

# LONG-TERM INTERNATIONAL HEALTH PLAN

International Health Insurance for  
Individuals and Families Working or  
Living Abroad



Insurance made easy.

# WHO NEEDS INTERNATIONAL PRIVATE MEDICAL INSURANCE?

**Individuals and families move abroad for a variety of reasons; for work, for family, or simply to make a fresh start in new surroundings.**

Initially there can be significant challenges to overcome; cultural differences, a new language to learn, or an unfamiliar currency to contend with. No matter what the list of priorities, one thing that cannot be overlooked is your health and wellbeing – and that of your family too.

A key ingredient for a stress-free life as an expat is knowing that you and your family are protected and have someone to call on should you require medical treatment. There's certainly no comfort in discovering that you really need protection after you have fallen ill and are without access to possible lifesaving medical treatment; or are facing the burden of a large bill for treatment.

That's where APRIL International UK can help. Our health insurance can give you and your family the protection you need when living or working abroad. We consistently deliver the best international health cover for your needs, no matter how complex the situation.



## CONTENTS

About APRIL International UK.....	3	Healthcare Costs Abroad .....	10
Create the Right Insurance Plan.....	4	Medical Assistance 24/7.....	11
Take a Look at the Key Benefits.....	5	Our Service Commitments .....	12
Benefit Schedule .....	6	You Are In Safe Hands .....	13
Promoting Innovation .....	8	Case Studies .....	14
About Your Cover.....	9	Testimonials .....	15

# ABOUT APRIL

## INTERNATIONAL UK

**APRIL International UK forms part of APRIL International Care, the global brand that carries the APRIL groups international private medical insurance solutions.**

Founded in 1988, APRIL is an international insurance services group operating in 28 countries, whose primary goal is to offer its clients a simpler and more accessible insurance experience.

Its 3,900 staff members design, distribute and manage specialised insurance solutions (Health & Personal Protection, Property & Casualty, Mobility and Legal Protection) and assistance services for its partners and customers, including private individuals, professionals and businesses. Listed on Euronext Paris (Compartment B), the group posted sales of €997.2m in 2018.

Our promise is to provide prompt, personalised and top-class service – and this begins from the very first moment you choose your plan.

We endeavour to ensure your plan is carefully designed to accommodate your own particular circumstances.

Throughout the duration of your plan, we'll go out of our way to stay in touch. If a plan needs updating to reflect your changing circumstances, we will make that happen as swiftly and as smoothly as possible.

On top of that, if a claim is made, we make every effort to see to it that you or your dependants can receive the best care as quickly as possible.

### OUR DEDICATED TEAMS AT YOUR SERVICE



by telephone: +44 (0) 203 418 0470  
Monday to Friday from 09.00 to 17.00 GMT



by email: [info@april-international.co.uk](mailto:info@april-international.co.uk)



at our office: APRIL International UK,  
Minster House, 42 Mincing Lane,  
London EC3R 7AE, United Kingdom



# CREATE THE RIGHT INSURANCE PLAN

## 1. CHOOSE FROM 4 LEVELS OF COVER

**1** INTERNATIONAL

**2** INTERNATIONAL PLUS

**3** EXECUTIVE

**4** EXECUTIVE PLUS

## 2. DECIDE THE AREA OF COVER



Worldwide, excluding USA and the Caribbean

OR



Worldwide

## 3. CONSIDER SAVINGS WITH A VOLUNTARY EXCESS OPTION \*

\* The maximum voluntary excess amount that can be selected on the Executive and Executive Plus plans is £1,000/\$2,000/€1,500



## 4. SELECT THE CURRENCY



## 5. YOUR FINAL DECISION

### MORATORIUM UNDERWRITING

The majority of our plans are underwritten on a two-year moratorium basis. This means that any pre-existing medical conditions that have presented symptoms or required you to seek medical advice and/or treatment in the two years prior to buying a plan will not be covered. Pre-existing conditions can only be eligible for cover once you have been symptom, advice and treatment free for two years after the start date of your plan.



### FULL MEDICAL UNDERWRITING (FMU)

On the other hand, you can tell us about your full medical history in advance by completing a medical questionnaire and opt for a FMU policy. We will then use the medical information to review any pre-existing medical conditions that have been declared and decide whether we can accept your application or if exclusions will be applied to your plan prior to the start date.



### CONTINUED PERSONAL MEDICAL EXCLUSIONS (CPME)

If you currently have an insurance policy with an international private medical insurance provider, we can look to carry forward any existing medical exclusions from this insurance policy, allowing you to have continuous cover. We will need a copy of your current certificate of insurance as well as details of your current medical history, by completing a brief medical questionnaire. We will review this information and decide whether we can accept your application. An additional premium may be charged for this type of underwriting.



# TAKE A LOOK AT THE KEY BENEFITS

When living overseas for a year or more, individuals and families can take comfort in the extensive list of benefits that private health insurance from APRIL International UK provides.

Here's a quick summary of what you can expect from your plan.



## INPATIENT TREATMENT

- Hospital services
- Hospital cash benefit
- Parental accommodation
- Day care treatment
- Inpatient psychiatric treatment
- Reconstructive surgery
- A&E room treatment
- Organ and bone marrow transplant and stem cell treatment
- Internal prostheses
- Hospice care
- Local road ambulance services




## POST-HOSPITAL TREATMENT

- Consultations and treatment received within 90 days of receiving inpatient treatment
- Rehabilitation care to restore health and mobility after injury and illness
- In most cases external prostheses, medical aids and devices




## CANCER TREATMENT

- Treatment, consultations and diagnostics received as an inpatient, daypatient and outpatient
- Cancer counselling with a registered psychologist/counsellor
- Artificial hair benefit for wig costs following cancer treatment



## EMERGENCY EVACUATION

- Evacuation costs covered for acute medical conditions where local medical facilities are inadequate
- Emergency non-medical evacuation to a safe location in the event of life-threatening situations resulting from political or civil unrest or natural disaster




## OUTPATIENT TREATMENT

- MRI, CT and PET scans
- Hormone replacement therapy (not menopause related)
- Complementary therapies (e.g. acupuncture)
- Outpatient services (e.g. physiotherapy, consultations, medication)
- Chinese medicine
- Nursing at home



## MENTAL HEALTH

- Outpatient Psychiatric Services
- Outpatient Psychiatric Therapies




## DENTAL TREATMENT

- Full refund for dental treatment to restore or repair sound natural teeth following an accident
- A contribution towards routine dental treatment is available



## MATERNITY CARE

- Cover for normal pregnancy and childbirth
- Complicated pregnancy and childbirth
- Newborn care
- Congenital conditions and birth defects
- Complications of pregnancy



## WELL-BEING TREATMENTS

- Routine health screening
- Optical care – including eyesight examinations and a contribution towards the cost of lenses to correct vision
- Cover for childhood and travel-related vaccinations
- Hearing Care – including hearing tests and a contribution towards the cost of a hearing aid



## ADDITIONAL BENEFITS

- HIV/Aids benefit
- Chronic conditions care
- Out-of-area cover



## ADDITIONAL SERVICES

- WorldAware (crisis management)
- Blood Care Foundation (screened blood worldwide)
- Best Doctors for a second medical opinion

# BENEFIT SCHEDULE

## PLAN BENEFITS

## INTERNATIONAL

## INTERNATIONAL PLUS

## EXECUTIVE

## EXECUTIVE PLUS

PLAN BENEFITS	INTERNATIONAL	INTERNATIONAL PLUS	EXECUTIVE	EXECUTIVE PLUS
Overall Aggregate Limit each Certificate period	£1,000,000 \$2,000,000 €1,500,000	£1,000,000 \$2,000,000 €1,500,000	£1,000,000 \$2,000,000 €1,500,000	£1,000,000 \$2,000,000 €1,500,000

PRE-AUTHORISATION IS REQUIRED FOR ALL CLAIMS WHERE THE COSTS ARE LIKELY TO EXCEED £2,500/\$4,250/€3,500 AND FOR ALL CLAIMS UNDER BENEFITS MARKED\*. IF PRE-AUTHORISATION IS NOT OBTAINED, A PENALTY OF £1,000/\$1,700/€1,400 WILL BE DEDUCTED FROM YOUR CLAIM SETTLEMENT

## INPATIENT TREATMENT BENEFITS

### Hospital Services\*

> Accommodation and meal charges				
> All inpatient treatment ordered by a physician	Full Refund	Full Refund	Full Refund	Full Refund
> Physician, Surgeon and Anaesthetist Fees				
> Intensive Care Unit charges				

### Hospital Cash Benefit\*

Where inpatient treatment is provided free of charge	£250/\$500/€375 per night Max. 30 days	£250/\$500/€375 per night Max. 30 days	£250/\$500/€375 per night Max. 30 days	£250/\$500/€375 per night Max. 30 days
--	---	---	---	---

### Parental Accommodation

When an insured child up to age 17 years is an inpatient	Full Refund	Full Refund	Full Refund	Full Refund
--	-------------	-------------	-------------	-------------

### Daycare Treatment

Where a period of recovery is required in a hospital bed	Full Refund	Full Refund	Full Refund	Full Refund
--	-------------	-------------	-------------	-------------

### Inpatient Psychiatric Treatment\*

Treatment in a psychiatric unit, available after one year of cover	Full Refund Max. 30 days	Full Refund Max. 30 days	Full Refund Max. 30 days	Full Refund Max. 30 days
--	-----------------------------	-----------------------------	-----------------------------	-----------------------------

### Reconstructive Surgery

To restore appearance/function following an accident or illness that occurred whilst covered by your plan	Full Refund	Full Refund	Full Refund	Full Refund
---	-------------	-------------	-------------	-------------

### Accident and Emergency Room Treatment

	Full Refund	Full Refund	Full Refund	Full Refund
--	-------------	-------------	-------------	-------------

### Organ and Bone Marrow Transplant and Stem Cell Treatment\*

For kidney, heart, heart-lung, liver, bone marrow and stem cell. Acquisition and donor costs are excluded	Full Refund	Full Refund	Full Refund	Full Refund
---	-------------	-------------	-------------	-------------

### Internal Prostheses, Medical Aids and Devices

Which are required intra-operatively	Full Refund	Full Refund	Full Refund	Full Refund
--------------------------------------	-------------	-------------	-------------	-------------

### Hospice Care

Palliative care in a hospice	Full Refund Max. 15 days	Full Refund Max. 15 days	Full Refund Max. 15 days	Full Refund Max. 15 days
------------------------------	-----------------------------	-----------------------------	-----------------------------	-----------------------------

### Local Road Ambulance Services

	Full Refund	Full Refund	Full Refund	Full Refund
--	-------------	-------------	-------------	-------------

## POST-HOSPITAL TREATMENT BENEFITS

### Post-Hospital Treatment

Consultations and treatment received within 90 days of inpatient care	Up to £500/\$1,000/€750	Covered under outpatient services	Covered under outpatient services	Covered under outpatient services
---	----------------------------	--------------------------------------	--------------------------------------	--------------------------------------

### Rehabilitation Care

To restore health and mobility after injury or illness	£100,000/ \$200,000/€150,000 lifetime limit	£100,000/ \$200,000/€150,000 lifetime limit	£100,000/ \$200,000/€150,000 lifetime limit	£200,000/ \$400,000/€300,000 lifetime limit
--	---	---	---	---

### External Prostheses, Medical Aids and Devices

Which are medically required following inpatient care, daycare treatment or accident and emergency room treatment	Up to £250/\$500/€375	Up to £500/\$1,000/€750	Up to £750/\$1,500/€1,125	Up to £1,000/\$2,000/€1,500
---	--------------------------	----------------------------	------------------------------	--------------------------------

## CANCER TREATMENT

### Oncology, Chemotherapy and Radiotherapy\*

Consultations, diagnostics and treatment received under inpatient care, daycare treatment or outpatient services	Full Refund	Full Refund	Full Refund	Full Refund
--	-------------	-------------	-------------	-------------

### Cancer Counselling

Following a cancer diagnosis with a registered psychologist/counsellor	Up to £1,000/\$2,000/€1,500	Up to £1,000/\$2,000/€1,500	Up to £1,000/\$2,000/€1,500	Up to £1,000/\$2,000/€1,500
--	--------------------------------	--------------------------------	--------------------------------	--------------------------------

### Artificial Hair Benefit

Wig costs, available following cancer treatment	Up to £1,000/\$2,000/€1,500	Up to £1,000/\$2,000/€1,500	Up to £1,000/\$2,000/€1,500	Up to £1,000/\$2,000/€1,500
---	--------------------------------	--------------------------------	--------------------------------	--------------------------------

## EMERGENCY MEDICAL EVACUATION BENEFITS

### Emergency Medical Evacuation\*

Evacuation costs for acute medical conditions where local medical facilities are inadequate	Full Refund	Full Refund	Full Refund	Full Refund
---	-------------	-------------	-------------	-------------

### Emergency Medical Evacuation – Supplementary Expenses\*

Cost of travel to place of origin	Economy air ticket	Economy air ticket	Economy air ticket	Economy air ticket
Hotel accommodation costs for companion	Up to 12 nights	Up to 12 nights	Up to 12 nights	Up to 12 nights
Taxi costs for companion	Up to £500/\$1,000/€750	Up to £500/\$1,000/€750	Up to £500/\$1,000/€750	Up to £500/\$1,000/€750
Accommodation costs following inpatient care	Up to 7 nights	Up to 7 nights	Up to 7 nights	Up to 7 nights

### Emergency Non-Medical Evacuation\*

Evacuation to a safe location in the event of life-threatening situations resulting from political or civil unrest	Full Refund	Full Refund	Full Refund	Full Refund
Evacuation to a safe location in the event of a natural disaster				

**Compassionate Home Travel\***

In the event of the death of a close family member, available after one year of cover

One return economy air ticket One return economy air ticket One return economy air ticket One return economy air ticket

**Repatriation or Local Burial\***

Where death occurs outside the home country. Not available if you are aged over 65

Up to £7,500/\$15,000/€11,250 Up to £7,500/\$15,000/€11,250 Up to £10,000/\$20,000/€15,000 Full Refund

**OUTPATIENT TREATMENT BENEFITS**

<b>MRI, CT and PET Scans</b>	Full Refund	Full Refund	Full Refund	Full Refund
<b>Hormone Replacement Therapy</b> When not related to the menopause	Full Refund	Full Refund	Full Refund	Full Refund
<b>Outpatient Services</b> > General physician fees > Specialist and consultant fees > Prescription drugs and dressing > X-rays, diagnostic and pathology tests	Not Covered	Full Refund £50/\$100/€75 excess per claim #	Full Refund £50/\$100/€75 excess per claim #	Full Refund £50/\$100/€75 excess per claim #~
<b>Physiotherapy</b> (up to 20 sessions)				
<b>Complementary Therapies</b> Osteopathy, Chiropractic, Homeopathy and Acupuncture				
<b>Chinese Medicine</b> Consultation and medications provided by a registered Chinese Medicine Practitioner	Not Covered	Not Covered	Up to £200/\$400/€300 20% co-insurance	Up to £400/\$800/€600 20% co-insurance
<b>Nursing at Home</b> When medically necessary and prescribed by a physician	Full Refund Up to 26 weeks	Full Refund Up to 26 weeks	Full Refund Up to 26 weeks	Full Refund Up to 26 weeks

**MENTAL HEALTH BENEFITS**

<b>Outpatient Psychiatric Services</b> > General Physician and Consultant fees > Prescription Drugs available after one year of cover	Not Covered	Not Covered	Full Refund £50/\$100/€75 excess per claim #	Full Refund £50/\$100/€75 excess per claim #
<b>Outpatient Psychiatric Therapies</b> Counselling, Cognitive Behavioural Therapy and Psychotherapy. When referred by a Physician, available after one year of cover	Not Covered	Not Covered	Up to £500/\$1,000/€750 20% co-insurance	Up to £1,000/\$2,000/€1,500 20% co-insurance

**DENTAL CARE BENEFITS**

<b>Dental Treatment Following an Accident</b> To restore or repair sound natural teeth	Full Refund	Full Refund	Full Refund	Full Refund
<b>Routine Dental Treatment</b>	Not Covered	Up to £300/\$600/€450 20% co-insurance	Up to £500/\$1,000/€750 20% co-insurance	Up to £1,000/\$2,000/€1,500 20% co-insurance

**MATERNITY CARE BENEFITS**

<b>Normal Pregnancy and Childbirth</b> Available after 18 months of cover	Not Covered	Not Covered	Up to £6,000/\$12,000/€9,000	Up to £9,000/\$18,000/€13,500
<b>Complicated Pregnancy and Childbirth</b> Available after 18 months of cover	Not Covered	Not Covered	Up to £12,000/\$24,000/€18,000	Up to £18,000/\$36,000/€27,000
<b>Complications of Pregnancy</b> Available after 18 months of cover	Not Covered	Not Covered	Full Refund	Full Refund
<b>Newborn Care</b> Available when a newborn child is enrolled on the plan	Up to £50,000/\$100,000/€75,000	Up to £50,000/\$100,000/€75,000	Up to £50,000/\$100,000/€75,000	Up to £50,000/\$100,000/€75,000
<b>Congenital Conditions and Birth Defects</b> When diagnosed within one year of birth	Not Covered	Not Covered	Not Covered	Up to £25,000/\$50,000/€37,500 Lifetime limit

**WELL BEING BENEFITS**

<b>Routine Health Screening</b> Preventative health checks available after one year of cover	Not Covered	Not Covered	Up to £300/\$600/€450 20% co-insurance	Up to £500/\$1,000/€750 20% co-insurance
<b>Vaccination Benefit</b> Childhood and travel-related vaccinations	Up to £200/\$400/€300	Up to £200/\$400/€300	Up to £200/\$400/€300	Up to £200/\$400/€300
<b>Optical Care</b> Eyesight examinations and a contribution towards the cost of lenses to correct vision, available after one year of cover	Not Covered	Not Covered	Not Covered	Up to £300/\$600/€450 20% co-insurance
<b>Hearing Care</b> Hearing tests and a contribution towards the costs of a hearing aid, available after one year of cover	Not Covered	Not Covered	Not Covered	Up to £300/\$600/€450 20% co-insurance

**ADDITIONAL BENEFITS**

<b>HIV/AIDS Benefit</b> Available after two years of cover	£10,000/\$20,000/ €15,000 Lifetime limit	£10,000/\$20,000/ €15,000 Lifetime limit	£10,000/\$20,000/ €15,000 Lifetime limit	£10,000/\$20,000/ €15,000 Lifetime limit
<b>Chronic Condition Treatment</b>	Covered within listed benefits	Covered within listed benefits	Covered within listed benefits	Covered within listed benefits
<b>Out-of-Area Cover</b> For emergencies and acute episodes of existing covered medical conditions	Up to £20,000/\$40,000/€30,000 Max. 60 days	Up to £30,000/\$60,000/€45,000 Max. 60 days	Up to £40,000/\$80,000/€60,000 Max. 60 days	Up to £50,000/\$100,000/€75,000 Max. 60 days

**ADDITIONAL SERVICES**

<b>WorldAware</b>	Included	Included	Included	Included
<b>Bloodcare Foundation</b>	Included	Included	Included	Included
<b>Best Doctors</b> Second medical opinion service	Included	Included	Included	Included



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

~ The Executive Plus Plan can be further enhanced by paying an additional premium to remove the £50/\$100/€75 excess per claim on outpatient services benefit.





# PROMOTING INNOVATION

We believe in pushing the boundaries of what an international insurance provider can do for its clients. We are the only insurance provider to offer these three additional features that go beyond the basic definition of health insurance, all of which are included as part of our insurance solutions.



## BLOOD CARE FOUNDATION

Founded in the UK in 1991, the Blood Care Foundation is a charitable, not-for-profit organisation that can provide properly screened blood in an emergency.

Should you get badly injured or require a blood transfusion, the Foundation has access to a global network of blood banks, enabling it to provide blood to almost any location in the world within 12-18 hours – subject to the availability of scheduled air services.



## WORLDAWARE

WorldAware is a crisis management assistance company who can assist individuals and businesses to minimise risks and help them in the event of a crisis.

You will be provided with access to their web portal and/or mobile app, where you can obtain details of country-specific risk information which is continually updated, and you will have the opportunity to sign up to receive email or text alerts if risk levels increase/change in your current or future location.

You will be able to access travel safety tips, up-to-the-minute information on civil unrest, natural hazards, and travel disruptions for hundreds of countries and cities worldwide.

Their crisis support teams are on hand 24/7 on a global basis to coordinate activities should you need to use the Emergency Non-Medical Evacuation benefit that is included in your plan.



## BEST DOCTORS

If you receive an uncertain diagnosis or require a second medical opinion on a proposed treatment plan that would be covered by your Long-Term International Plan, you can access the service of Best Doctors.

They will be able to arrange a review of your medical diagnosis and treatment plan with a world-class specialist in a field that relates to your specific medical condition.



# ABOUT YOUR COVER

## WHO CAN JOIN?

The Long-Term International Health Plan is designed for individuals, couples or families.

Our plans meet the needs of expatriates of any nationality and many local nationals around the world – although there are some countries where they are not available due to local insurance regulations or exchange controls.



## PREMIUMS

Premiums can be paid in Pounds Sterling, US Dollars or Euros.

Premiums can be paid annually or quarterly.

Insurance Premium Tax is payable in some countries and we will let you know if this applies to your location.



## YOUR PLAN MOVES WITH YOU

Even if you move from one country to the next – our plans keep you protected every step of the way.

All of our plans are designed to ensure you have the same level of benefit regardless of which country you live, or require treatment in – providing it's within your chosen area of cover.



## WHAT YOU CAN EXPECT FROM APRIL INTERNATIONAL UK

Our staff possess a vast amount of knowledge and experience. We ensure you receive a first-class experience from your first enquiry through to every last detail in the operation and renewal of your plan.

Simplicity is at the heart of all of our plan documentation, to ensure everything is clear and easy to understand. Once you have enrolled into a plan, your documents will be issued electronically within 24 hours and a membership card will follow in the post a few days later.

### WE WILL SEND YOU:



#### WELCOME EMAIL

Confirming your cover and thanking you for joining APRIL International UK



#### CERTIFICATE OF INSURANCE

For each person covered by the plan



#### MEMBERSHIP CARD

Your personalised card – including the 24/7 assistance company details



#### POLICY GUIDE

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



#### CLAIM FORM

To use when you need to make a claim

# HEALTHCARE COSTS ABROAD

No matter where you are around the globe, it's reassuring to be covered by APRIL International UK. The costs of receiving the appropriate level of care around the world might be considerably more than you are anticipating should the unexpected happen.



**UK** Chemotherapy and Radiotherapy can prove extremely expensive, especially in London. We covered the costs in full for one patient who had colon cancer that spread to their lungs.

**GBP 144,000**  
approx. \$226,000/€202,000



**Switzerland** With the right plan from APRIL International UK you would be covered for treatment in Geneva where a simple consultation for URTI (Upper respiratory tract infection) could leave you out of pocket.

**CHF 130**  
approx. £94/\$135/€120

**Kuwait** It's all too easy to run up a big bill for hypertension, especially as it's likely to require a consultation followed by a blood test and subsequent medication.

**KWD 202**  
approx. £453/\$667/€596



**Tanzania** When Jamie had a bicycle accident in Tanzania things weren't quite as simple as they first appeared. A displaced shoulder meant a flight to South Africa, surgery with a hospital recovery, and a course of physiotherapy.

**USD 6,695**  
approx. £4,459/€5,977



**Hong Kong** Our plans offer generous maternity benefits which should prove useful if, for example, you need maternity care and an emergency cesarean.

**HKD 146,000**  
approx. £12,542/\$18,830/€16,815



# MEDICAL ASSISTANCE AROUND THE CLOCK



Receiving medical treatment can often be a daunting experience, especially if you find yourself miles from home. That's why we are always on hand to take your call, with 24-hour multilingual assistance included as standard.

Our 24 hour medical assistance partner is CEGA who 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 are able to 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. This is why our plans provide complete flexibility allowing you to choose where and who you are treated by.

This may even include receiving treatment in your home country providing it's 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.

# OUR SERVICE COMMITMENTS

We promise to deliver prompt, personalised and unrivalled service at every opportunity.

## DESIGNED FOR YOU

We will take great care to make sure we have a full understanding of your healthcare goals, both now and for the future. That way, your plan can adapt smoothly to your changing needs over time.



## WE WILL STAY IN TOUCH

During your time with us, we will go out of our way to stay in touch and to answer any questions you may have. Our healthcare experts are always available to talk, whether you are considering amending your plan to reflect your changing family circumstances or a move from one country to another.

## FAST PROVISION OF CARE

If you need to make a claim, we will make every effort to see to it that you or your dependants receive the best care as quickly as possible. What's more, we will strive to ensure that your insurance cover protects you and your family in exactly the way you intended. Our assistance provider is on call 24/7, 365 days a year with a multilingual service designed to help you.



## SPEEDY CLAIMS

If you need inpatient treatment, we can arrange for direct settlement with the hospital so that you are not left out of pocket. For all other claims, our in-house team can guarantee that any fees you have had to pay out will be reimbursed within 5 working days of receiving your claim.

## WE ARE HERE FOR THE LONG TERM

We believe a personal approach to service will provide the foundation for a lifelong relationship. We also understand that this means staying focused on the bigger picture as well as getting the little things right.



# FEEL CONFIDENT, YOU ARE IN SAFE HANDS

Our team in London has more than 30 years' experience providing international private medical insurance for expatriates living and working around the world. We are specialists in designing and delivering flexible overseas medical insurance cover.

That's why we have grown steadily to the point where we now look after clients from all walks of life, worldwide. We protect clients drawn from 90 different nationalities living in more than 110 countries around the globe.

All APRIL International UK insurance plans are underwritten by either XL Catlin Insurance Company UK Limited, Catlin Underwriting Agencies Limited or XL Insurance Company SE. All have been assigned top-class financial strength ratings by major insurance ratings agencies.



**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 and where we have made a mistake we will put things right for you as quickly as possible.



You will have a **30-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.



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.



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.



# CASE STUDIES AND TESTIMONIALS

The true test of any insurance plan is whether it will pay out when the worst happens. At APRIL International UK, we actively pursue a favourable settlement for our clients. Here are two recent examples of how we help our customers.

**AGE:** 62

**LOCATION:** Jordan and Germany

## THE HEALTHCARE PROBLEM

Diagnosed with Hepatitis C following a routine check-up in Jordan.

## THE TREATMENT

The client struggled to manage the condition with medication, while her health gradually deteriorated. Her doctors suggested to get treated in Germany with a new “wonder drug” called Interferon – which involved undergoing clinical trials.

She travelled to Germany to begin tests to see if she would be a suitable candidate for the new drug. These costs were passed to April International UK’s assistance provider, CEGA, for approval. At the time, because the drug was still in clinical trials and not approved for public use, the invoices were initially declined. However, we continued to support the client – and shortly afterwards the drug passed its clinical trials and was approved.

This opened the way for a claim and the total treatment costs were estimated at just over £98,000. During the summer of 2014, a course of Olysio and Sovaldi was prescribed, which added to the rapidly rising costs.

Around 12 weeks after the start of the treatment, a wide range of pathology and diagnostic tests were carried out to see how effective the drugs had been. The results were very encouraging, indicating that the course of medication had been totally successful in eradicating the Hepatitis C.

To date, the cost of treatment stands at just £90,000, but with the client now having appeared to make a full recovery, the treatment plan for the future is simply to carry out regular observations and precautionary diagnostic tests.



**AGE:** 5

**LOCATION:** UK

## THE HEALTHCARE PROBLEM

Child suffering from significant hearing loss.

## THE TREATMENT

The family of the child were referred to a local paediatrician who carried out an examination and a range of hearing tests at a cost of £250. The tests resulted in a recommendation for an adenotonsillectomy – a routine, but in this case important, operation to remove both the adenoids and tonsils and subsequently to insert grommets.

The surgeon’s fees totalled £530, whilst those of the anaesthetist amounted to £220. In addition, we paid for an overnight stay in the hospital, along with all nursing care costs, which added a further £5,800 to the bill and brought the total to just under £7,000. Fortunately, the child made a full recovery after a successful operation.



“ It was interesting to go through a claim experience with APRIL International UK, which gives me a better understanding of how the entire process works.

**VERY EFFICIENT HANDLING AND FOLLOW UP** by CEGA, and very fast settlement. ”



“ I would like to commend you for your **VERY PROMPT, RESPONSIVE AND EFFICIENT HANDLING** of my claim. It is personnel like you who give a very reputable and credible face to your organisation. Please accept my sincere profound thanks and appreciation for your best efforts. ”

“ I have heard of the bad press insurance companies get when the time comes to actually make a claim. I have been insured with you for about 6 years. Once, I had to claim because I came down with Dengue Fever – and this time it’s my teeth. And each time

**IT HAS BEEN A PLEASURE AND A REASSURANCE.**”



“ I wish to thank all of the team for all their assistance over the past years and please pass on my appreciation that when I have needed help, advice, or to use the policy for payments – **I HAVE ALWAYS HAD GREAT SERVICE.**”

“ I would like to emphasize 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. ”



---

april international | UK

Minster House, 42 Mincing Lane,  
London EC3R 7AE, United Kingdom  
Tel: +44 (0) 20 3418 0470 – Fax: +44 (0) 20 7118 1178  
info@april-international.co.uk – www.april-international.co.uk

APRIL International UK Limited is an Appointed Representative of APRIL Medibroker Limited which is authorised and regulated by the Financial Conduct Authority, registered number 304773. Registered Office: Minster House, 42 Mincing Lane, London EC3R 7AE, United Kingdom. Registered in England No. 7261287.



Insurance made easy.