

APPLICATION FORM
2017

EURO COVER +

EURO COVER + APPLICATION FORM

Insurance consultant reference number: I

Are you already customer at APRIL International Expat? YES NO

If yes, please indicate your Customer Number: C

PLEASE WRITE IN CAPITAL LETTERS

INSURED Person(s) to be insured

If you have more than 3 dependent children, please photocopy page 2 and fill it out.

Title of principal insured: Mrs Mr

Surname of principal insured:

First names of principal insured:

Date of birth: / /

Country of nationality:

Host country:

Anticipated length of expatriation: years

Occupation:

Business sector:

Are you, or any of your family members, a Politically Exposed Person*? YES NO

Email:

1

Title of spouse: Mrs Mr

Surname of spouse:

First names of spouse:

Date of birth: / /

Country of nationality:

Host country:

Occupation:

Business sector:

Is your spouse, or any of their family members, a Politically Exposed Person*? YES NO

Surname of 1st dependent child:

First names of 1st dependent child:

Date of birth: / / Sex: Male Female

Surname of 2nd dependent child:

First names of 2nd dependent child:

Date of birth: / / Sex: Male Female

Surname of 3rd dependent child:

First names of 3rd dependent child:

Date of birth: / / Sex: Male Female

*Person residing outside France who holds or has within the last year held a prominent political, judicial or administrative position in a country other than France, or on behalf of a public international body.

CHOICE OF BENEFITS AND LEVELS OF COVER (CONTINUED)

4.2 / Repatriation assistance cover

Membership: individual couple principal insured + child/children family (3 individuals or more)

Location of the country of nationality: European and Mediterranean countries Rest of the world

The zone selected will depend on the location of your country of nationality. ▶ Annual premium (all taxes included): € **B**

4.3 / Personal liability - private capacity - and legal assistance cover (must be combined with another type of cover under the policy)

• SINGLE PREMIUM PER POLICY ▶ Annual premium (all taxes included): € **C**

4.4 / Death and total and irreversible loss of autonomy cover

• INDIVIDUAL MEMBERSHIP ONLY

This option is available to the spouse if the spouse is expatriated also.

Depending on the level of benefit selected, certain medical formalities may be required. Please refer to page 14 of the brochure.

Principal insured

French Social Security number (if applicable):

Amount of cover requested (between €20,000 and €400,000): € (amount doubled in case of death by accident)

▶ Annual premium (all taxes included): € . **D**

Spouse

French Social Security number (if applicable):

Amount of cover requested (between €20,000 and €400,000): € (amount doubled in case of death by accident)

▶ Annual premium (all taxes included): € . **E**

Name of beneficiaries (individuals only)

Principal insured: I name as beneficiary (or beneficiaries) in the event of my death:

My surviving spouse on condition that we were not legally separated when the lump sum became payable; second, equally, my children living, to be born or represented as such; third, equally my ascendants and fourth my other heirs.

Other beneficiaries (please specify their surname(s), name(s), date and place of birth and percentage of the capital to be allocated):
.....
.....

Spouse: I name as beneficiary (or beneficiaries) in the event of my death:

My surviving spouse on condition that we were not legally separated when the lump sum became payable; second, equally, my children living, to be born or represented as such; third, equally my ascendants and fourth my other heirs.

Other beneficiaries (please specify their surname(s), name(s), date and place of birth and percentage of the capital to be allocated):
.....
.....

In the absence of a precise designation of the beneficiaries, the death benefit shall be transferred to the surviving spouse on condition that you were not legally separated when the lump sum became payable; second, equally, to the children living, to be born or represented as such; third, equally to the ascendants and fourth to the other heirs.

4.5 / Income protection cover

(must be combined with death and total and irreversible loss of autonomy cover; the amount of the daily benefit depends on the level of death benefits you have selected. For example, to receive €20 per day, you must have selected death benefits of at least €20,000)

• INDIVIDUAL MEMBERSHIP ONLY

This option is available to the spouse only if the spouse is expatriated also.

Depending on the level selected, certain medical formalities may be required. Please see page 15 of the brochure.

Principal insured

Net annual salary^{1,2}: €

• Amount of daily benefit requested (between €20 and €200): €

• Deferred period: 30 days 60 days

Is the principal insured in a business start-up situation? YES NO

▶ Annual premium (all taxes included): € . **F**

Please attach a copy of your most recent Notice of Assessment and payslip.

SIGNING THE APPLICATION

I hereby apply for membership of the Association des Assurés d'APRIL International under their agreements with Axéria Prévoyance for medical expenses, death and total and irreversible loss of autonomy and income protection cover (plan numbers A3MECFDS2010 and A3MECPREV2010) and CHUBB for repatriation assistance cover (plan number FRBBBAO1855), for the insured members listed on the Application form. I have read the Association's statutes and regulations (available to download at <http://en.april-international.com/global/april-international-expat/association-of-april-international-insured>).

By choosing personal liability (private capacity) and legal assistance cover, I am applying for insurance with CHUBB (policy number FRBOPA10174) and Solucia PJ (policy number 10006606) under this policy.

I have read the General conditions EU Cov outlining the details of my insurance cover. I am aware of my right to cancel the insurance and accept the terms and conditions. I have retained a copy of these. I also understand the terms and conditions of APRIL International Expat's handling of my insurance cover. If my insurance cover is subsequently amended, I accept that the General conditions applied will be those outlined above.

APRIL International Expat may contact me by telephone regarding my application for insurance unless I opt out by sending an email to: adhesion.expat@april-international.com or by post to the above address.

In application of Article L121-34 of the French Consumer Code, I have the right to opt out of marketing calls and can exercise this right by contacting Opposetel at: <http://www.bloctel.gouv.com>

I have been informed that the information requested is required in order to process my application and that these details will be held electronically by APRIL International Expat, the insurers or their agents for the requirements of my insurance cover.

Under the French Act of 6th January 1978 (amended), I have the right to access and, if necessary, rectify any personal information held on file by writing to APRIL International Expat, 110 avenue de la République, CS 51108, 75127 Paris Cedex 11, FRANCE.

I also have the right to set guidelines in respect of the retention, deletion and disclosure of my details after my death.

In the absence of any guidelines, my rights will lapse on my death but my heirs may nevertheless:

- access the processing of my personal information in order to identify and retrieve information to be used for the disposition and distribution of my estate and also to retrieve digital assets or information representing family souvenirs which may be passed on to the heirs;
- have my death recorded and consequently close my user accounts, prevent the continued processing of my personal information or have it updated.

I may exercise this right by sending a letter together with a double-sided copy of an identity document to the above address.

APRIL International Expat has the right to use certain administrative information and to share it with APRIL subsidiaries, who may use it to make me aware of new products or services.

Under the French Act of 6th January 1978 (amended), I have the right to prevent my details being passed on in this way by writing to APRIL International Expat at the above address. Postal charges will be refunded.

Furthermore, in order to meet its legal obligations, APRIL International Expat is implementing a monitoring procedure the purpose of which is to combat money laundering and the financing of terrorism, and the application of financial penalties. In accordance with article L561-45 of the French Monetary and Financial Code, I can exercise my right of access by applying to the French Data Protection Agency, Commission Nationale Informatique et Libertés - 8, rue Vivienne - CS 30223 - 75083 Paris Cedex 02 - FRANCE. However, if the request is in connection with the procedure introduced for the purpose of identifying persons whose assets have been frozen or on whom a financial penalty has been imposed under the French Data Protection Act 78-17 of 6th January 1978, I can exercise my right of access by sending a letter, together with a copy of my ID, to APRIL International Expat - 110, avenue de la République - CS 51108 - 75127 Paris Cedex 11 - FRANCE.

Retention of information - my information is stored for the applicable limitation periods.

I understand that telephone calls to APRIL International Expat may be recorded for administrative purposes and that I may have access to recordings made of my calls by writing to APRIL International Expat at the above address. I understand that each recording is kept for a maximum of 2 months.

I declare either that I am not insured under the statutory healthcare scheme of my host country or that my contributions to that scheme are up to date.

I understand that cover under the present policy does not exempt me from paying contributions to any state scheme to which I may belong.

I accept that the reimbursement of or compensation for expenses incurred as a result of illness, maternity or an accident cannot exceed the amounts which were invoiced to me. I understand that APRIL International Expat requires me to declare any similar insurance cover which I may have purchased from other insurers.

I understand that the insurers will not cover any costs deemed to be unreasonable and unusual considering the location in which they were incurred.

I authorise APRIL International Expat and my treating doctors to exchange any information, including medical details, required for the management of my claims.

I understand that the pre-contractual and contractual relations for this policy are governed by French law and the French language.

I, the undersigned, certify that I have answered all the questions accurately and honestly and have neither included or omitted anything which might mislead the insurers. I have been informed that any non-disclosure or misrepresentation will result in the application of the sanctions provided under articles L113-8 and L113-9 of the French Insurance Code.

I would like to receive offers from APRIL's partners by email.

Signed in (town or city)

Date / /

Signature(s) of the principal insured and insured spouse preceded by the words "I have read, understood and accepted the policy document":

Signature of the member (if different from the insured) preceded by the words "I have read, understood and accepted the policy document":

To insure children under 18, the member must sign the Application form and be a parent, legal guardian or person exercising parental authority.

HEALTH QUESTIONNAIRE FOR MEDICAL EXPENSES COVER, DEATH BENEFIT AND INCOME PROTECTION (CONTINUED)

1

5	<p>During the last 10 years, have you been admitted to a medical facility, including for periods of less than 24 hours, (clinic, hospital, care home, psychiatric unit) for:</p> <ul style="list-style-type: none"> - an operation or medical or surgical procedure (endoscopy, biopsy, arthroscopy, angioplasty), - specialist examinations and tests, - treatment, - convalescence, - addiction treatment, - rehabilitation, <p>excluding surgery on wisdom teeth, tonsils and adenoids and for appendicitis?</p>	<p><input type="radio"/> YES <input type="radio"/> NO</p>	<p>Date: <input type="text"/></p> <p>Reason for admission:</p> <p>Length of stay:</p> <p>Results:</p> <p>Prescribed treatment:</p>
6	<p>During the last 5 years, have you had any laboratory tests (blood, urine or stools), cardiology tests (ultrasound, ECG, Doppler, Holter) and/or medical imaging (ultrasound, scans, PET scans, scintigraphy, MRI, endoscopy, colonoscopy, gastroscopy, radiology or mammogram)?</p>	<p><input type="radio"/> YES <input type="radio"/> NO</p>	<p>Date: <input type="text"/></p> <p>Type of test:</p> <p>Reason for test:</p> <p>Results:</p> <p>Prescribed treatment:</p>
7	<p>Over the last 12 months, have you had your blood pressure checked by a doctor?</p>	<p><input type="radio"/> YES <input type="radio"/> NO</p>	<p>If yes, what were the results?</p>
8	<p>Do you currently suffer or have you suffered over the last 10 years from the following types of illness:</p>		
	<p>a) Respiratory (asthma, chronic bronchitis, tuberculosis, respiratory failure or any other respiratory disorder)?</p>	<p><input type="radio"/> YES <input type="radio"/> NO</p>	<p>Illness(es):</p> <p>Treatment(s):</p> <p>Start of treatment: <input type="text"/></p> <p>Length of treatment:</p> <p>Results of treatment:</p>
	<p>b) Cardiovascular (high blood pressure, phlebitis, heart attack, stroke or any other cardiovascular disorders)?</p>	<p><input type="radio"/> YES <input type="radio"/> NO</p>	<p>Illness(es):</p> <p>Treatment(s):</p> <p>Start of treatment: <input type="text"/></p> <p>Length of treatment:</p> <p>Results of treatment:</p>
	<p>c) Ophthalmic/ENT (glaucoma, cataract, blindness (even if in one eye), deafness or any other eye or ENT disorder)?</p>	<p><input type="radio"/> YES <input type="radio"/> NO</p>	<p>Illness(es):</p> <p>Treatment(s):</p> <p>Start of treatment: <input type="text"/></p> <p>Length of treatment:</p> <p>Results of treatment:</p>
	<p>d) Articular (cervicalgia, slipped disc, sciatica, lumbago, polyarthritis or any other disorder of the bones or joints or autoimmune diseases)?</p>	<p><input type="radio"/> YES <input type="radio"/> NO</p>	<p>Illness(es):</p> <p>Treatment(s):</p> <p>Start of treatment: <input type="text"/></p> <p>Length of treatment:</p> <p>Results of treatment:</p>
	<p>e) Dermatological (eczema, psoriasis, lupus or any other dermatological condition)?</p>	<p><input type="radio"/> YES <input type="radio"/> NO</p>	<p>Illness(es):</p> <p>Treatment(s):</p> <p>Start of treatment: <input type="text"/></p> <p>Length of treatment:</p> <p>Results of treatment:</p>
<p>f) Digestive (Crohn's disease, ulcerative colitis, oesophageal varices, liver disease, pancreatic disease or any other digestive disorder)?</p>	<p><input type="radio"/> YES <input type="radio"/> NO</p>	<p>Illness(es):</p> <p>Treatment(s):</p> <p>Start of treatment: <input type="text"/></p> <p>Length of treatment:</p> <p>Results of treatment:</p>	

HEALTH QUESTIONNAIRE FOR MEDICAL EXPENSES COVER, DEATH BENEFIT AND INCOME PROTECTION (CONTINUED)

2

5	<p>During the last 10 years, have you been admitted to a medical facility, including for periods of less than 24 hours, (clinic, hospital, care home, psychiatric unit) for:</p> <ul style="list-style-type: none"> - an operation or medical or surgical procedure (endoscopy, biopsy, arthroscopy, angioplasty), - specialist examinations and tests, - treatment, - convalescence, - addiction treatment, - rehabilitation, <p>excluding surgery on wisdom teeth, tonsils and adenoids and for appendicitis?</p>	<p><input type="radio"/> YES <input type="radio"/> NO</p>	<p>Date: <input type="text"/></p> <p>Reason for admission:</p> <p>Length of stay:</p> <p>Results:</p> <p>Prescribed treatment:</p>
6	<p>During the last 5 years, have you had any laboratory tests (blood, urine or stools), cardiology tests (ultrasound, ECG, Doppler, Holter) and/or medical imaging (ultrasound, scans, PET scans, scintigraphy, MRI, endoscopy, colonoscopy, gastroscopy, radiology or mammogram)?</p>	<p><input type="radio"/> YES <input type="radio"/> NO</p>	<p>Date: <input type="text"/></p> <p>Type of test:</p> <p>Reason for test:</p> <p>Results:</p> <p>Prescribed treatment:</p>
7	<p>Over the last 12 months, have you had your blood pressure checked by a doctor?</p>	<p><input type="radio"/> YES <input type="radio"/> NO</p>	<p>If yes, what were the results?</p>
8	<p>Do you currently suffer or have you suffered over the last 10 years from the following types of illness:</p>		
	<p>a) Respiratory (asthma, chronic bronchitis, tuberculosis, respiratory failure or any other respiratory disorder)?</p>	<p><input type="radio"/> YES <input type="radio"/> NO</p>	<p>Illness(es):</p> <p>Treatment(s):</p> <p>Start of treatment: <input type="text"/></p> <p>Length of treatment:</p> <p>Results of treatment:</p>
	<p>b) Cardiovascular (high blood pressure, phlebitis, heart attack, stroke or any other cardiovascular disorders)?</p>	<p><input type="radio"/> YES <input type="radio"/> NO</p>	<p>Illness(es):</p> <p>Treatment(s):</p> <p>Start of treatment: <input type="text"/></p> <p>Length of treatment:</p> <p>Results of treatment:</p>
	<p>c) Ophthalmic/ENT (glaucoma, cataract, blindness (even if in one eye), deafness or any other eye or ENT disorder)?</p>	<p><input type="radio"/> YES <input type="radio"/> NO</p>	<p>Illness(es):</p> <p>Treatment(s):</p> <p>Start of treatment: <input type="text"/></p> <p>Length of treatment:</p> <p>Results of treatment:</p>
	<p>d) Articular (cervicalgia, slipped disc, sciatica, lumbago, polyarthritis or any other disorder of the bones or joints or autoimmune diseases)?</p>	<p><input type="radio"/> YES <input type="radio"/> NO</p>	<p>Illness(es):</p> <p>Treatment(s):</p> <p>Start of treatment: <input type="text"/></p> <p>Length of treatment:</p> <p>Results of treatment:</p>
	<p>e) Dermatological (eczema, psoriasis, lupus or any other dermatological condition)?</p>	<p><input type="radio"/> YES <input type="radio"/> NO</p>	<p>Illness(es):</p> <p>Treatment(s):</p> <p>Start of treatment: <input type="text"/></p> <p>Length of treatment:</p> <p>Results of treatment:</p>
<p>f) Digestive (Crohn's disease, ulcerative colitis, oesophageal varices, liver disease, pancreatic disease or any other digestive disorder)?</p>	<p><input type="radio"/> YES <input type="radio"/> NO</p>	<p>Illness(es):</p> <p>Treatment(s):</p> <p>Start of treatment: <input type="text"/></p> <p>Length of treatment:</p> <p>Results of treatment:</p>	

HEALTH QUESTIONNAIRE FOR MEDICAL EXPENSES COVER, DEATH BENEFIT AND INCOME PROTECTION (CONTINUED)

2

Do you currently suffer or have you suffered over the last 10 years from the following types of illness:		
8	g) Neuromuscular (epilepsy, myopathy, multiple sclerosis, Parkinson's disease, Alzheimer's disease, dementia or any other disorder of the nervous or muscular system)?	<input type="radio"/> YES <input type="radio"/> NO Illness(es): Treatment(s): Start of treatment: [] Length of treatment: Results of treatment:
	h) Metabolic and endocrine (thyroid, diabetes, cholesterol, pituitary disease or any other disorder of the metabolic or endocrine system)?	<input type="radio"/> YES <input type="radio"/> NO Illness(es): Treatment(s): Start of treatment: [] Length of treatment: Results of treatment:
	i) Urinary and renal (kidney disease, urinary tract disease or any other disorders of the urinary and renal system)?	<input type="radio"/> YES <input type="radio"/> NO Illness(es): Treatment(s): Start of treatment: [] Length of treatment: Results of treatment:
	j) Genital (endometriosis, prostate disease or any other gynecological or urogenital disorder)?	<input type="radio"/> YES <input type="radio"/> NO Illness(es): Treatment(s): Start of treatment: [] Length of treatment: Results of treatment:
	k) Nervous (depression, stress, anxiety, neuroses, psychoses, fibromyalgia, eating disorders or any other psychological or psychiatric disorder)?	<input type="radio"/> YES <input type="radio"/> NO Illness(es): Treatment(s): Start of treatment: [] Length of treatment: Results of treatment:
	l) Tumour/Cancer (leukemia, Hodgkin's disease, lymphoma, benign and/or malignant tumours or any other cancerous disorder)?	<input type="radio"/> YES <input type="radio"/> NO Illness(es): Treatment(s): Start of treatment: [] Length of treatment: Results of treatment:
	m) Other infectious, viral, parasitic or haematological diseases , malaria, hepatitis or disorders requiring medical supervision?	<input type="radio"/> YES <input type="radio"/> NO Illness(es): Treatment(s): Start of treatment: [] Length of treatment: Results of treatment:
9	Have you been screened for hepatitis B and C or the human immunodeficiency virus (HIV), where the result was positive ?	<input type="radio"/> YES <input type="radio"/> NO Virus: Date of test: [] <i>(you only need to answer YES to this question if the result of one of the tests was positive)</i>
10	Are you being monitored by a specialist ?	<input type="radio"/> YES <input type="radio"/> NO Reason: Start date of the illness: [] Treatment(s):
11	In the last six months, have you had any diagnostic tests (lab tests, medical imaging) or additional medical examinations ?	<input type="radio"/> YES <input type="radio"/> NO Reason: Type of examination or tests: Date: [] Results:
12	Is it planned over the next 6 months for you to have any medical tests (lab tests, medical imaging, endoscopy or any other medical test), consult a medical specialist or undergo any medical or surgical treatment ?	<input type="radio"/> YES <input type="radio"/> NO Reason: Date of scheduled tests: [] Nature of scheduled tests: Date of planned treatment: [] Type of planned treatment: Length of planned treatment: Specialty of the doctor consulted:

YOUR APPLICATION STEP BY STEP:



Fill in your Application form and send it to APRIL International Expat.
If you need help, read the tips on the last page or contact us.

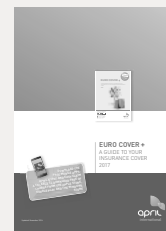
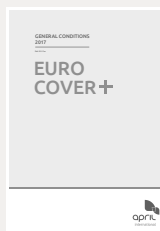


Your application is processed on receipt.



You will be sent:

- your Membership certificate serving as your insurance certificate,
- the General conditions showing how your policy operates,
- your insurance card containing emergency contact numbers for requesting assistance services or before admission to hospital,
- a Guide to your insurance cover, giving an overview of how your policy works and all the useful contact details.



To cancel your policy, please use the tear-off slip below and send it to:
APRIL International Expat - 110, avenue de la République - CS 51108 - 75127 Paris Cedex 11 - FRANCE

CANCELLATION

Article L.112-9 of the French Insurance Code

Any person who is canvassed at their home or residence or place of work, or by means of distance communication such as telephone or internet, even at their own request, and who signs an insurance proposal or contract for a purpose which is not related to their commercial or professional activity, may cancel this agreement by sending a letter by recorded delivery with proof of receipt during a period of 14 days from the day of signature of the agreement without requiring to specify the reason for the cancellation or being subject to penalties.

Conditions: If you wish to cancel your insurance policy, please fill in and sign this tear-off slip. You should then send it in a sealed envelope by registered letter with proof of receipt to the above address. It must be sent no later than 14 days on the day following signature of your application or, where the deadline expires on a Saturday, Sunday or a bank holiday or other non-working day, on the next working day.

I, the undersigned, wish to cancel my application for insurance under the following policy:

Policy name: **Euro Cover+ Ref. EU Cov**

Date of signature of Application form: / /

Member's surname:

Member's first name:

Member's address:

Postcode: City:

Country:

Telephone: / / / / /

Name of insurance consultant:

Address of insurance consultant:

Postcode: City:

Country:

Telephone: / / / / /

Date and member's signature:

/ /

Reserved for APRIL International Expat: Client reference number



TAKING OUT THE INSURANCE

- A. Fill in your personal details 1, 2 and 3.
- B. Select your level of cover 4.
- C. Indicate the date on which you want your cover to take effect 5.
- D. Calculate your premium and indicate your selected payment method 6.
- E. Date and sign your application in part 7.
- F. Date, complete and sign the Health questionnaire(s) 8.
- G. ● For the payment of your first premium, you can:
 - enclose a cheque payable to APRIL International Expat, *OR*
 - provide your credit/debit card details at page 19 of the Application form, *OR*
 - arrange for a bank transfer (in this case, attach a copy of the transfer order).● For the following premiums, please fill in the SEPA direct debit mandate if you wish to make payments by direct debit from a bank account in Euros (accepted countries: France, Monaco and Germany).
- H. If you wish to request a waiver of the waiting periods, that apply to the medical expenses cover please enclose the Exit certificate from your previous policy with details of your cover.
- I. Depending on the benefits that you have selected, please enclose with the Application form the following additional documents:
 - for death and total and irreversible loss of autonomy cover: a copy of your identity card (national identity card or passport),
 - for income protection benefits: a copy of your most recent Notice of Assessment and payslip.

Send your application form and supporting documents to
APRIL International Expat - Service Adhésions Individuelles
110, avenue de la République - CS 51108 - 75127 Paris Cedex 11 - FRANCE

WHAT HAPPENS NEXT?

Your application is processed as soon as we receive your Application form and supporting documents.

Your insurance is evidenced by a Membership certificate (serving as insurance certificate) showing details of the cover you have elected and the effective date of your policy.

Your policy will start on the date shown on the Membership certificate and, at the earliest, on the 16th of the month or the first day of the month following receipt of your Application form and supporting documents.

APRIL international | expat

Headquarters:
110, avenue de la République - CS 51108 - 75127 Paris Cedex 11 - FRANCE
Tel.: +33 (0)1 73 02 93 93 - Fax: +33 (0)1 73 02 93 90
Email: info.expat@april-international.com - www.april-international.com

A French simplified joint-stock company (S.A.S.) with capital of €200 000
Registered with Companies House in Paris under number 309 707 727 - Insurance broker
Registered with ORIAS (Organisation for the registration of insurance brokers) under number 07 008 000 (www.orias.fr)
Autorité de Contrôle Prudentiel et de Résolution (Prudential Supervision and Resolution Authority)
61, rue Taitbout - 75436 Paris Cedex 09 - FRANCE
NAF6622Z - Intra-community VAT N° FR6030970727

