

A PRACTICAL GUIDE
TO YOUR INTERNATIONAL
INSURANCE COVER
DURING YOUR
V.I. BUSINESS FRANCE



Changing the image of insurance.

A PRACTICAL GUIDE TO YOUR INTERNATIONAL INSURANCE COVER

Throughout your assignment, you are covered by an international insurance specially designed to suit your needs. This cover has been selected for you by Business France via Filhet Allard & Co.

Your insurance cover is managed by APRIL International Expat.

We will support you throughout the duration of your stay abroad with benefits and services tailored to your profile, from the very first day of your assignment, anywhere in the world.

This practical guide outlines your cover and the procedures to follow to take full advantage of it.

You will find more details of your benefits in the information leaflet available in your Customer zone at www.april-international.com or on request.

This leaflet provides details of your insurance cover and how it applies. It describes the benefits and services to which you are entitled and how to use them and lists the exclusions from your policy.

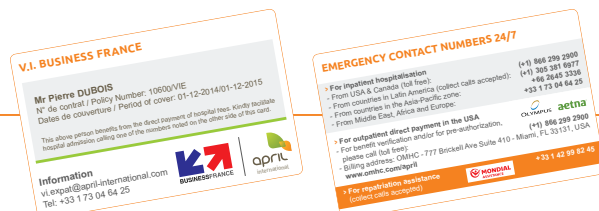
To take full advantage of your international insurance cover, please read the leaflet carefully.

YOUR BENEFITS AVAILABLE 24/7, WORLDWIDE



SERVICES INCLUDED IN YOUR POLICY

MAKING THINGS SIMPLER
FOR YOU DAY BY DAY



YOUR INSURANCE CARD

THIS CARD CONTAINS CONTACT NUMBERS, AVAILABLE 24/7, ALLOWING YOU TO ACCESS:

- > hospital cover with no cash advance required,
- > emergency assistance services.

It will facilitate your admission in the event of emergency hospitalisation. To simplify procedures, your personal details are printed on the card: name, first name(s) and policy number.



YOUR CUSTOMER ZONE ONLINE

Here you can view:

- > your insurance certificate,
- > your reimbursement statements,
- > your V.I. Business France guide and information leaflet,
- > your personal contact and bank details.

You can also view and download the forms you will need to claim your reimbursements:

- > Confidential medical certificate form (to be completed by your doctor if you are hospitalised),
- > Request for prior agreement form (to be completed by your doctor before beginning certain types of treatment),
- > Claims form (to send along with your medical bills and prescriptions),
- > Personal liability claim form.

MULTILINGUAL TEAMS AT YOUR SERVICE

To help us keep in touch, dedicated teams are available to answer any questions you may have about your insurance cover, your services and your reimbursements:



by telephone: +33 (0)1 73 04 64 25

Monday to Friday from 8.30 am to 6 pm, Paris time.
Outside these hours, you can also call this number in emergencies (hospitalisation); assistance coordinators will then deal with your request.



by email: vi.exp@april-international.com



YOUR MEDICAL EXPENSES COVER

	COSTS INCURRED OUTSIDE FRANCE	COSTS INCURRED IN FRANCE
MEDICAL AND SURGICAL HOSPITALISATION*		
Medical and surgical fees	100% of actual costs	100% of SS reimbursement rate
Medical transfer upon supporting documents	100% of actual costs	100% of SS reimbursement rate
Private room	100% of actual costs, up to €150/night	not covered
Double room	100% of actual costs	100% of actual costs
Daily hospital charge	-	100% of actual costs
DAY HOSPITALISATION*	100% of actual costs	100% of SS reimbursement rate
ROUTINE OUTPATIENT CARE		
Consultations, visits to GPs and specialists**	90% of actual costs	100% of SS reimbursement rate
Psychiatric consultations*/**	90% of actual costs	100% of SS reimbursement rate
Courses of treatment from medical auxiliaries (nursing and physiotherapy)*/**	90% of actual costs	100% of SS reimbursement rate
Diagnostic tests**	90% of actual costs	100% of SS reimbursement rate
Technical medical procedures	90% of actual costs	100% of SS reimbursement rate
X-rays	100% of actual costs	100% of SS reimbursement rate
PHARMACY ITEMS (drugs reimbursed by French Social Security)		
On prescription	100% of actual costs	100% of SS reimbursement rate
Vaccinations required for the country of assignment	100% of actual costs	100% of actual costs
Antimalarial drugs (including Malarone)	100% of actual costs	100% of actual costs
MATERNITY*		
Pre and post natal visits	100% of actual costs	100% of SS reimbursement rate
Childbirth	100% of actual costs, up to €3,000/delivery	100% of SS reimbursement rate
DENTAL		
Dental treatment	80% of actual costs, up to €500/calendar year	200% of SS reimbursement rate
Dentures*	100% of actual costs, up to €215/tooth	200% of SS reimbursement rate
MEDICAL PROSTHESES*	100% of actual costs	100% of SS reimbursement rate
OPTICAL		
Frame, lenses and contact lenses (including disposable lenses)	100% of actual costs, up to €300 for the duration of the assignment	
MEDICAL VISIT AT START AND END OF VOLUNTEER ASSIGNMENT		
Consultation/Visit	100% of actual costs	100% of actual costs
Dental panoramic x-ray, chest x-ray and blood grouping	100% of actual costs	100% of actual costs less any payments from your basic scheme

* Treatments and procedures subject to prior agreement. If prior agreement is not sought, a penalty of 20% of the costs will be applied (limited to €5,000 for hospitalisation).

** In the case of long-term illness or accident, these treatments and procedures are covered at 100% of actual costs.

MEDICAL EXPENSES COVER FOR YOUR BENEFICIARIES



	COSTS INCURRED OUTSIDE FRANCE	COSTS INCURRED IN FRANCE
MEDICAL AND SURGICAL HOSPITALISATION*		
Medical and surgical fees	100% of actual costs	100% of SS reimbursement rate
Medical transfer upon supporting documents	100% of actual costs	100% of SS reimbursement rate
Private room	100% of actual costs, up to €150/night	not covered
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Vaccinations required for the country of assignment	100% of actual costs	100% of actual costs
Antimalarial drugs (including Malarone)	100% of actual costs	100% of actual costs
MATERNITY*		
Pre and post natal visits	100% of actual costs	100% of SS reimbursement rate
Childbirth	100% of actual costs, up to €2,000/delivery	100% of actual costs, up to €2,000/delivery
DENTAL		
Dental treatment	100% of SS reimbursement rate	100% of SS reimbursement rate
Dentures*	100% of SS reimbursement rate	100% of SS reimbursement rate
MEDICAL PROSTHESES*	100% of actual costs	100% of SS reimbursement rate
OPTICAL		
Frame, lenses and contact lenses (including disposable lenses)	100% of actual costs, up to €300 for the duration of the assignment	
MEDICAL VISIT AT START AND END OF VOLUNTEER ASSIGNMENT		
Consultation/Visit	-	-
Dental panoramic x-ray, chest x-ray and blood grouping	-	-

* Treatments and procedures subject to prior agreement. If prior agreement is not sought, a penalty of 20% of the costs will be applied (limited to €5,000 for hospitalisation).

** In the case of long-term illness or accident, these treatments and procedures are covered at 100% of actual costs.

Non-contractual document for informational purposes only. Please refer to the information leaflet provided by the insurer for details of your cover and how it is implemented.

BENEFITS (CONT.)

Your healthcare reimbursements day by day

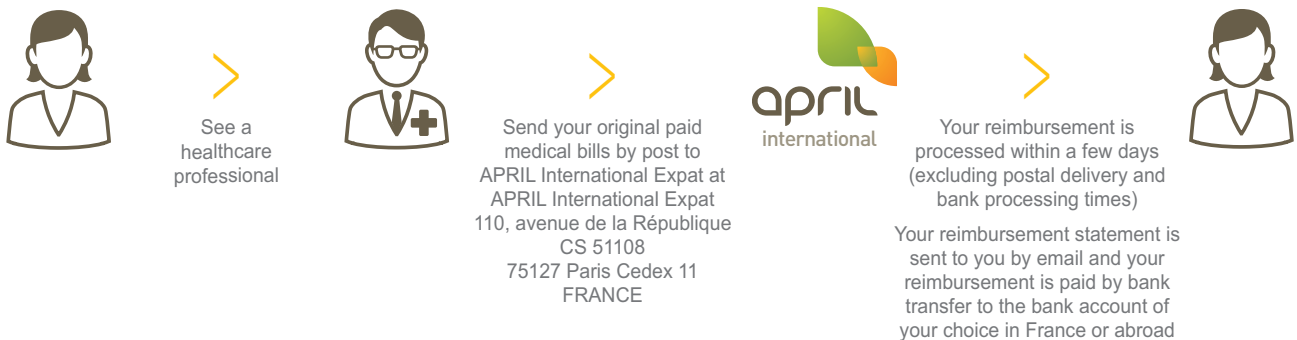
CLAIMING REIMBURSEMENT OF YOUR MEDICAL EXPENSES

1 For healthcare costs of no more than €150 and which are not subject to prior approval:



¹ Please note that the originals must also be sent by post. If this requirement is not met, your next claim for reimbursement will be put on hold until the originals have been received.

2 For other types of healthcare:



3 Documents to send with your claim:

Please complete the Claims form which can be found in your welcome pack. It is also available in your Customer zone at www.april-international.com or by calling +33 (0)1 73 04 64 25 or emailing vi.expat@april-international.com. Your claim must be sent within 3 months of the date of treatment, along with the following documents:

- > scanned and original (as applicable) paid bills and medical prescriptions, showing the date, your first name, surname and date of birth, the nature and date of the consultations and the treatment received. You should also send proof of payment;
- > if the treatment requires prior agreement, the Request for prior agreement form approved by our medical department.

DEFINITIONS

- > **Actual costs:** total medical expenses charged to you.
- > **Basic scheme:** your Social Security scheme before you went abroad.
- > **Day hospitalisation:** hospitalisation of less than 24 hours where you are allocated a bed but do not stay overnight.
- > **Hospitalisation:** stay of more than 24 hours (with or without surgery) in a public or private hospital as a result of illness or accident.
- > **Prior agreement:** certain medical treatments and procedures require the prior agreement of our Medical Examiner. You will therefore need to ask the doctor prescribing these treatments or procedures to complete a request for prior agreement and provide you with a detailed breakdown of costs before commencing any treatment.
- > **Social Security reimbursement rate:** rate of reimbursement used by French Social Security for treatment or prescriptions delivered by healthcare professionals.

WHAT TO DO IF YOU ARE HOSPITALISED

If you are admitted to hospital we can contact the medical facility directly and pay your costs on your behalf.

To ensure that your stay in hospital is covered under the policy, you should ask your doctor to complete a form called "Confidential medical certificate" giving the reason for your admission to hospital and specifying the cost of the private or double room. The completed form should be sent to our Medical Examiner

You can find this form in your welcome pack. It is also available in your Customer zone at www.april-international.com or by calling +33 (0)1 73 04 64 25 or emailing vi.expat@april-international.com.

For any further information prior to your admission to hospital, please use the following emergency numbers (also printed on your insurance card):

- > from USA and Canada (toll free), call **(+1) 866 299 2900**,
- > from countries in Latin America (collect calls accepted), call **(+1) 305 381 6977**,
- > from countries in the Asia-Pacific zone, call **+66 (0)2 645 3336**,
- > from the Middle East, Africa and Europe, call **+33 (0)1 73 04 64 25**.

To help us handle your claim promptly:

- > for scheduled hospitalisation, please send us the supporting medical documents outlined above, at the latest 5 days before your admission to hospital, so that we can arrange for your costs to be settled directly if your request is approved,
- > for emergency hospitalisation, please contact us as soon as possible. We will then send you the Confidential medical certificate form (to be completed by your doctor) which is needed in order to process your application.

REQUESTING PRIOR AGREEMENT

Certain medical treatments and procedures require the prior agreement of our Medical Examiner (valid for 6 months). Before starting the treatment, you will therefore need to ask the doctor prescribing these treatments or procedures to complete a "Request for prior agreement" form and provide you with an itemised estimate of costs. The "Request for prior agreement" form can be found in your welcome pack and is also available in your Customer zone at www.april-international.com or by calling +33 (0)1 73 04 64 25 or emailing vi.expat@april-international.com.

The following treatments and procedures require prior agreement:

- > hospitalisation (including day hospitalisation and childbirth),
- > maternity,
- > courses of treatment (consultations with psychiatrists and care provided by medical auxiliaries) when more than 2 sessions per calendar year are prescribed,
- > dentures (please include x-rays of the teeth to be treated along with your request),
- > medical prostheses (please include the prescription from your doctor).

It is important to follow the prior agreement procedure. If this requirement is not met, we will apply a penalty of 20% (limited to €5,000 for hospitalisation).

Your request for prior agreement will be processed within 72 hours of receipt (by email, fax or mail).



SOME USEFUL TIPS BEFORE YOU GO ABROAD

- > Scan or photocopy all your important documents and email them to yourself allowing you to access them anywhere in the world: visas, passport and identity papers, 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,
- > Don't forget your insurance card or APRIL International client reference number so that you can reach us quickly if problems arise,
- > When you arrive in your country of assignment, remember to take out insurance to cover:
 - your vehicle,
 - your accommodation.

You should also check if there are any other legal insurance requirements in your country of assignment.

BENEFITS AND SERVICES IN THE US AND MEXICO

IN THE US

- > **access to one of the largest care networks in the USA:** almost 490,000 doctors and more than 5,000 hospitals with no cash advance required. We'll settle your bill on your behalf.

This service is available for:

- consultations with generalists and specialists,
- diagnostic tests,
- x-rays,
- medical examinations and treatment,
- care provided by medical auxiliaries, delivered by health care providers belonging to the AETNA network.

For more information regarding this service and for details of our partner health care providers closest to you:

- **call us on (+1) 866 299 2900,**
- **visit www.omhc.com/april.**



- > **third party pharmacy card:** by showing your card at one of the 57,000 CVS Caremark network pharmacies in the USA you will no longer have to pay for pharmacy items. The list of our partner pharmacies is available at www.caremark.com.



- > **home consultation service:** to avoid long waits in the Emergency Department and with no need to pay upfront for your consultation.

To take advantage of this service:

- **call 01 800 649 7119** (toll free number from a landline phone).

In case of emergency, during evenings or weekends, when your doctor is unavailable, we can provide a home consultation service.

To avoid long waits in the Emergency Department, you will be put in touch with a doctor who will make a preliminary diagnosis by telephone before advising you on what you should do next: arrange a home visit or go the ED.

With this service, you will not have to pay the home consultation charges specified in your policy.

This service is available in the following cities (as of 01/10/2014): Anaheim, Atlanta, Baltimore, Beverly Hills, Bonita Springs, Boston, Breckenridge, Burbank, Chicago, Copper Mountain, Dallas, Fort Myers, Ft. Lauderdale, Hollywood, Houston, Keystone, Las Vegas, Los Angeles, Manhattan, Miami, Naples, Orlando, Philadelphia, Phoenix, San Diego, San Francisco, Scottsdale, Vail and Washington DC.

IN MEXICO

- > **access to a large health care network:** more than 850 partner doctors and 37 hospitals with no cash advance required. We'll settle your bill on your behalf.

This service is available for:

- hospital charges,
- consultations with GPs and specialists,
- diagnostic tests and x-rays as well as sessions of physiotherapy, delivered by health care providers belonging to the CNI (ChoiceNet International) network.

For more information on this service and for details of our partner health care providers closest to you, contact our multilingual advisors, 24/7:

- by telephone on **+52 (55) 41 70 85 90** (local number),
- by email at **CNIteam@choicenet.mx**.

Our multilingual advisors will make an appointment for you directly with a health care provider best suited to your situation. You will then be called back in order to know the time and place of the appointment. By presenting your CNI insurance card, no cash advance is required!

- > **home consultation service:** to avoid long waits in the Emergency Department and with no need to pay upfront for your consultation.

To take advantage of this service:

- **call +52 (55) 41 70 85 90** (local number).

You will not have to pay for this home consultation service (within the limits of cover specified in your policy).

This service is available in the following cities (as of 01/10/2014): Acapulco, Cabo San Lucas, Cancun, Mazatlan, Mexico D.F. (except certain areas), Monterrey, Puebla, Puerto Vallarta-Nuevo Vallarta and Tijuana.

Direct payment services in Mexico with CNI

For direct payment in Mexico, please call:
- From Mexico: 01 (800) 212 95 27 (toll free)
 +52 (55) 41 70 85 90 (local number)
- From all other countries: +1 (784) 515 04 72
 Or send an email to: CNIteam@choicenet.mx

Mexico direct billing address:
 CNI - ChoiceNet International Mexico
 Torre Murano
 Av. Insurgentes Sur No. 2453
 Oficina 202
 Col. Tizapán San Ángel
 México - D.F. - C.P. 01090
 MEXICO
 CNI is benefit administrator



If your treatment is not fully covered by your policy or if you are not entitled to a reimbursement, the invoice for your contribution to costs will be sent directly to you by the medical provider. You may be asked to provide a credit or debit card as a guarantee of payment.

REPATRIATION ASSISTANCE

(for you and your beneficiaries)

In the event of an accident, illness or other serious problem, this cover provides you with round-the-clock assistance. Simply call us or send a fax:

TYPE OF BENEFITS	LEVEL
Accident or illness:	
Medical repatriation to the usual country of residence or country of assignment (or in the country of origin if different)	covered
Transfer to the most suitable hospital	covered
Return to the country of assignment after stabilisation	one-way economy class airline ticket or 1 st class railway ticket
Caring for and accompanying children under 15	round trip economy class airline ticket or 1 st class railway ticket
Return home of other beneficiaries (spouse and children)	one-way economy class airline ticket or 1 st class railway ticket
Death:	
Returning the body or ashes to the home	covered
Cost of a coffin	covered
Repatriation of other beneficiaries (spouse and children)	one-way economy class airline ticket or 1 st class railway ticket
Accompanying the deceased	round trip economy class airline ticket or 1 st class railway ticket
Death or decision not to return to the country of assignment following repatriation:	
Return of baggage	we will arrange and pay for baggage weighing up to 150kg to be returned by air or sea
Riots, popular uprisings and war involving the suspension of French cooperation abroad:	
Early return home	return ticket or refund of travel costs
Counselling:	telephone calls or consultations with a psychologist (up to 2 consultations)

Requesting repatriation assistance:

It is essential to obtain the agreement of Mondial Assistance. To arrange this, call us on **+33 (0)1 42 99 82 45**. This number is also printed on your insurance card.

SPECIAL RISKS

(for you only)

TYPE OF BENEFITS	LEVEL
Legal information by telephone to help avoid disputes	telephone calls
Loss, disappearance, destruction, theft, damage to personal property (household items and personal belongings) in the event of war, riots, popular uprisings, earthquakes or seizure by the local authorities	up to €5,000/person
Payment of a daily allowance if you are unable to leave the country at the end of the assignment due to war, riots, popular uprisings, earthquakes etc. until repatriation is possible	per day of enforced stay: 50% of one 360 th of the annual French Social Security limit on the day of the claim
Rescue costs	up to €50,000/claim/person

Call us on **+33 (0)1 42 99 82 45**. This number is also printed on your insurance card.

PERSONAL LIABILITY

(for you and your beneficiaries)

Personal liability insurance covers the financial consequences of damage to a third party for which you may be liable during your assignment (other than exclusions under the policy, in particular wilful misconduct, driving motor vehicles, etc.).

Cover also applies to the financial consequences of damage caused to property which has been entrusted to you by the company in which you are carrying out your assignment.

TYPE OF BENEFITS	LEVEL
Bodily injury	up to €15,000,000 per claim
Physical and consequential damage	up to €750,000 per claim
Physical damage to property entrusted to you and consequential damage	up to €30,000 per claim
Defence and appeal costs	up to €50,000 per claim
Excess (damage other than bodily injury)	€100 per claim (not applicable if the amount of the claim is more than or equal to €100)

How to make a claim under your personal liability cover

Within 5 days of the claim, you should complete the "Personal liability claim" form which is available in your welcome pack. It is also available in your Customer zone at www.april-international.com or by calling **+33 (0)5 5618 18 36** or emailing ebourlon@filhetallard.com. The completed form should be returned to us at the following address:

FILHET ALLARD & Cie - M. Emmanuel BOURLON - Rue Cervantès Mérignac - 33735 Bordeaux Cedex 9 - FRANCE.

You should also enclose any relevant documents such as the notification of the third party claim, notice of appointment for assessment of damage, etc.

DEATH, TOTAL PERMANENT DISABILITY AND FUNERAL EXPENSES

(for you only)

TYPE OF BENEFITS	LEVEL
Death all causes	
Single person	150% of the annual French Social Security limit
Married or Civil Partnership	200% of the annual French Social Security limit
Increase per dependent child	50% of the annual French Social Security limit
Funeral expenses	200% of the monthly French Social Security limit

Death benefit is:

- doubled if the death is caused by an accident,
- paid in advance in the event of total permanent disability.

The amounts paid in the event of the volunteer's death are assigned in order of preference to:

- the spouse from whom the volunteer is neither divorced nor legally separated,
- the volunteer's civil partner,
- the volunteer's children, born and unborn, in equal parts, the pre-deceased's share being passed to their own children or to their brothers and sisters if they have no children,
- the father and mother, in equal parts or the survivor in the event of pre-decease,
- the other heirs.

You can waive this clause by completing a change of beneficiary form. This is available in your welcome pack or in your Customer zone at www.april-international.com or by calling +33 (0)1 73 04 64 25 or emailing vi.expat@april-international.com.

In case of death due to an accident at work or occupational illness, these benefits may be supplemented by a spouse's pension or an allowance for dependent children and/or ascendants.

Value of the annual French Social Security limit from 01/01/2015 to 31/12/2015: €38,040.

Value of the monthly French Social Security limit from 01/01/2015 to 31/12/2015: €3,170.

INCOME PROTECTION

(for you only)

In cases where total incapacity to work, due to illness or accident, continues beyond your assignment, a daily sick leave allowance is paid, providing partial income replacement.

This benefit is supplemented by a permanent disability benefit.

Details of these benefits can be found in the information leaflet.

PRACTICAL INFORMATION

WHO IS COVERED FOR MEDICAL EXPENSES/REPATRIATION ASSISTANCE/PERSONAL LIABILITY?

- the volunteer's spouse,
 - a person who has been living as husband or wife with the volunteer for at least three months, as a full and permanent dependent. Proof of this relationship must be provided,
 - a person who has entered into a Civil Partnership with the volunteer,
 - unmarried, financially dependent children.
- To qualify for cover, the volunteer's beneficiaries must not be gainfully employed or be a national of the country where the volunteer is carrying out their assignment.

WHERE AM I COVERED?

With your V.I. Business France policy, you are covered for the duration of your assignment in your country of placement and while travelling round the world.

You are also covered in your usual country of residence.

WHEN AM I COVERED?

You are covered 24/7 from the first to the last day of your assignment. If you wish to extend your stay abroad, we would strongly recommend you take out individual cover.

You can contact us by calling +33 (0)1 73 04 64 25 or emailing vi.expat@april-international.com.

WHAT IF MY CIRCUMSTANCES CHANGE?

Our Customer Service team is on hand to assist you. Please let us know of any change to your family status (birth, marriage, divorce, etc.) within thirty days following the event so that your personal details can be updated.

We are also available if you need to change your address or bank details.

DOES MY V.I. BUSINESS FRANCE POLICY COVER MY VEHICLE AND ACCOMMODATION?

No, your policy provides cover for medical expenses, repatriation assistance, special risks, personal liability and death & disability. To insure your vehicle and your home, you must make arrangements locally.

HOW CAN I TOP UP MY HEALTHCARE COVER?

You can, **during the first month of your assignment**, take out additional insurance to increase your level of cover. All the relevant information can be found in the VI top-up brochure.

All the useful documents describing how your international cover works (Practical guide, Information leaflet, Insurance certificate...) can be found in the "My documents" section of your Customer zone.

APRIL, CHANGER L'IMAGE DE L'ASSURANCE

WORLDWIDE
PRESENCE IN
37 COUNTRIES

APRIL, APRIL, an international insurance services group, has chosen innovation as the key to driving its development, by seeing insurance from the customer's perspective. Making this commitment, which means pushing boundaries and keeping things simple, has enabled APRIL to become in under 20 years the leading wholesale broker in France and an international authority with operations in 37 different countries.

Over 4,000 staff members insure, advise, design, manage and distribute insurance solutions and assistance services for private individuals, professionals and businesses, amounting to some 6 million policyholders. APRIL's turnover in 2013 was €778.6 million.

APRIL INTERNATIONAL, SPECIALISING IN INTERNATIONAL INSURANCE FOR 40 YEARS

OUR PROMISE

- › Top quality management of your insurance choices: 3 offices in Paris, Bangkok and Mexico
- › 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.



The 7th largest insurance broking firm in France, Filhet-Allard is an independent broker whose expertise and technical skills are recognized by insurers both in France and abroad.

Their activities are structured round five subsidiaries including **Filhet-Allard & Cie**, specialising in the insurance of industrial risks (damage and liability) and personal insurance (death & disability, retirement pensions and healthcare).

Filhet-Allard & Co have offices in Bordeaux, Paris, Toulouse, Lyon and La Rochelle and across 60 countries through their membership of the global insurance broker network, Brokerslink.

april international | expat

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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



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