Crystal Studies

Insurance solutions for international students

2013-2014

Find out why students choose APRIL International insurance when travelling abroad!
Watch the video by flashing this code:

Download our free mobile app APRIL Expat!

APRIL International supports
the Foundation for Nature and Mankind
and Handicap International

Changing the image of insurance.
Crystal Studies, comprehensive insurance for studying abroad!

Crystal Studies is an insurance solution designed for students and schoolchildren living abroad for up to a year for the purposes of travel, language training, au pair placements, internships or studies. You will be studying abroad for more than 12 months? Check out Expat Student, our insurance solution especially designed for studies of 12 months and more worldwide!

Why take out international insurance?

The cost of healthcare abroad varies greatly from one country to another and can be very expensive. Often, the insurance cover you are entitled to at home is not valid abroad so, if you have health problems and need treatment, you have to pay the costs yourself.

Faced with medical expenses?
Emergency hospitalisation? Doctor’s appointment?
Crystal Studies covers you for both regular and unexpected medical expenses from the 1st euro you spend. There is no excess to pay and we can arrange for your hospital bills to be settled directly. This means you have nothing to pay to the hospital. We’ll take care of it!

Need assistance during your trip?
Involved in an accident and need to be repatriated straight away?
Hospitalised and awaiting the arrival of a relative?
APRIL International will organise your repatriation, 24/7, to your home or to the most suitable hospital. We also cover the transport and accommodation costs of a relative coming to stay with you.

What if you are responsible for damage to others?
Did you accidentally damaged the equipment you’re using during your internship?
APRIL International covers you for damage caused to a third party in a private capacity or during your internship.

Your benefits with Crystal Studies

- No waiting period or excess on medical expenses
- No cash advance if you are hospitalised
- Reimbursement of your medical expenses within 48 hours
- Cover valid in each country you visit and during short return trips to your country of nationality
- Meets requirements for the biggest international universities and the Schengen visa authorities
- A translation service and a legal assistance hotline to help you with administrative procedures

FROM €28 PER MONTH

Our multilingual teams at your service:

- by telephone: +33 (0)1 73 02 93 93 Monday to Thursday from 8.30 am to 6 pm (8.30 am to 5.30 pm on Friday) - Paris time
- by email: info.expat@april-international.com
- at our offices: 110, avenue de la République 75011 Paris - FRANCE
Discover our exclusive benefits in **North America**

- No cash advance in our healthcare networks, we settle the bill directly for you to the following:
  - 5,000 hospitals
  - 490,000 primary care doctors & specialists
  - 57,000 pharmacies
  - 840,000 healthcare professionals
- Online search facility so you can find a healthcare provider near you
- A home consultation service: no long waits in the emergency room and no need to pay for the consultation

and our exclusive benefits in **France**

A third-party payment card accepted by over 156,000 healthcare professional partners. With this card you no longer need to make a cash advance for the following expenses:

- prescription drugs
- visits to general practitioners
- diagnostic tests
- X-rays
Benefits

For periods of 1, 2, 3… 6… or 12 months, get insurance cover designed specially for international students.

1 - MEDICAL EXPENSES
Up to €200,000 per insurance year

<table>
<thead>
<tr>
<th>Medical or surgical hospitalisation*</th>
<th>100% of actual costs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Transfer by ambulance (if hospitalisation is covered by APRIL International)</td>
<td></td>
</tr>
<tr>
<td>Hospital room and board (including daily hospital charge in France)</td>
<td></td>
</tr>
<tr>
<td>Medical and surgical fees</td>
<td></td>
</tr>
<tr>
<td>Pathology, diagnostic tests and drugs</td>
<td></td>
</tr>
<tr>
<td>Medical procedures</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Hospitalisation for the treatment of mental or nervous disorders*</th>
<th>80% of actual costs, up to 20 days per year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Direct payment of hospital charges during approved hospitalisation for more than 24 hours</td>
<td></td>
</tr>
</tbody>
</table>

Private room

Consultations and procedures carried out by GPs or specialists

Pathology, diagnostic tests, X-rays and drugs

Procedures carried out by nurses and physiotherapists** (following a reported accident)

Emergency dental treatment

Dental prostheses (following a reported accident)

Other prostheses (following a reported accident)

Prescribed glasses or contact lenses (following a reported accident)

Contraceptives (condoms)

100% of actual costs

100% of actual costs

100% of actual costs

100% of actual costs

up to €400 per year

up to €600 per year

up to €500 per year

up to €20 per year

* Any hospitalisation of more than 24h is subject to prior agreement. An excess of 20% will be applied if you do not follow this procedure before your admission to hospital.

** Subject to prior agreement if more than 10 sessions are prescribed per insurance year.

DEFINITIONS

- **Actual costs**: total medical expenses charged to you.
- **Daily hospital charge**: portion of daily hospital costs in France not covered by French Social security.
- **Direct payment of hospital charges**: if you are hospitalised for more than 24 hours, we can pay your hospital charges on your behalf. We will contact the hospital to settle your bill and you have nothing to pay up front.
- **Excess**: sum for which you are responsible in the settlement of a claim.
- **Prior agreement**: certain medical treatments and procedures require the prior agreement of our Medical Examiner. The practitioner prescribing these treatments or procedures must provide you with a request for prior agreement and a detailed breakdown of costs before incurring any corresponding treatment.
- **Reported accident**: an accident recorded by a competent authority present at the scene (police, firefighters or paramedics) where a certificate was issued specifying the circumstances of the incident, the nature of the injury and the date of the accident.
How to claim reimbursement of your medical expenses

1 If you opted for a cover from the 1st euro spent

- See a healthcare professional
- Send your claims for reimbursement to APRIL International
- Your reimbursement is processed within 48 hours (excluding postal delivery and bank processing times)

2 If you opted for a cover as a top-up to the EHIC

- See a healthcare professional
- Send your claims for reimbursement to Social Security in either your host or home country
- OR
- Your reimbursement is based on the Social Security rates in your home country
- You then send your Social Security statement to APRIL International
- Your top-up reimbursement is processed within 48 hours (excluding postal delivery and bank processing times)

THE EUROPEAN HEALTH INSURANCE CARD (EHIC)

This card provides proof of entitlement to healthcare insurance for members of the European Union. It allows you to access the public healthcare system while on a temporary stay in another Member State in accordance with local legislation and formalities. It is valid for 12 months.

The card can be used in the following countries: Austria, Belgium, Bulgaria, Croatia, Cyprus, the Czech Republic, Denmark, Estonia, Finland, France (including Guadeloupe, Martinique, French Guyana and Reunion Island), Germany, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, the Netherlands, Norway, Poland, Portugal (including Madeira and the Azores), Romania, Slovakia, Slovenia, Spain (including the Balearic and Canary Islands), Sweden, Switzerland and the United Kingdom (England, Scotland, Wales, Northern Ireland and Gibraltar).

Some useful tips before you leave:

- Scan or photocopy all your important documents: visas, identity papers (passport, ...), as well as your airline tickets or international driving licence; this will make it easier to make a claim if they are lost or stolen,
- Check the expiry date on your credit or debit card, if you are taking it with you,
- Keep receipts or invoices for your valuables (camera, laptop etc.). This will be helpful if you need to make a baggage claim,
- Don’t forget your insurance card or APRIL International client reference number so that you can reach us quickly if problems arise.
- Don’t forget to download your APRIL Expat mobile application. The app will provide you with all the information you need on your destination country by means of a “Country Guide” (transport, administration, healthcare, currency and tourism), access to a free medical database with more than a thousand hospitals listed worldwide, local numbers to call in a medical emergency, around thirty common expressions and around a hundred medical terms in thirteen languages...
### 2 - REPATRIATION ASSISTANCE

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical evacuation and repatriation</td>
<td>100% of actual costs</td>
</tr>
<tr>
<td>Compassionate emergency visit for hospitalisation of more than 6 days</td>
<td>return ticket and €80 per night, maximum 10 nights</td>
</tr>
<tr>
<td>Compassionate emergency return in case of death or hospitalisation of a</td>
<td>return ticket</td>
</tr>
<tr>
<td>family member</td>
<td></td>
</tr>
<tr>
<td>Emergency return due to a terrorist attack or a natural disaster</td>
<td>one-way ticket</td>
</tr>
<tr>
<td>Emergency dispatch of prescribed medication not available locally</td>
<td>postage costs</td>
</tr>
<tr>
<td>Search and rescue costs</td>
<td>up to €5,000</td>
</tr>
<tr>
<td>Return of remains</td>
<td>100% of actual costs</td>
</tr>
<tr>
<td>Provision of coffin</td>
<td>up to €1,000</td>
</tr>
<tr>
<td>Advance payment of bail abroad</td>
<td>up to €15,000</td>
</tr>
<tr>
<td>Emergency message relay</td>
<td>100% of actual costs</td>
</tr>
<tr>
<td>Travel assistance if personal items are lost or stolen</td>
<td>up to €1,000 (advance)</td>
</tr>
<tr>
<td>Enforced stay abroad</td>
<td>€80 per night, maximum 5 nights</td>
</tr>
<tr>
<td>Translation of legal and administrative documents</td>
<td>up to €500 per year</td>
</tr>
<tr>
<td>Health and travel information</td>
<td>up to 3 phone calls</td>
</tr>
<tr>
<td>Delayed baggage</td>
<td>up to €200</td>
</tr>
<tr>
<td>Student life insurance</td>
<td>in the event of medical repatriation, reimbursement up to €200 (school fees, rent and transport costs)</td>
</tr>
</tbody>
</table>

### How can we help you?

At the end of your study year in Canada, you decide to take some time out to explore the Rocky Mountains. As you make the final descent, you slip on damp ground, break your leg and suffer extensive bruising.

> With Crystal Studies, you will be flown by emergency helicopter to the nearest hospital and, if you need to stay longer in hospital, we will arrange for a family member to be with you.

You’ve just arrived in Germany for an exchange year and are a bit lost with all the paperwork waiting for you.

> You call the APRIL International legal and administrative hotline; our consultants will tell you all you need to know about opening a bank account in Germany, getting a work permit, understanding the rental agreement for your apartment and assisting you with your visa application etc.
You’re going to work as an au pair in France. Everything goes perfectly to plan, you are warmly welcomed by the family and the two children are making good progress thanks to your English lessons. A few weeks after, you trip and accidentally knock over a very old and expensive piece of sculpture.

With your personal liability cover, your host family will receive compensation to replace the sculpture and you can continue your stay under the best possible conditions!

On an internship in Brazil your backpack got stolen during a visit to Rio. Everything is gone: your laptop, camera and, most importantly, your passport and wallet.

APRIL International will advise on how to get your documents replaced and offer you a cash advance until you get a new bank card. You will also receive compensation for your stolen belongings.

### 3 - LEGAL ASSISTANCE

<table>
<thead>
<tr>
<th>Service Description</th>
<th>Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Legal, practical and administrative information</td>
<td>telephone calls or exchanges of email</td>
</tr>
<tr>
<td>Legal assistance in the event of a dispute (legal defence and appeal)</td>
<td>up to €16,000 per insurance year</td>
</tr>
</tbody>
</table>

### 4 - PERSONAL LIABILITY private capacity, internships and tenant's liability

<table>
<thead>
<tr>
<th>Type of Damage</th>
<th>Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bodily injury</td>
<td>up to €4,500,000 per claim</td>
</tr>
<tr>
<td>Material and consequential damage</td>
<td>up to €460,000 per year, including €92,000 for consequential damage, excess €75</td>
</tr>
<tr>
<td>Material damage caused during internships</td>
<td>up to €12,000 per year, excess €75</td>
</tr>
</tbody>
</table>

### 5 - PERSONAL ACCIDENT

<table>
<thead>
<tr>
<th>Type of Injury</th>
<th>Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accidental death</td>
<td>€10,000, or funeral expenses for the under 16’s</td>
</tr>
<tr>
<td>Accidental disability</td>
<td>up to €40,000, proportional excess 20%</td>
</tr>
</tbody>
</table>

### 6 - BAGGAGE COVER

<table>
<thead>
<tr>
<th>Type of Loss</th>
<th>Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Luggage which is lost, stolen or destroyed in an explosion or fire or by water during the outward or return trip or during the stay</td>
<td>up to €1,600, excess of €15 per claim, benefit limited to 50% for valuables, i.e. up to €800</td>
</tr>
</tbody>
</table>

### 7 - DELAYED DEPARTURE

<table>
<thead>
<tr>
<th>Type of Loss</th>
<th>Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Refund of fees charged by airline companies in case of inbound or outbound flight modification</td>
<td>up to €100, airline tickets only</td>
</tr>
</tbody>
</table>
Healthcare costs abroad

Healthcare costs vary greatly from one country to another and can sometimes produce nasty surprises. With Crystal Studies, both your health and your budget are protected.

Martin is on an internship in New-York. Following an attack of appendicitis, he is admitted to hospital for emergency surgery. How much would he have had to pay out of his pocket without insurance?

→ USD 13,000

Mathilde is working as an au pair for a year with a family in Spain. She needs to see an ENT specialist. The cost of a specialist consultation in the private sector in Barcelona?

→ € 90

Anthony is studying for his Masters at the University of Mexico City. He breaks his foot during a visit to the city of Teotihuacan. The cost of treating the fracture and the follow-up physiotherapy in Mexico City?

→ € 12,000

During her Erasmus year in France, Emilia slips on a patch of ice and falls heavily. She’s in hospital for 3 days under observation for a potential head injury. She also needs a CT scan. The amount of the hospital bill?

→ € 5,100

During her semester in Australia, Johanna has a car accident. She is rushed to hospital in Sydney. The cost for her to be hospitalised and repatriated?

→ € 23,000
**Monthly premiums (all taxes included)**

For policies taken out before 01/10/2014.
A fee of €3 per month will apply if you are paying in monthly instalments and will be added to your premium.

<table>
<thead>
<tr>
<th>Level of cover</th>
<th>Type of cover</th>
<th>Length (min. 1 month, max. 12 months)</th>
<th>Age band</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>Up to 30 years</td>
</tr>
<tr>
<td><strong>Complete option:</strong> Benefits 1 to 7</td>
<td>Cover from the 1st euro spent</td>
<td>15 days</td>
<td>€33</td>
</tr>
<tr>
<td></td>
<td></td>
<td>1 month</td>
<td>€44</td>
</tr>
<tr>
<td></td>
<td>Cover as a top-up to the EHIC</td>
<td>15 days</td>
<td>€24</td>
</tr>
<tr>
<td></td>
<td></td>
<td>1 month</td>
<td>€35</td>
</tr>
<tr>
<td><strong>Mini option:</strong> Benefits 1 and 2 only</td>
<td>Cover from the 1st euro spent</td>
<td>15 days</td>
<td>€29</td>
</tr>
<tr>
<td></td>
<td></td>
<td>1 month</td>
<td>€37</td>
</tr>
<tr>
<td></td>
<td>Cover as a top-up to the EHIC</td>
<td>15 days</td>
<td>€21</td>
</tr>
<tr>
<td></td>
<td></td>
<td>1 month</td>
<td>€28</td>
</tr>
</tbody>
</table>

**EHIC top-up cover is available to children and students who are covered by the statutory Social Security scheme of one of the EU countries, Switzerland, Norway, Iceland and Liechtenstein. To qualify, you must apply for a European Health Insurance Card from your Social Security centre before leaving. You should then show the card to the medical authorities in your host country. In this case, APRIL International will only provide top-up reimbursements if you can provide evidence of having received medical care under the statutory scheme.**

**Unlike the Complete option, the Mini option does not provide cover for all eventualities arising during a trip abroad. It provides basic cover but APRIL International recommends the Complete option.**

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**EXCLUSIVE BENEFITS, SPECIALLY DESIGNED FOR YOUNG PEOPLE ABROAD!**

- **Having trouble understanding a document in a foreign language?**
  A tenancy agreement in German, an employment contract in French or a certificate from your host university in Chinese? Simply ask us for a translation of the administrative or legal documents you need.

- **Questions about visas, work permits? How to open a bank account abroad?**
  Our multilingual hotline is available to answer all your practical and legal questions.

- **Your washing machine leaks and causes water damage to the apartment below yours?**
  With your tenant’s liability cover, we will pay for any damage to your neighbour’s apartment.

- **You cause material damage during your end-of-studies internship?**
  With the extension of your liability cover to internships, you’re covered if you cause damage to equipment used during your internship.
How the policy operates
Useful information before you apply

WHO IS THE POLICY DESIGNED FOR?
- any student, school pupil or au pair under the age of 41, living abroad,
- for the purposes of travel, language courses, au pair placements, internships or studies.

WHERE AM I COVERED?
If you selected a cover from the 1st euro spent, you are covered anywhere in the world [including in your country of nationality during short return visits].
If you selected an EHIC top-up policy, you are covered in the following countries: Austria, Belgium, Bulgaria, Croatia, Cyprus, the Czech Republic, Denmark, Estonia, Finland, France (including Guadeloupe, Martinique, French Guyana and Reunion Island), Germany, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Lichtenstein, Lithuania, Luxemburg, Malta, the Netherlands, Norway, Poland, Portugal (including Madeira and the Azores), Romania, Slovakia, Slovenia, Spain (including the Balearic and Canary Islands), Sweden, Switzerland and the United Kingdom (England, Scotland, Wales, Northern Ireland and Gibraltar). You are also covered in your country of nationality during short return visits, if your country is listed above.
Certain countries may be excluded from the policy as a result of heightened tension there. The list of excluded countries is available at www.april-international.com or by calling +33 (0)1 73 02 93 93.

WHAT IS THE MAXIMUM PERIOD OF COVER?
The Crystal Studies policy is available for a minimum period of one month and a maximum of 12 months. It is renewable up to three times with the insurers’ agreement on condition that you remain in full-time education or that your au pair placement continues.

HOW TO APPLY
1. Fill in and sign the attached Application form.
2. Enclose a photocopy of your student card or school attendance certificate (if you are going abroad to work as an au pair, please enclose a copy of your contract with the host family along with your application form).
3. Send your application to: APRIL International Expat - Service Adhésions Individuelles - 110, avenue de la République CS 51108 - 75127 Paris Cedex 11 - FRANCE.
You can also apply online and will receive your insurance certificate by email within minutes.

WHAT HAPPENS IF I CHANGE OR CANCEL MY TRIP?
If you cancel your trip, we will refund your premium if you let us know in writing before the effective date of your policy and you return the original of your Membership certificate and your APRIL International card, if you have one.
If you decide to cut short your stay and return permanently to your country of nationality, you should send us a registered letter with proof of receipt enclosing documented evidence of your return home [receipt for payment of electricity, gas or telephone bill, etc]. We will then cancel your policy and refund any premium due.
Services

to support you throughout your stay abroad

If you are hospitalised for more than 24h, we can pay your hospital charges on your behalf: we will contact the hospital directly and settle your bill so there’s no cash advance required.

This service is not available if you selected an EHIC top-up cover.

Going to the US? Planning to stay in France for more than 6 months?

You are also entitled to a third party payment card for your routine healthcare costs (pharmacy items, consultations, tests and X-rays) from our partners healthcare providers. You’ll have nothing to pay, we’ll settle the bill on your behalf!

EXTENSIVE THIRD PARTY PAYMENT SERVICES

A P R I L I N T E R N A T I O N A L C A R E S

As part of our commitment to protecting the environment and improving the living conditions of disadvantaged populations worldwide, APRIL International is proud to support the Foundation for Nature and Mankind and Handicap International.

You can contribute too to one of these associations by donating:
- an additional €5, €8 or €12 when paying your premium or,
- the cents from your healthcare reimbursements.

INCLUDING EMERGENCY CONTACT NUMBERS, AVAILABLE 24/7 FOR:
- direct payment of hospital charges if you are hospitalised for more than 24 hours (unless you selected EHIC top-up cover),
- requesting emergency assistance,
- contacting the legal assistance service.

The card facilitates your admission to a medical centre in the event of emergency hospitalisation. To simplify procedures, the card contains your personal details: name, first name(s) and policy number.

YOUR INSURANCE CARD

YOUR CUSTOMER ZONE

If you are insured, you can view:
- your reimbursement advice notes,
- details of cover and the general conditions that apply,
- your personal and bank details.

If you are the member, you can:
- view your personal details and those of your insurance consultant,
- check your premium payments and payment method,
- pay your premiums online using a bank card.

… ONLINE

To help you prepare your trip and support you once you’ve arrived with:
- a country guide for instant access to essential information on your destination country,
- common expressions and medical terms in 13 languages,
- a check-list to make sure nothing is forgotten before you leave,
- details of healthcare providers worldwide: to find the nearest hospitals using a search facility with a geolocation option,
- local emergency numbers (fire department, police, medical emergency) in your destination country and APRIL International Expat emergency numbers.

APRIL Expat is available from the Apple Store and Google Play.

THE APRIL EXPAT MOBILE APP

APRIL INTERNATIONAL CARES

To simplify procedures, the card contains your personal details: name, first name(s) and policy number.

YOUR CUSTOMER ZONE

If you are the member, you can:
- view your personal details and those of your insurance consultant,
- check your premium payments and payment method,
- pay your premiums online using a bank card.

… ONLINE

If you are insured, you can view:
- your reimbursement advice notes,
- details of cover and the general conditions that apply,
- your personal and bank details.

If you are the member, you can:
- view your personal details and those of your insurance consultant,
- check your premium payments and payment method,
- pay your premiums online using a bank card.

… ONLINE

If you are insured, you can view:
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- details of cover and the general conditions that apply,
- your personal and bank details.

If you are the member, you can:
- view your personal details and those of your insurance consultant,
- check your premium payments and payment method,
- pay your premiums online using a bank card.
APRIL, changing the image of insurance

From our beginnings in 1988, APRIL has been committed to changing the image of the insurance industry by ensuring that the client is always at the heart of our business.

Today, more than 6 million people know they can count on our 3,900 employees and 45 companies to protect their goods and families day after day.

APRIL has earned that trust by providing insurance products that combine a fair price with a reassuring level of cover and quality service; proof indeed that insurance is not what it used to be.

APRIL International, specialising in international insurance for nearly 40 years

Our promise
- Top quality management of your insurance choices: applications processed within 24 hours and reimbursement of medical expenses within 48 hours
- Multilingual teams at your service
- Clear and easy to understand products supported by a range of services

For every expatriate situation, an international insurance solution
Whether you’re a student, on an internship, planning a working holiday, in work or retired, travelling alone or with your family, APRIL International will support you during your time abroad with a range of comprehensive and flexible insurance solutions suitable for all kinds of expatriates and all budgets.

FOR MORE INFORMATION, CONTACT YOUR INSURANCE CONSULTANT

APRIL INTERNATIONAL EXPAT A MEMBER OF APRIL
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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

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