

International Health Insurance

Insurance product information document

Product conceived by APRIL International Care France, Groupama Gan Vie, Solucia PJ and

Chubb European Group SE (company regulated by the French Insurance Code, registered with Companies House in Nanterre under number 450 327 374 La Tour Carpe Diem, 31 Place des Corolles, Esplanade Nord, 92400 Courbevoie).



L'assurance en plus facile.

Product : Magellan (Ref : Ma 2021)

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 outside the validity period of the policy.
- ✗ Pre-existing medical conditions.
- ✗ Any expenses not required medically.
- ✗ Non-prescribed medicines.
- ✗ Costs related to maternity.



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.

Care, examinations and treatment of the skin

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.



Waiting periods :

- 4 weeks for all Covid-19-related healthcare expenses or treatments in the USA and Mexico,
- 15 days if you are already abroad when subscribing the insurance policy. This Waiting period does not apply for renewed policies or in case of an accident,
- other cases: 8 days.

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 (See definitions et detail in the chapter - POLICY BENEFITS AND TERRITORIALITY of the General Conditions). Cover is acquired in your country of nationality for periods of less than 90 consecutive days between two stays in your country of destination.
- ✓ As a result of heightened tension in certain countries, prior confirmation must be obtained from us that the cover is valid there. The complete list of excluded countries is available according to terms in the General conditions.



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 for a duration of 4 months and more.

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 (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 three months of cover, I can cut short my policy duration in case of an early and permanent return to my country of nationality by sending a registered letter with proof of receipt enclosing documented evidence of my return home. There will be no refund corresponding to the first three months of cover

Magellan is design 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, baggages and delayed departure),
- **Solucia PJ** (legal assistance insurer), 3, boulevard Diderot, CS 31246, 75590 Paris Cedex 12, FRANCE.

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