

# International Health Insurance

Insurance product information document

Product conceived by APRIL International Care France, Groupama Gan Vie, CHUBB European Group Limited and Solucia PJ.



L'assurance en plus facile.

Product : Magellan (Ref : Ma 2018)

This document presents a summary of the main benefits and exclusions of the product. It does not take into account your needs and specific requests. Please refer to the pre-contractual and contractual documents as the general conditions and member's guide to get comprehensive information. In particular, details on reimbursement levels are available in the [benefits table](#).

## What is this type of insurance?

Magellan is a health insurance solution geared towards travellers aged less than 75 years old, staying abroad for less than a year (24 months for Canada). Magellan covers travels around the world (excluding risky countries), holidays in Europe (Schengen visa) or Working Holiday program. This policy offers a selection of 2 levels of cover (Mini and Complete) giving access to benefits and services listed below. The complete level can be subscribed from the 1st € or as a top-up of the Caisse des Français à l'étranger or the French Social Security.



### What is insured?

Benefit amounts are subject to upper limits which are indicated in the [benefit table](#).

#### HEALTHCARE BENEFITS SYSTEMATICALLY INCLUDED:

- ✓ **HOSPITALISATION**  
Medical and surgical  
Outpatient consultations, treatments, analysis
- ✓ **OUTPATIENT BENEFIT**  
Consultations and acts with general practitioners and specialists  
Kinesitherapy (if hospitalisation is covered by APRIL International))  
Diagnostic tests and pharmacy

#### ASSISTANCE AND SERVICES SYSTEMATICALLY INCLUDED:

- ✓ **REPATRIATION ASSISTANCE**

#### OPTIONALS BENEFITS AND SERVICES:

##### **OPTICAL (only following a Reported accident)**

Prescribed glasses or contact lenses

##### **DENTAL**

Emergency dental treatment

##### **FREE REIMBURSEMENT APP EASY CLAIM**

##### **LEGAL ASSISTANCE**

##### **PERSONAL ACCIDENT**

**LIABILITY PRIVATE CAPACITY, internships and tenant's liability**

##### **BAGGAGES INSURANCE**

Benefits preceded by a green check (✓) are systematically included in the policy according to the selected level of cover.



### What is not insured?

- ✗ Any costs incurred for treatment or procedures prescribed before the Effective date of the plan or during the Waiting periods
- ✗ Preexisting conditions, Cosmetic surgery or dermatological treatment.
- ✗ Any expenses not required medically.
- ✗ Covid-19-related healthcare expenses or treatments in the United States and Mexico within 4 weeks after the start date of cover.



### Are there any restrictions on cover?

#### MAIN EXCLUSIONS

- ! **Exclusions which apply to all cover:**  
Practice of dangerous sports (see general conditions), including an animal or practice of sport in a professional capacity.  
Consequences of alcoholism or drunkenness on the part of the Insured.
- ! **Medical expenses cover:**  
Previously declared conditions which were excluded at the time of enrolment in the plan.  
growth hormones;  
Cosmetic treatments, anti-ageing cures, weight-loss and weight gain treatments, thermal spa cures and thalassotherapy.
- ! **Repatriation assistance cover:**  
the result of a voluntary disregard for regulations in the visited country, or the practice of activities not authorized by local authorities.  
Benign conditions or injuries which can be treated locally and that do not prevent the Insured from continuing their journey;
- ! **Personal liability (private capacity) cover:**  
driving any motorised or animal-drawn vehicle;

#### MAIN RESTRICTIONS :

- ! **Apply to all cover :**  
Benefit amounts are subject to upper limits which indicated in the benefit table.
- ! **Garantie Frais de santé :**  
If treatments requiring prior agreement are received without prior agreement, a deductible of 20% will be applied in case of hospitalization (excluding emergency and accidents)

Exhaustive lists of exclusions and restrictions are located in the General conditions.



## Where am I covered?

✓ Cover is acquired worldwide, outside your country of nationality. Cover is acquired in your country of nationality for periods of less than 90 consecutive days between two stays in your country of destination.



## What are my obligations?

### - When taking out the insurance

On the effective date of the plan I must be under the age of 75 (65 in case of family subscription)

I must pay the premium on the due dates specified in the plan.

I must complete the health questionnaire as accurately as possible.

### - During the life of the plan

I must provide all the documents and evidence required for the payment of benefits under the plan.

I must inform the insurer if there are any changes to my personal circumstances, status, home address or employment

I must notify APRIL International Care if I have cover from Social Security, a supplementary medical insurance scheme and/or any insurers.

### - When making a claim

Claims for reimbursement can be sent electronically or by post (please refer to the general conditions for details).

Keep original medical bills for a period of 2 years.

Contact APRIL International Care to obtain prior agreement if required in a particular situation or for a particular benefit.



## When and how do I pay?

Premiums are payable in euros,

- in full when taking out the insurance by Cheque or payment card,
- monthly by SEPA direct debit.

In case of an absolute impossibility to pay in euro, I can make a bank transfer on the APRIL International Care bank account.



## When does the cover start and end?

### Cover begins

On the date shown on the membership certificate subject to payment of the corresponding premium.

### Cover comes to an end

- if I do not pay the premiums;
- if the plan is terminated by the insurer or by "l'Association des Assurés APRIL" on the annual renewal date;
- when I no longer meet the conditions of insurance;
- on the day on which my return permanently to my country of nationality;
- on the last day shown on the membership certificate..

Magellan is a fixedterm contract. When it comes to an end, I can ask to renew it for 3 months at least (3 times maximum) if no changes in my circumstances have occurred.



## How do I cancel the contract?

• If my trip is cancelled, I must notify APRIL International before the effective date and return the originals of the membership certificate and where applicable the insurance card..

• After the first 6 months of cover, I can cut short my policy duration in case of an early and permanent return to my countries of nationality by sending a registered letter with proof of receipt enclosing documented evidence of my return home. In all cases, premium of the 6 first months will not be reimbursed.

## Magellan is designed by :

• **APRIL International Care France**, an insurance intermediary registered with ORIAS under number 07 008 000 and governed by the French Insurance Code.

• **Groupama Gan Vie** (Health/Death & Disability insurer), registered in Paris under number 340 427 616, 8-10 rue d'Astorg, 75383 Paris Cedex 8, FRANCE

• **CHUBB European Group Limited** (Repatriation/Personal liability insurer), company governed by the Insurance Code and subject to the supervision of the French Prudential Supervisory and Resolution Authority (ACPR). Registered at Nanterre RCS under number 450 327 374. La Tour Carpe Diem, 31 Place des Corolles, Esplanade Nord, 92400 Courbevoie

• **Solucia PJ** (legal assistance insurer), 3, boulevard Diderot, CS 31246, 75590 Paris Cedex 12, FRANCE.