred. He was taken to the local accident and emergency unit where a knee brace was fitted and medication supplied at a cost of €443.

An anterior cruciate ligament rupture was confirmed during an MRI scan which cost a further €984.

Physiotherapy costing €730 was unsuccessful so surgery was required, which involved a 3 night hospital stay, more consultations and post-operative physiotherapy. Total costs to treat the damaged totalled to €21,300.

THE HEALTHCARE PROBLEM

Tonsillitis.

Age: 19 **Location:** United Kingdom

THE TREATMENT

A student went to see her doctor with symptoms of a sore throat, fever and chills. This initial consultation incurred fees of £195. A second consultation was required, as symptoms had not improved, which cost a further £180 plus £17 prescription fees. Total costs – £392.

“Many, many thanks for this quick turn-around. **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 the assistance company for the great support – **everything went smoothly** and when I came to the hospital for the operation they already had your guarantee in hand.”



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 > All inpatient treatment > Physician, surgeon and anaesthetist fees > Intensive Care Unit charges	Paid in Full
Accident and Emergency Room Treatment	Paid in Full
Inpatient Psychiatric Treatment* Treatment in a hospital psychiatric unit	Paid in Full Max 30 days
Daycare Treatment Where a period of recovery is required in a hospital bed	Paid in Full
Internal Protheses, 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	Full Refund, £20/\$40/€30 excess per claim
Complementary Therapies Osteopathy, chiropractic, homeopathy, acupuncture	
External Protheses, Medical Aids and Devices Which are medically required following inpatient treatment, daycare treatment, or accident and emergency room treatment	£200/\$400/€300
Outpatient Psychiatric Treatment* When referred by a physician and pre-authorised	£500/\$1,000/€750 lifetime limit
Dental Treatment Following an Accident To restore or repair sound natural teeth	Paid in Full
Emergency Dental Treatment For the immediate relief of dental pain	£300/\$600/€450



OTHER BENEFITS

Personal Accident Benefit Accidental death	£20,000/\$40,000/ €30,000
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 60 days



OTHER BENEFITS

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 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 or Local Burial* Where death occurs outside the home country	Paid in Full
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.



TELEHEALTH

Second Medical Opinion Access to a network of 50,000 medical specialists	Included
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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 **6 months duration**, you will be eligible to include the Pre-existing Condition Cover benefit for an additional premium.

This benefit will provide **£20,000/\$40,000/€30,000** - after a waiting period of 60 days - 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

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, have been safeguarding the wellbeing of our clients for over 15 years.

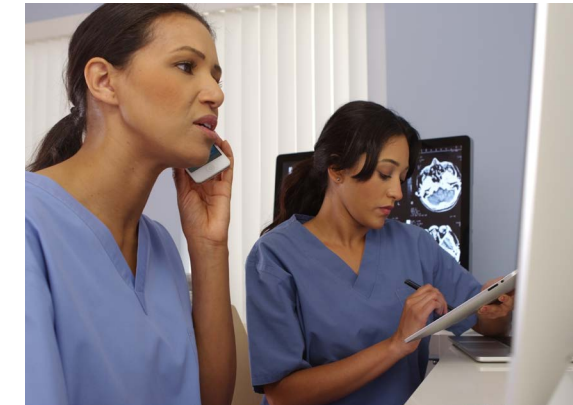
Wherever you are in the world, CEGA are just a phone call away, with personal incident managers ready to provide support, guidance and case manage your treatment requirements.

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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