

Your benefits in detail 2019


# MY TEMPORARY COVER ABROAD



Insurance made easy.

# Your benefits

## At a glance:

SUMMARY OF BENEFITS	EMERGENCY	COMFORT
<b>UPPER LIMIT</b> (Maximum amount of medical expenses per period of cover and per insured individual)	€100,000 worldwide €250 000 if cover selected in zone 1  <b>In case of accident or medical emergency only</b>	€200,000 worldwide €500,000 if cover selected in zone 1
<b>MEDICAL EXPENSES</b>		
<b>HOSPITALISATION</b>		
<ul style="list-style-type: none"> <li>› Transfer by ambulance (if hospitalisation is covered by APRIL International)</li> <li>› Hospital room and board (including daily hospital charge in France)</li> <li>› Medical and surgical fees</li> <li>› Pathology, diagnostic tests and drugs</li> <li>› Medical procedures</li> </ul>	100% of actual costs All medical expenses in excess of €2,000 are subject to prior agreement. Direction to the most appropriate hospital (according to the pathology and healthcare costs)	
Hospitalisation 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	
<b>OUTPATIENT BENEFITS</b>		
Consultations and procedures carried out by GPs or specialists	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
Pathology, diagnostic tests, X-rays and drugs		
Procedures carried out by nurses and physiotherapists (if hospitalisation is covered by APRIL International)		
Emergency dental treatment	Up to €400 per year	
Dental prostheses (following a reported accident)	Up to €600 per year	
Other prostheses (following a reported accident)	Up to €500 per year	
Prescribed glasses or contact lenses (following a reported accident)		
<b>PREVENTION</b>		
Condoms	Up to €20 per year	
Contraceptives, vaccines, anti-malaria treatment on medical prescription	Not covered	Up to €100 per year

OTHER BENEFITS	LEVELS
<b>REPATRIATION ASSISTANCE</b>	
Medical evacuation and repatriation	100% of actual costs
Returning the body or the ashes	
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	One-way ticket
Repatriation of plan beneficiaries	
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
<b>PERSONAL LIABILITY PRIVATE CAPACITY</b>	
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
<b>LEGAL ASSISTANCE</b>	
Attorney fees abroad	Up to €3,000 per event
Advance payment of bail abroad	Up to €15,000 per event
<b>PERSONAL ACCIDENT</b>	
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%
<b>BAGGAGE AND PERSONAL EFFECTS INSURANCE</b>	
<b>BAGGAGE</b> › 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
<b>TRAVEL INCIDENT</b>	
Delayed departure	up to €100, airline tickets only
Delayed plane/Cancellation	Up to €300
Missed connection	
<b>INTERRUPTION OF STAY</b>	
› Reimbursement of tuition fees of current year in case of repatriation of the insured <b>OR</b> › Reimbursement of cost incurred in case of interruption due to repatriation of the insured	Ajusted pro rata temporis, up to €5,000. Actual costs within th limit of €250 per day and up to €5,000.

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Product designed and managed by APRIL International Care France and insured by Groupama Gan Vie (for medical expenses) and Chubb European Group SE (for repatriation assistance, personal liability- private capacity, delayed departure, baggage cover, incident and interruption of stay).



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