

APPLICATION FORM  
2018-2019

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# EXPAT STUDENT



Insurance made easy.

# EXPAT STUDENT APPLICATION FORM

Insurance consultant reference number:

Are you already customer at APRIL International Care France?  YES  NO If yes, please indicate your Customer Number:

PLEASE WRITE IN CAPITAL LETTERS

INSURED	Person(s) to be insured
Title of <b>principal insured</b> : Mrs <input type="radio"/> Mr <input type="radio"/>	
Surname of <b>principal insured</b> : <input type="text"/>	
First names of <b>principal insured</b> : <input type="text"/>	
Date of birth: <input type="text"/> / <input type="text"/> / <input type="text"/> (12 years old min., 40 years old max.)	
Country of birth: <input type="text"/>	
Country of nationality: <input type="text"/>	
Country of primary residence abroad: <input type="text"/>	
Status of principal insured: Pupil <input type="radio"/> Student <input type="radio"/> Au-pair <input type="radio"/>	
Degree course/programme: <input type="text"/> Estimated length of study: <input type="text"/> years	
School or institution of attendance of the principal insured: <input type="text"/>	
Email: <input type="text"/>	
Are you, or any of your family members, a Politically Exposed Person*? : YES <input type="radio"/> NO <input type="radio"/>	
Social security number/CFE number: <input type="text"/> Check digit: <input type="text"/> <small>If you are applying for French Social Security/CFE top-up insurance</small>	
Date of entitlement for the CFE: <input type="text"/> / <input type="text"/> / <input type="text"/>	
Are you insured with a social security system in your country of primary residence abroad* ? : YES <input type="radio"/> NO <input type="radio"/>	
If YES, which one: <input type="text"/>	
.....	
Title of <b>spouse</b> : Mrs <input type="radio"/> Mr <input type="radio"/>	
Surname of <b>spouse</b> : <input type="text"/>	
First names of <b>spouse</b> : <input type="text"/>	
Date of birth: <input type="text"/> / <input type="text"/> / <input type="text"/> (12 years old min., 40 years old max.)	
Country of birth: <input type="text"/>	
Country of nationality: <input type="text"/>	
Country of primary residence abroad: <input type="text"/>	
Status of principal insured: Pupil <input type="radio"/> Student <input type="radio"/> Au-pair <input type="radio"/>	
Degree course/programme: <input type="text"/> Estimated length of study: <input type="text"/> years	
School or institution of attendance of the principal insured: <input type="text"/>	
Email: <input type="text"/>	
Is your spouse, or any of their family members, a Politically Exposed Person*? : YES <input type="radio"/> NO <input type="radio"/>	
Social security number/CFE number: <input type="text"/> Check digit: <input type="text"/> <small>If you are applying for French Social Security/CFE top-up insurance</small>	
Date of entitlement for the CFE: <input type="text"/> / <input type="text"/> / <input type="text"/>	
Are you insured with a social security system in your country of primary residence abroad* ? : YES <input type="radio"/> NO <input type="radio"/>	
If YES, which one: <input type="text"/>	

\* Person who holds or has within the last year held a prominent political, judicial or administrative position or on behalf of a public international body.

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**INSURED** Person(s) to be insured (Cont.)

Surname of 1<sup>st</sup> dependent child:

First names of 1<sup>st</sup> dependent child:

Date of birth:  /  /

Sex: Male  Female

Social security number/CFE number:  Check digit:

Date of entitlement for the CFE:  /  /

*If you are applying for French Social Security/CFE top-up insurance*

Surname of 2<sup>nd</sup> dependent child:

First names of 2<sup>nd</sup> dependent child:

Date of birth:  /  /

Sex: Male  Female

Social security number/CFE number:  Check digit:

Date of entitlement for the CFE:  /  /

*If you are applying for French Social Security/CFE top-up insurance*

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Surname of 3<sup>rd</sup> dependent child:

First names of 3<sup>rd</sup> dependent child:

Date of birth:  /  /

Sex: Male  Female

Social security number/CFE number:  Check digit:

Date of entitlement for the CFE:  /  /

*If you are applying for French Social Security/CFE top-up insurance*

Surname of 4<sup>th</sup> dependent child:

First names of 4<sup>th</sup> dependent child:

Date of birth:  /  /

Sex: Male  Female

Social security number/CFE number:  Check digit:

Date of entitlement for the CFE:  /  /

*If you are applying for French Social Security/CFE top-up insurance*



## PRINCIPAL INSURED Address for delivery of correspondence

If you are travelling to the United States, please send us your full address so that we can send you your third party payment card for pharmacy expenses.

Address:

Postcode:  City:

State/Region/Land/County:

Country:

Telephone: +  /       Cell phone: +  /

Any correspondence from us (your insurance certificate, General conditions, reimbursement statements etc.) will be sent by e-mail. Your insurance card will be sent by post.

I would like to receive my correspondence in: English  French  Spanish  German

## MEMBER = WHO IS PAYING THE PREMIUM

- The principal insured is paying the premium (in this case, the address below is not required)
- The person paying the premium is not the principal insured

Individual  School/Institution  Corporate  Name of company/institution:

Title: Mrs  Mr

Surname:

First names:

Address:

Postcode:  City:

State/Region/Land/County:

Country:

Telephone: +  /       Cell phone: +  /

E-mail:

I would like to receive my correspondence in: English  French  Spanish  German

## TYPE OF COVERAGE AND REIMBURSEMENT METHOD FOR MEDICAL EXPENSES

Type of coverage:

- From the 1<sup>st</sup> euro
- As a top-up to the CFE
- As a top up to French Social Security

Reimbursement method for medical expenses:

- bank transfer to a bank account in France. In this case, please send us details of your bank account.
- bank transfer to an account in the USA. International bank details are required including the account number, SWIFT code, your bank's address and an ABA routing number - to be enclosed with the Application form.
- bank transfer to an account in other countries. International bank details are required including the account number, SWIFT code and your bank's address - to be enclosed with the Application form.

Depending on the location of your bank account, additional fees might be charged by your bank.



## BENEFICIARIES IN THE EVENT OF DEATH FOR PERSONAL ACCIDENT BENEFIT

**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):
- .....
- .....

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**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.

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**Choice of effective date:**  /  /  (1<sup>st</sup> or 16<sup>th</sup> of the month only)

Maximum effective date: 16 September 2019

(subject to your application being approved and at the earliest on the 16<sup>th</sup> of the month or the first day of the month following receipt of the Application form)

### Calculating and paying the premium

SELECT THE PAYMENT FREQUENCY:	Tick your chosen payment method:			
	SEPA direct debit from a bank account in Euros	Credit or debit card*	Bank transfer*	Cheque*
	<i>* If I choose any of these three payment methods it is my responsibility to ensure payment is made for each instalment</i>			
Annually	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Twice yearly	<input type="radio"/>	<input type="radio"/> €20 per semester or €40 per year	<input type="radio"/> €20 per semester or €40 per year	<input type="radio"/> €20 per semester or €40 per year
Quarterly	<input type="radio"/>	<input type="radio"/> €20 per quarter or €80 per year	<input type="radio"/> €20 per quarter or €80 per year	<input type="radio"/> €20 per quarter or €80 per year
Monthly	<input type="radio"/>			

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► **Calculating the annual premium**

Annual premium, principal insured:

€  ,  **A**

Annual premium, spouse:

€  ,  **B**

Annual premium, children:

€  ,  **C**

Annual instalment fees (including membership fee of the Association des Assurés APRIL: €2):

+ €   ,   **D**

Annual membership fees (unless you are paying by SEPA direct debit or annually):

+ €  ,  **E**

**Total premiums\* for 12 months:** **A** + **B** + **C** + **D** + **E** :

€  ,  **F**

\*Premiums may be readjusted on 1<sup>st</sup> October each year depending on the claims history of the insured group.

**Total amount of first premium:**

€  ,

If you want your policy to take effect on the 16<sup>th</sup> of the month, you should divide the first monthly premium by two. The first premium is a pro rata amount of the annual premium which is valid from the effective date of your policy until 30/09/2019. When calculating your premium, remember to take into account the payment frequency selected.

► **Paying the first premium:**

- by cheque payable to **APRIL International Care France** or bank transfer.
- by credit or debit card (Eurocard-Mastercard and Visa only)

**Please provide your card details using the box on page 13**

Paperless premium notices are available by e-mail or in your online Customer zone.



## SIGNATURE OF THE APPLICATION

I hereby apply for membership of the Association des Assurés APRIL under their agreements with Axéria Prévoyance for medical expenses benefit (plan no. A3MCSLDFDS1E2013) and for repatriation assistance, Exam insurance benefit insured by CHUBB (plan no. FRBOTA11959) for the insured listed on the Application form. I have read the Association's statutes and regulations (available to download at: [https://www.associationdesassuresapril.fr/images/Nouveaux\\_statuts/Statuts\\_AAA\\_au\\_12\\_avril\\_2017.pdf](https://www.associationdesassuresapril.fr/images/Nouveaux_statuts/Statuts_AAA_au_12_avril_2017.pdf)).

I am applying for insurance with Solucia PJ under this policy for legal assistance (contract no. 10006609) and CHUBB for Personal liability private capacity, internships and tenant's liability (contract no. FRBOTA13138).

**The provisions of these agreements describing the benefits and how they apply and the formalities to be completed in the event of a claim are set out in the General Conditions ExS Cov. I confirm that I received a copy of this document when joining the plan, have read it, in particular my right to cancel the insurance as well as the terms and conditions of APRIL International Care France's handling of my insurance cover, accept its provisions and have retained a copy. On joining the plan, I received and familiarised myself with the Insurance Product Information Document ExSCov19IPID and a copy of the benefits schedule, have read it, accepted its provisions and retained a copy. My membership will be renewed by tacit renewal on 1 October each year, for a period of one year, with a maximum term of 6 years.**

If my insurance cover is subsequently amended, I accept that the General conditions applied will be those outlined above.

The personal data collected by APRIL International Care France is essential for the processing of the application for insurance.

It is governed by (EU) Data Protection Regulation No. 2016/679 of 27<sup>th</sup> April 2016.

By signing the application form, data subjects give their consent to the processing of their personal data.

This data is processed electronically for the purposes of studying, arranging and managing the insurance cover, the implementation of legal and/or regulatory obligations and the improvement of products and services.

APRIL International Care France has also implemented a procedure to combat insurance fraud. This may result in the application of civil, financial and/or criminal sanctions and inclusion on a list of persons presenting a risk of fraud.

To meet its legal obligations, APRIL International Care France has also implemented a monitoring procedure the purpose of which is to combat money laundering and the financing of terrorism, and the application of financial penalties.

This data is intended for the insurer and APRIL International Care France in their capacity as processors of the data.

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Depending on the purpose of the processing, it may also be passed on to their partners, subcontractors and the public authorities in accordance with the law.

To help us measure and improve our quality of service, letters, faxes, emails and telephone conversations sent or made to APRIL International Care France may be analysed, recorded and processed electronically for which purpose your personal data may be passed on only to APRIL International Care France, its partners and subcontractors.

Personal data may also be used for commercial purposes by APRIL unless the data subject chooses to opt out by making the request to APRIL International Care France by sending an email to [info.expats@april-international.com](mailto:info.expats@april-international.com) or a letter to the address shown below, or directly from the Customer Zone at <https://fr.april-international.com/en/espace-clients>.

Personal data is stored for the duration required for the purpose of its processing and in accordance with the statutory time limits.

It may be transferred outside the European Union. These transfers are subject to data protection and security rules. Information about the transferred data and the recipients will be provided by APRIL International Care France on request from the address shown below.

In accordance with (EU) Data Protection Regulation No. 2016/679 of 27<sup>th</sup> April 2016, data subjects have the right to access their personal information, have it corrected, restricted, deleted and, for legitimate reasons, opt out of this information being processed. They also have the right to portability of their data and the right to set guidelines with respect to what happens to their data after their death, except in cases where the regulations do not allow these rights to be exercised.

As the statutory health insurance scheme receives a certain amount of information, these persons may at any time and in writing opt out of copies of their Statutory Scheme statements being sent to APRIL International Care France.

To exercise one or more of these rights, a copy of an identity document should be sent to the APRIL Data Protection Officer by post at the following address: APRIL International Care France, Service Courrier, 1 rue du Mont, CS 80010, 81700 Blan, FRANCE or by email to [dpo.AICF@april.com](mailto:dpo.AICF@april.com).

In accordance with the provisions of Article L561-45 of the French Monetary and Financial Code, persons affected by monitoring of their data may exercise their right of access by applying to the French Data Protection Authority, Commission Nationale Informatique et Libertés 3 Place de Fontenoy - TSA 80715 - 75334 PARIS CEDEX 07.

Complaints relating to the processing of personal data should be made to the French Data Protection Authority, Commission Nationale Informatique et Libertés, on its website [www.cnil.fr](http://www.cnil.fr) or by post at the address shown above.

In application of the provisions of Articles L223-1 onwards of the French Consumer Code, you are informed that data subjects may register on the cold-calling opt-out list either by post, by writing to: OPPOSETEL - Service BLOCTEL - 6, rue Nicolas Siret - 10300 TROYES or by visiting the OPPOSETEL website at the following address: [bloctel.gouv.fr](http://bloctel.gouv.fr). This service is free of charge.



## SIGNATURE OF THE APPLICATION ( CONTINUED)

Under no circumstances does inclusion on this list prohibit the insurer and APRIL International Care France from contacting them by telephone within the framework of existing contractual relations.

I undertake to inform all persons covered by this membership application of their enrolment in the plan and to pass on to them the information provided to me by APRIL International Care France in respect of the processing of their personal data and the rights to which they are entitled.

**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 Care France 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 Care France and my treating doctors to exchange any information, including medical details, required for the management of my claims.

If I have taken out insurance as a top-up to the CFE/French Social Security, my Social Security centre will be sent a certain amount of information. I may opt out in writing and at any time of the forwarding by Social Security of copies of my Social Security statements to APRIL International Care France.

If I have taken out insurance cover from the 1<sup>st</sup> euro/dollar, I agree to return to APRIL International Care France any amounts paid to me by any Social Security body and/or any other healthcare or death & disability insurance provider.

I agree to pay back to APRIL International Care France any amount reimbursed to me by Social security and/or any private healthcare insurer.

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 want to receive e-mail information on offers from APRIL partners.

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 principal insured) preceded by the words "I have read, understood and accepted the policy document":

Signature of legal guardian for the minor insureds.

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



## YOUR APPLICATION STEP BY STEP:



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

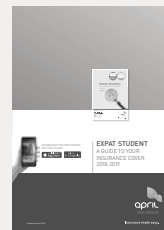
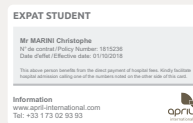
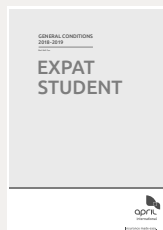


Your application is processed on receipt.



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 waive your policy, please use the tear-off slip below and send it to:  
APRIL International Care France, Service Courrier (mail service), 1 rue du Mont, CS 80010, 81700 Blan, 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 in case of distance selling by telephone or online, even if this visit was 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 simple letter 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 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: **Expat Student Ref. ExS 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 Care France: client reference number





## TAKING OUT THE INSURANCE

- A. Fill in your personal details (surname, first name, address ...) 1, 2 and 3.
- B. Choose the reimbursement method for medical expenses 4.
- C. Please designate the beneficiary/beneficiaries in case of death for personal accident cover 5.
- D. Enter the effective date on which you want your policy to start 6.
- E. Calculate your premium and indicate your chosen payment method 7.
- F. Date and sign your Application in Section 8.
- G. Fill in and date and sign the Health questionnaire(s) 9.
- H. ● For the payment of your first premium, you can:
  - enclose a cheque in euros payable to APRIL International Care France, *OR*
  - provide your credit/debit card details on page 13 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.
- I. Enclose a photocopy of a current student card or, school attendance certificate or a copy of your contract with the host family for au pair placements for the principal insured, and their spouse where applicable.

Send your application form and supporting documents to  
**APRIL International Care France - Service Courrier (mail service)**  
1 rue du Mont - CS 80010 - 81700 Blan - 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 16<sup>th</sup> of the month or the first day of the month following receipt of your Application form and supporting documents.

april International Care

Headquarters:

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Email: [info.expat@april-international.com](mailto:info.expat@april-international.com) - [www.april-international.com](http://www.april-international.com)

A French simplified joint-stock company (S.A.S.) with capital of €200,000 - RCS Paris 309 707 727

Insurance intermediary - Registered with ORIAS under number 07 008 000 ([www.orias.fr](http://www.orias.fr))

Prudential Supervision and Resolution Authority - 4 place de Budapest - CS 92459 - 75436 PARIS CEDEX 09 - FRANCE.

NAF6622Z - Intra-community VAT N° FR603009707727

Product insured by Axéria Prévoyance (health care warranties plans n°A3MCSLDFDS1E2013 and A3MCSLDFDSRO2013),

Limited Company of insurance with capital of 31 000 000 €, company regulated by the French Insurance Code.

Headquarters: 90 avenue Félix Faure, 69439 Lyon Cedex 03, FRANCE, registered with RCS de Lyon under number 350 261 129.



Insurance made easy.