

GENERAL & SPECIAL
CONDITIONS



TRAVEL INSURANCE APRIL SCHENGEN



Insurance made easy.

SOMMAIRE

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CONTRACT No. 90027

CHANGEABLE Option

UNCHANGEABLE Option

WARNING

✓ The insurance premium cannot be refunded in any case.

✓ The contract can be changed only when "CHANGEABLE Option" was purchased.
Up to 3 changes before the contract start date and only if the visa is refused.

In case of legal problems with this contract, only the French version will be taken into consideration.

THE ADMINISTRATIVE MANAGEMENT OF THIS POLICY IS DELEGATED TO APRIL INTERNATIONAL VOYAGE, A SOCIETE ANONYME (FRENCH PUBLIC LIMITED COMPANY) WITH A SHARE CAPITAL OF €516,500, AN INSURANCE INTERMEDIARY, REGISTERED:

- AT THE PARIS REGISTRY OF TRADES AND COMPANIES UNDER THE NUMBER: 384 706 941
- WITH ORIAS (REGISTER OF INSURANCE INTERMEDIARIES) UNDER THE NUMBER: 07 028 567 (WWW.ORIAS.FR).

APRIL INTERNATIONAL VOYAGE IS SITUATED AT 26, RUE BENARD, 75014 PARIS, FRANCE.

APRIL INTERNATIONAL VOYAGE IS SUBJECT TO THE AUTORITE DE CONTROLE PRUDENTIEL ET DE RESOLUTION (ACPR - FRENCH PRUDENTIAL SUPERVISORY AUTHORITY), SITUATED AT 4 PLACE DE BUDAPEST - CS 92459 - 75436 PARIS CEDEX 09, FRANCE.

YOUR POLICY COVER, WITH THE EXCEPTION OF COVER FOR ASSISTANCE, IS REGULATED BY THE FRENCH INSURANCE CODE.

YOUR POLICY CONSISTS OF THESE GENERAL CONDITIONS TOGETHER WITH YOUR POLICYHOLDER CERTIFICATE. THE COVER YOU HAVE CHOSEN FROM THE TYPES OF COVER DESCRIBED BELOW IS SPECIFIED IN YOUR POLICY CERTIFICATE, ACCORDING TO WHICH OPTIONS YOU HAVE TAKEN OUT AND FOR WHICH YOU HAVE PAID THE CORRESPONDING PREMIUM.

PLEASE READ YOUR GENERAL CONDITIONS CAREFULLY. THEY SET OUT OUR RESPECTIVE RIGHTS AND OBLIGATIONS AND ANSWER YOUR QUESTIONS.

IMPORTANT

To benefit from the insurance coverage of this contract, you **MUST** contact the public emergency services first and then contact **EUROP Assistance** before taking any steps or personal initiatives in order to obtain a file number, which is the only thing that attests to the handling of your file.

Your contract: **90027**
APRIL Assistance France 24h/day and 7days/week

When phoning from France: 01 41 85 22 55

When phoning from abroad: +33 1 41 85 22 55

CHART OF COVERAGE AMOUNTS (SPECIAL CONDITIONS)

SERVICES	AMOUNT INCLUDING TAX Maximum / person
Repatriation assistance <i>In the event of justified repatriation of the Insured person</i> <ul style="list-style-type: none">• Repatriation or medical transportation• Repatriation to your place of residence	<ul style="list-style-type: none">• Real costs• Real costs
Medical expenses <ul style="list-style-type: none">• Medical expenses and urgent hospitalization• Urgent dental work<ul style="list-style-type: none">↳ <i>Deductible for medical expenses</i>	<ul style="list-style-type: none">• €30,000 / person• €100 / person• €100 / person
Assistance in the event of death <ul style="list-style-type: none">• Assistance with formalities• Repatriation of the body• Funeral arrangements, casket costs and burial	<ul style="list-style-type: none">• Yes• Real costs• €1,000 / person

EFFECTIVE DATE AND DURATION OF COVERAGE

COVERAGE	EFFECTIVE DATE	EXPIRY OF COVERAGE
OTHER COVERAGE	On the first day of travel	On the last day of travel

The validity period of all coverage corresponds to the travel dates indicated in the Special Conditions with a maximum period of 92 consecutive days.

Subscription must be taken out at the latest on the eve of travel.

GENERAL TERMS APPLICABLE TO INSURANCE AND ASSISTANCE

The present insurance and assistance contract is a collective insurance package taken out by APRIL International Voyage, holder of the policy, which covers its clients. The object of the contract is the coverage, under the limits and conditions defined hereafter, of the Insured person indicated under the Special Conditions on the occasion and during his or her travel.

As with all insurance and assistance contracts, it entails rights but also obligations for us and for you. It is governed by the Insurance Code. These rights and obligations are presented in the pages that follow.

DEFINITIONS

Abroad

“Abroad” refers to any country worldwide with the exception of the country of origin.

Accident

A sudden and unforeseeable event affecting a physical person, unintentional on the part of the victim, and originating from the sudden action of an exterior cause and preventing him from travelling by his or her own means.

Assistance Company

AXERIA Insurance Limited Company, Risk Insurer under the insurance and assistance contract n ° 90027 subscribed through the intermediary APRIL International Voyage, entrusts the execution of the assistance services, as provided for in the general provisions of this contract, to Europ Assistance France, whose head office is located at 1, promenade de la Bonnette - 92633 Gennevilliers CEDEX. Social capital €2,541,712. A company registered with the Trade and Companies Register of Nanterre under the number 403 147 903.

Attack

Any act of violence considered as a criminal or illegal attack, affecting individuals and/or property, in the country where you are staying, occurring with the object of seriously disturbing public order through intimidation and terror, and being the object of media attention. This “attack” must be registered by the French Ministry of Foreign Affairs.

Country of origin

Country of origin refers to your country of residence.

Deductible

Portion of the indemnity remaining at your expense.

Domicile

The place of residence of the Insured person must be located anywhere in the world, with the exception of the Schengen Area, DROM, Lichtenstein, San Marino, the principalities of Andorra and Monaco and the Vatican. Domicile refers to the main and usual place of residence of the Insured person, and indicated on his or her income tax form.

DROM

Guadeloupe, French Guyana, Martinique, Mayotte and Reunion Island.

Family member

The spouse or common law or civil union spouse, ascendants or descendants, fathers in law or mothers in law, brothers, sisters, brothers in law or sisters in law, uncles, aunts, nephews and nieces of the Insured person or his or her spouse and legal guardian of the Insured person or his or her spouse.

France

“France” refers to metropolitan France, Corsica and DROM.

Illness

Pathological state duly acknowledged by a physician and formally preventing from leaving the place of residence and requiring medical attention and fully ceasing any professional activity.

Insured person

Physical person designated hereafter, under the term “you”, and named under the Special Conditions and having paid his or her insurance premium.

These persons must not have reached the age of 85 on the day of subscribing the contract.

Insurer

AXERIA Insurance Limited, Progetta House, Level 2, Tower Road, Swatar, Malta. Registered in Malta No. C 55905

Loss

Random event that due to its nature requires coverage under the present contract.

Maximum per event

In the case where the coverage applies in favor of several insured parties who are victims of the same event and insured under the same Special Conditions, the insurer’s coverage is limited in any event to the maximum amount indicated under this coverage regardless of the number of victims. As a result, the indemnities are reduced and paid in proportion to the number of victims.

Natural disasters

A phenomenon, such as an earthquake, a volcanic eruption, a tidal wave, a flood, a typhoon, a hurricane, a cyclone or a natural cataclysm, having been caused by the abnormal intensity of a natural agent, and recognized as such by public authorities.

Policyholder

APRIL International Voyage, 26 rue Bénard 75014 (France).

Social capital €516,500. A company registered with the Trade and Companies Register of Paris (France) under No. B 384 706 941, Insurance intermediary registered to the Orias under number 07 028 567 (www.orias.fr).

Special Conditions

Document duly completed and signed by the Insured person in which are indicated his or her or her first and last name, address, travel dates, destination country, guarantee period, travel price including tax, signing date of this document, as well as the formula and corresponding insurance premium amount. Only subscriptions for which corresponding insurance premiums have been paid will be covered in case of incident.

Spouse

Spouse refers to:

- The person linked to the Insured person by marriage and not legally separated,
- The person living together with the Insured person and under the same roof, with the same community of interests as a married couple,
- The co-signer with the Insured person of a Civilian Solidarity Pact.

Train ticket

Tickets for travel by rail.

Travel

Journey and/or stay, travel package, rental, cruise, travel ticket (including a flight on its own) reserved with the travel agency and for which dates, destination and cost are indicated under the Special Conditions.

TERRITORY OF COVERAGE

Coverage applies to countries in the Schengen Area, DROM, Lichtenstein, San Marino, and the Principalities of Andorra and Monaco and the Vatican.

Are excluded the countries listed by the Ministry of Foreign Affairs as being in a state of civil or foreign war, notorious political instability, subject to reprisals, restriction of free circulation of individuals and property, regardless of the reason, in particular for health or safety reasons, weather conditions, countries subject to acts of terrorism, having been subject to natural disasters or disintegration of the atomic nucleus as well as countries subject to any other event of force majeure.

WHAT MUST YOU DO WITH YOUR TRAVEL TICKETS?

When travel is organized and covered in application of the clauses of the contract, you agree either to allow us to use your travel ticket(s), either to reimburse us the amounts that you may obtain in reimbursement from the issuer of your travel ticket(s).

HOW TO USE OUR SERVICES?

Do you need assistance?

In case of emergency, you must contact emergency services for any problems requiring their skills. In order for us to intervene, we recommend that you prepare your call.

We will ask for the following information:

- Your first and last name(s),
- Your contract number: **90027**,
- Your precise location, address and phone number where you can be reached.

You must:

- Immediately contact the assistance center on the following phone number **01 41 85 22 55** (+ 33 1 41 85 22 55 when calling from abroad),
- Obtain our prior approval before taking any initiative or incurring any expenses,
- Conform to the solutions we recommend,
- Provide us with the items relative to the subscribed contract,
- Provide us with the original supporting documents for which reimbursement is requested.

What are the conditions pertaining to use of services and coverage?

- **We reserve the right to request any supporting documents necessary (death certificate, certificate of residence, certificate as common law spouse, expense vouchers, etc.) in support of any assistance request.**
- **Any expenses incurred without our approval will not be reimbursed or ultimately covered.**

- Any event occurring as a result of a pre-existing and diagnosed illness and/or injury and/or treated and having resulted in a continuous hospitalization, or a day hospitalization or outpatient treatment in the 6 months preceding the request for assistance, whether caused by the manifestation or aggravation of said state.
- In the case where the Assistance Company is led to intervene without the necessary means of verification, due to insufficient data or following erroneous data with regard to the data initially provided to the Assistance Company, the intervention costs incurred by the Assistance Company will be charged to the Subscriber and payable on receipt of the invoice, with the possibility for the Subscriber of obtaining reimbursement from the requester of the assistance if the latter is not the Insured person.

Cumulative coverage

If the risks covered by the present contract are covered by another insurance policy, you must inform us of the name of the insurer from which you have taken out another insurance policy (article L121-4 of the Insurance Code) as soon as you are informed of this and at the latest when filing the claim.

False statements

When they affect the object of the risk or diminish our opinion:

- Any withheld or intentionally false declaration in your part renders the contract null and void. Premiums paid are considered as definitely acquired by us and we are entitled to request any premiums due as stipulated under article L113-8 of the Insurance Code,
- Any omission or inaccurate declaration on your behalf for which your bad faith is not established entails cancellation of the contract 10 days following notification sent to you by registered letter with acknowledgement of receipt and/or reduction of indemnities in accordance with article L1113-9 of the Insurance Code.

Deprivation of services and coverage due to fraudulent statements

In the event of Loss or simple request as part of the assistance services and/or the insurance coverage (as stipulated under the present Special Conditions), if you deliberately use as supporting data, documents that are inaccurate or if you use fraudulent means or making inaccurate or incomplete declarations, you will be deprived of your rights to assistance services and insurance coverage provided under the present General Conditions for which said declarations are required.

WHAT ARE THE LIMITS IN THE EVENT OF FORCE MAJEURE OR OTHER SIMILAR EVENTS?

We cannot replace local authorities in any way in the event of emergency.

We may not be held liable for non-execution or delays in our services as a result of force majeure or events such as:

- Civil or foreign war, notorious political instability, popular uprisings, riots, acts of terrorism, reprisals,
- Recommendations from the WHO or national or international authorities or restriction to free circulation of individuals and property, regardless of the reason, and in particular for health and safety reasons, weather conditions, limiting of prohibited air travel,
- Strikes, explosions, natural disasters, disintegration of atomic nucleus, or any other radiation from an energy source of a radioactive nature,
- Delays and/or inability to obtain administrative documents such as entrance or exit visas, passports, etc. required for your transport inside or outside the country where you are located or for your entry into the country recommended by our physicians for your hospitalization,
- Recourse to local public services or participants to which we are required to apply by virtue of local and/or international regulations,
- Inexistence or unavailability of technical or human means adapted to transport (including refusal of intervention).

EXCLUSIONS COMMON TO ALL COVERAGE

General exclusions of the contract are the exclusions common to all assistance services and insurance coverage described in the present General Conditions.

Are excluded:

- Civil or foreign wars, riots, popular uprisings,
- Voluntary participation of an Insured to riots or strikes, brawls or assault,
- The consequences of disintegration of atomic nucleus, or any other irradiation from an energy source of a radioactive nature,
- Excepting derogation thereof, an earthquake, a volcanic eruption, tidal wave, flood, typhoon, hurricane, cyclone or other natural disaster except in the case of provisions of law N 82-600 of 13 July 1982 concerning indemnities provided to victims of natural disasters (for insurance coverage),
- The consequences of the use of medication, drugs, narcotics and similar products not available by prescription, and the abuse of alcoholic beverages,
- Any intentional act on your part to sustain coverage under the contract.

EXPERTISE OF DAMAGES

In the event of disagreement between the parties, each party must select an expert. If these experts are not in agreement, a third expert is appointed by the Presiding Judge of the Court of the domicile of the Insured person's jurisdiction. This appointment is made on simple request of the most diligent party made at the earliest 15 days after sending the other party a notification by registered letter with acknowledgement of receipt.

Each party is responsible for paying the fees of its expert and if necessary, half of the fees of the third expert and costs relating to its appointment.

No action may be taken against the Insurer until the expert has settled the dispute.

EXCEPTIONAL CIRCUMSTANCES

Passenger transport operators (and airline companies in particular) may apply restrictions concerning transport of individuals suffering from certain pathologies or of pregnant women, restrictions applying from the beginning of the transport and susceptible to change without prior notice (in the case of airline companies: Medical examination, medical certificate, etc.). As a result, repatriation of these individuals is only possible subject to the absence of refusal on behalf of the carrier, and obviously, in the absence of unfavorable medical opinion (as stipulated and in accordance with the provisions indicated in the chapter on "TRANSPORT/REPATRIATION" with regard to the health of the Insured person or of the unborn child.

SUBROGATION

In accordance with provisions of article L.121-12 of the Insurance Code, the Insurer is subrogated to the rights and actions of the Insured person with regard to third parties, within the limit of the indemnities paid.

The Assistance Company is subrogated under the Insurance Code in the rights and actions of the Subscriber and the Insured person, against the party responsible for the Loss within the limits of the costs it has incurred.

Similarly, in the case where all or parts of the services provided in accordance with the coverage of the contract are totally or partially covered by an insurance contract, a health insurance agency, the Social Security or any other institution, the Assistance Company is subrogated to the rights and actions of the Insured person with regard to the above-mentioned institutions and contracts.

WHAT ARE THE LIMITATION PERIODS?

In accordance with provisions of articles L114-1 and following of the Insurance Code, all actions pertaining to an insurance contract are time-barred for two years following the occurrence of the originating event.

However, this deadline only applies:

1° In the case of incomplete, omitted, false or inaccurate declaration on the risk incurred, as of the day the Insurer is informed of it,

2° In the event of Loss, as of the day when the interested parties were informed of it, if they can provide evidence of their ignorance of the fact up to this date.

In the case where proceedings of the Insured person against the Insurer are caused by third party proceedings, the limitation period only applies as of the day this third party engaged in legal proceedings against the Insured person or received indemnities from the latter. The limitation period is extended to ten years in the case of insurance contracts against accidents to individuals, when the Beneficiaries are the rightful claimants of the Insured person who is deceased.

The limitation period is interrupted by any of the ordinary causes for interruption of the limitation period, and in particular by:

- Any writ of summons, including interim proceedings, court order or seizure against the party that one wishes to prevent from prescribing,
- Any unambiguous acknowledgement on behalf of the Insurer of the Insured person's right to coverage, or any acknowledgement of debt of the Insured person with regard to the Insurer,

As well as in the following other cases stipulated by article L114-2 of the Insurance Code:

- Any appointment of an expert following a Loss:
- Any sending of registered letter with acknowledgment of receipt:
 - From the Insurer to the Insured person for non-payment of the insurance premium,
 - From the Insured person to the Insurer for payment of the indemnity.

By way of derogation from article 2254 of the Civil Code, the parties to the insurance contract are not authorized, even under joint agreement, to change the duration of the limitation period, or to add to the causes for interruption or suspension of it.

STATEMENTS OF COMMON INTERESTS

In accordance with provisions of Directive 2002/92/EC of the European Parliament and the Council on 9 December 2002 on insurance mediation, the Assistance Company, the Insurer and APRIL International Voyage hereby inform the Insurer that the Assistance Company and APRIL International Voyage hold at least 10% of voting rights of the Insurer through APRIL Group S.A., a company governed by French law, registered under number 377994553RCS located Immeuble Aprilium, 114 boulevard Vivier Merle, 69439 Lyon, France.

CLAIMS - DISPUTES

In the event of claims relating to the present contract, the Insured person may contact APRIL International Voyage at the following address:

TSA 30780 - 92679 COURBEVOIE CEDEX (FRANCE)

Phone: + 33 1 73 03 41 01

Email: reclamation@aprilvoyage.com

A written reply will be sent to the Insured person with two working days. In the event processing time exceeds two working days, an interim reply will be sent to the Insured person within this same timeframe. In this case, a reply on the grounds of the claim will be brought to the Insured person within a maximum period of eight weeks as of the reception date of the initial claim.

In the event the reply is disputed, the Insured person may send the Claims Manager of APRIL International Voyage or the Claims Manager of the Insurer at the address indicated above.

The processing times are identical to the ones indicated previously.

If the disagreement persists following reply by the Claims Manager, the Insured person may request the advice of the Mediator of the Maltese Federation of Insurance Companies, whose address will be given by APRIL International Voyage on simple request and without prejudice to any other form of legal action.

CONTROL AUTHORITY

In the event of dispute concerning the present contract or if the Insured person is not satisfied with the processing of the dispute by the Insurer, it is entitled to refer the matter to the Maltese control authority, in this case Malta Financial Services Authority (MSFA):

Malta Financial Services Authority

Notabile Road

Attard BKR3000

Malta

Phone: (+356) 25485313

Email: consumerinfo@mfsa.com.mt

www.mfsa.com.mt/Consumer

A document describing the missions of MSFA is available on simple request from the Insurer.

FRENCH DATA PROTECTION ACT

For the performance of the contract, APRIL International Voyage is required to request from the Insured person personal data that is protected by amended law 78-17 of 6 January 1978, relative to Computer Data, Files and Civil Liberties.

On this point, the Insured persons are hereby informed and accept the transmission of their personal data:

- To establishments and sub-contractors contractually linked to APRIL International Voyage for performance of tasks directly in connection with processing of requests;
- To public authorities in order to meet legal or regulatory requirements requested of APRIL International Voyage.

In application of amended law 78-17 of 6 January 1978, the Insured person has the right to access, modify, rectify and delete any personal data concerning him that is contained on any files used by APRIL International Voyage, its representatives and above-mentioned persons. For the exercise of these rights, the Insured person must contact APRIL International Voyage, TSA 30780 - 92679 COURBEVOIE Cedex (France).

APPLICABLE LAW AND JURISDICTION

The present contract is governed by French law. The contracting parties hereby declare that they agree to submit to the jurisdiction of French Courts and waive all rights to legal proceedings in any other country.

PREVENTION OF MONEY LAUNDERING

The controls that we are legally required to perform for the prevention of money-laundering and financing of terrorism, in particular, relating to cross-border financial transactions, may lead us at any time to request from you various explanations or supporting documents, including concerning the purchase of insured property. In accordance with the amended French Data Protection Act of 6 January 1978 and the Monetary and Finance Code, you benefit from a right of access to your personal data, by sending a letter to the French Data Protection Authority (CNIL).

CONTRACT

The insurance coverage and assistance services provided under the present document have been subscribed with AXERIA Insurance Limited under number **AIVB2C90000**.

GENERAL INSURANCE PROVISIONS

No repatriation or early return will be carried out unless there it has been the object of a preliminary request made to the assistance call center and an agreement has been obtained from the latter.

REPATRIATION ASSISTANCE

TRANSPORT OF THE INSURED PERSON TO A MEDICAL CENTRE

The Assistance Company organizes and handles the transport of the Insured person to the most appropriate of best equipped medical hospital.

Depending on the seriousness and circumstances, he may be transported by first class rail, seated or in a sleeper compartment or sleeping car, ambulance or light sanitary vehicle, regular airline in a seat or on a stretcher, private sanitary plane.

Furthermore, in the case where you refuse to accept the decision considered by our physicians as the most appropriate, you expressly release us of any liability in particular in the event of your return using your own means, or in the event of aggravation of your state of health.

REPATRIATION OF THE INSURED PERSON TO HIS OR HER DOMICILE

The Assistance Company repatriates the Insured person to his or her domicile when his or her medical condition allows him to leave the hospital. The repatriation as well as the most appropriate means are decided and selected by the Assistance Company under the same conditions as indicated above.

MEDICAL EXPENSES

OBJET OF THE COVERAGE

Coverage provides for the reimbursement of medical expenses (medical care, hospitalization costs, pharmaceutical costs, fees and ambulance costs) following an Accident or Illness affecting the Insured person during a Trip, within the limits indicated in the above-mentioned Chart of coverage amounts.

These expenses must have been exclusively prescribed by a medical authority having the diplomas or qualifications required in the country where it practices and legally authorized for professional practice.

This coverage is limited to the reimbursement of real costs incurred by the Insured person.

In the case of Insured parties of French nationality residing in the European Economic Area, the coverage applies in addition to the reimbursements provided by French Social Security or any other equivalent body providing financial coverage or reimbursement.

SPECIAL MEASURES IN THE EVENT OF HOSPITALIZATION

In the case where the Accident or Illness incurred by the Insured person requires hospitalization, the Insured person (or its legal representative) must beforehand, except in the event of force majeure, contact the Assistance Company who will provide the complete address of the approved hospital that is closest to where the Insured person is located.

In the event the condition of the Insured person (or his or her legal representative) prevents him from making this contact prior to his or her hospitalization, he must contact the Assistance Company as soon as his or her condition allows it.

In the case of refusal on behalf of the hospital to accept direct payment of costs by the Assistance Company, the Insured person must make the advance payment for these expenses and will be reimbursed 100% of the real costs incurred, within the limit per person and dossier indicated in the above-mentioned Chart of coverage amounts.

INDICATIONS CONCERNING THE COVERAGE LIMITS

- Medical expenses excluding hospitalization: 100% of real costs per person and per dossier, within the limits indicated in the Chart of coverage amounts and current non-excessive and required expenses.
- Medical expenses with hospitalization: 100% of real costs per person and per dossier, within the limits indicated in the Chart of coverage amounts and current non-excessive and required expenses.
- Emergency dental care: 100% of real costs per person and per dossier, within the limits indicated in the Chart of coverage amounts and current non-excessive and required expenses, for costs incurred for emergency dental work (that may not be time-delayed, due to the pathological condition of the Insured person) and provided for the following acts: Protective dressing, filling, root canal work or extraction.

ASSISTANCE IN THE EVENT OF DEATH

ASSISTANCE WITH FORMALITIES

The Assistance Company assists the Insured person with the following formalities:

- Contact with the funeral home;
- Indication of the formalities required in particular with regard to the local administration.

REPATRIATION OF THE BODY IN THE EVENT OF DEATH

In the event of death of the Insured person occurring during the trip, the Assistance Company handles and organizes transport of the Insured person's body up to his or her Place of Residence.

Funeral costs are covered within the limits indicated in the Chart of coverage amounts.

SPECIFIC EXCLUSIONS TO "REPATRIATION ASSISTANCE", "MEDICAL EXPENSES" AND "ASSISTANCE IN THE EVENT OF DEATH" COVERAGE

Exclusions common, to all coverage apply here. Furthermore, are excluded:

- Benign ailments or injuries that may be treated locally (for the Assistance coverage, repatriation only),
- Relapse of previously diagnosed illnesses with risk of sudden and non-consolidated worsening,
- Burial costs, embalment and funeral ceremony, unless these are required by local regulations,
- Costs incurred by the Insured person without the prior agreement of the Assistance Company,
- Costs incurred by the Insured person in the event of a Trip undertaken against medical advice,
- Trips undertaken with the intention of obtaining a diagnosis and/or treatment,

- Restaurant and hotel costs, road expenses, toll, gas, taxis or customs duties except in the cases provided for by the coverage,
- Events subject to sanction as criminal acts according to the legislation where the Insured person is located,
- The consequences of relapses of previously incurred accident or illness and the medical expenses resulting from the diagnosis or treatment of a pathological condition already identified before the effective date of the coverage,
- Costs relating to routine medical care (including childbirth expenses, before and after birth),
- Medical expenses required as a result of medical operations requested solely by the Insured person except in the event of medically required necessity,
- Treatments for infertility,
- Medical expenses required for back pain, lumbago, sciatica, disk hernia, parietal, intervertebral, femoral, scrotal, inguinal white line and umbilical hernias,
- Thermal, weight loss and anti-aging health cures,
- Mental, psychological, psychiatric illnesses, neurosis and nervous breakdowns that do not require hospitalization for more than 4 consecutive days,
- Health spas, physical therapy, cost of glasses and contact lenses, prosthesis of all kinds, routine examinations and tests or preventive health examinations, tests or treatments, control tests and examinations not resulting from a covered accident or illness,
- Costs incurred for organ transplant not required by a covered Accident or Illness,
- Costs incurred for plastic or reconstructive surgery and comfort treatment,
- Vaccination costs, acupuncture, physical therapy, chiropractor or osteopathy sessions not following a covered Accident or Illness,
- Costs and treatments not prescribed by a certified medical authority,
- Contraception means.

In case of legal problems with this contract, only the French version will be taken into consideration.

APRIL International Voyage

TSA 30780 - 92679 COURBEVOIE CEDEX (FRANCE)

Audiotel No.: 0 891 677 404

(€0.225 including tax/min when calling from a landline)

Public limited company with capital of €516,500 - Trade and Companies

Register of Paris B 384.706.941

Insurance management and brokerage

Financial guarantee and Professional Civil Liability insurance

Complying with articles L530-1 and L530-2 of the Insurance Code



The insurance coverage and assistance services provided under the present document have been subscribed with AXERIA Insurance Limited under number AIVB2C90000.

APRIL, insurance made easy

APRIL, an international insurance services group and leading wholesale broker in France, has centred its development around customers and innovation since it was established in 1988, setting a single ambition: to make insurance easier and more accessible to everyone.

APRIL designs, manages and distributes specialist insurance solutions, covering health and personal protection, property and casualty, mobility and legal protection, as well as assistance services, for private individuals, professionals and businesses.

With over 3,800 employees, APRIL has operations in Europe, North and South America, Asia, Africa and the Middle East. The group produced a consolidated turnover of €861.2m in 2016.

APRIL International Voyage

EXPERIENCE:

APRIL International Voyage has been an independent national insurance broker for the past 30 years, specialized in designing, distributing and managing insurance and assistance contracts in the tourism sector. Being a broker enables it to work with the best insurance companies.

PERFORMANCE

In 2017, APRIL International Voyage insured over 1.5 million individuals worldwide and handled over 20,000 claims.

OUR COMMITMENTS:

- To guide you in your choice of coverage
- To provide the best protection according to your needs
- To be present before and after your travel

90027 – W40

april international | voyage

TSA 30780
92679 COURBEVOIE CEDEX
Tel : +33 1 73 03 41 01
www.aprilvoyage.com

SA (French public limited company) with a share capital of €516,000 - company registration number RCS Paris B 384.706.941
Insurance brokerage and management company registered with ORIAS (French Register of Insurance Intermediaries) under the Number 07 028 567 (www.orias.fr)
Autorité de Contrôle Prudentiel et de Résolution - 4, place de Budapest - CS 92459 - 75436 PARIS Cedex 9



Insurance made easy.