



# Stay covered while you study abroad with **Expat Student**

For stays longer than 12 months



Download our Easy Claim app



# Why take out international insurance?

Healthcare costs abroad vary significantly from one country to another and can escalate quickly. Often, the coverage you have in your home country or through your parents is not valid overseas. That's why APRIL developed international insurance products tailored to meet the specific needs of students abroad.

Designed for long-term studies (from one to six years),

**Expat Student** replaces your home country's social security and private health insurance.

This prevents excessive healthcare expenses, which can be particularly burdensome for students.

**100% online application with immediate insurance certificate**

## Choosing an insurance policy just got easier with APRIL International

- **300,000 students have already chosen Expat Student**
- **Benefits compliant with the requirements of international universities**
- **Coverage valid throughout your studies abroad**



Advisers available via chat and Facebook Messenger



Paperless claims via the Easy Claim app, reimbursed within 48 hours



Unlimited telehealth service, available 24/7



No upfront payment in case of hospitalisation

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# Healthcare costs across the globe

## Depending on the region, healthcare costs are skyrocketing

In some countries, we see a consistent rise in the cost of care at private clinics and hospitals, mainly targeting expatriates. These private facilities often charge unregulated and exorbitant fees, far exceeding those in the public sector. They may also tend to prescribe excessive treatments, unnecessarily extend hospital stays, and recommend non-essential procedures.

To help you navigate this, our medical teams are available to advise you on the best facilities, review your proposed treatments, and, if needed, confidentially connect you with renowned medical experts for a second medical opinion.

## Quality of infrastructure varies from country to country

Access to quality medical care can be challenging in certain regions of the world, such as Southeast Asia or Africa. At APRIL International, we have partnered with leading medical facilities in these areas and regularly arrange medical evacuations to more suitable countries when necessary. We ensure you have access to the best possible care, no matter where you are located.

## Waiting times for care can be very long

Due to sometimes lengthy waiting times in the public sector, private facilities are often seen as the solution, even though they are generally not covered by the local social security system. This is the case, for example, in the United Kingdom. By choosing APRIL International, you retain the freedom to choose your doctor, and our healthcare network ensures you have access to health professionals near you.

*\*The displayed costs reflect cases treated by our medical team. The exchange rates used were those in effect at the time the care was provided.*

## Examples of healthcare costs\*

(GP: General practitioner)

### United States

GP consultation	€197
Specialist consultation	€280
Hospitalisation (per day)	€4,385
MRI scan	€1,034

### United Kingdom

GP consultation	€175
Specialist consultation	€293
Hospitalisation (per day)	€2,668
MRI scan	€730

### Hong Kong

GP consultation	€88
Specialist consultation	€210
Hospitalisation (per day)	€1,700
MRI scan	€1,115

### Mexico

GP consultation	€62
Specialist consultation	€210
Hospitalisation (per day)	€1,000
MRI scan	€600

### Singapore

GP consultation	€125
Specialist consultation	€200
Hospitalisation (per day)	€1,500
MRI scan	€1,130

# How to choose the right insurance?

**With 40 years of experience, we are experts in international health insurance.**

We have already accompanied more than 500,000 students abroad. We are a trusted partner to leading universities worldwide.

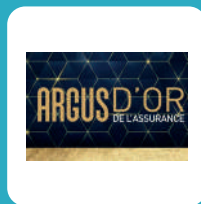
## Our advisers are available 24/7

Multilingual insurance specialists will help you choose your cover and assist you at every stage of your medical journey, 24 hours a day, 7 days a week, anywhere in the world. Our advisers are available by phone, email, chat, Facebook and through your Easy Claim app.

## Our expertise is recognised

In the past three years, we have won 12 awards. These accolades highlight the quality of APRIL International's innovative services and products.

[Read more](#)



## Our clients are satisfied

★★★★★ 4,6/5

APRIL International rating on **ekomi**

# How the policy operates

## Useful information before you apply

### Who is the policy designed for?

Are covered by the policy:

- > any school pupil or student between the ages of 12 and 30 at the time of the application, staying abroad for studies or an au pair stay, for a minimum duration of 12 months,
- > the spouse of the principal insured may also be covered by the insurance if they are expatriate students aged between 12 and 30, inclusive.

### In which countries are you covered?

Your country of destination determines the zone of cover in which your benefits will apply. With Expat Student, you can choose between 3 zones of cover:

Zone 0: Worldwide, including the USA and Mexico,

Zone 1: Canada, China, Hong-Kong, Singapore, Switzerland, the United Kingdom, and zone 2,

Zone 2: Worldwide outside the countries listed in zones 0 and 1.

#### Your cover will be valid:

- > in the selected zone of cover and in the lower zones,
- > in your country of nationality for temporary stays of less than 90 consecutive days,
- > in the event of an accident or medical emergency upon presentation of the reimbursement form, for a cumulative period of 90 days outside the zone of cover,
- > except for the excluded countries (find details [here](#)).

### What is the duration of cover?

The Expat Student policy can be taken out for a minimum of 12 months and is renewed automatically on its annual anniversary date. The maximum duration of cover is 6 years.

Cover is automatically terminated when:

- > the age limit is reached,
- > you have had 6 years of coverage,
- > you no longer qualify as a student or young au pair,
- > you are no longer an expat, upon presentation of an official document certifying this.

### How to apply ?

Simply visit our website [www.april-international.com](http://www.april-international.com) or contact your broker to get a quote and complete your application 100% online. You will then receive all your policy documents, including your Insurance certificate, by email within minutes.



### What is the cover for COVID-19?

With Expat Student, all your healthcare expenses related to COVID-19 are covered within the policy limits.

#### What is covered?

1. Your hospital expenses,
2. Your analyses and other treatments (such as laboratory tests, radiology procedures, etc.),
3. Your PCR, antigenic and serological tests, only with a medical prescription,
4. Your vaccination costs, up to €100.

**Please note:** While some countries do not require a prescription for testing, it is mandatory to obtain one to get reimbursed. You can use our **Telehealth** service on the Easy Claim app to get a prescription and send us the test invoice for reimbursement.



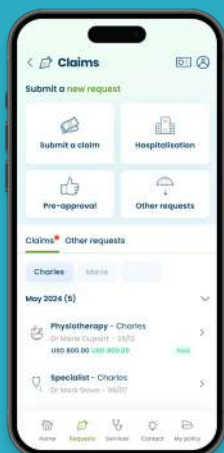
# Digital services to make insurance easier



1

## 100% digital application

You can view all our rates, request a quote, apply, and sign online. You will receive your Insurance certificate immediately and can be covered from the very next day.



2

## Easy Claim, all your services in the market-leading app

Make your life abroad easier. Download Easy Claim and manage your international health insurance in just a few clicks.



3

## Consultations on your mobile

With Teladoc, our telehealth service, you can talk to a doctor anytime, anywhere.



# The Easy Claim app

## All your healthcare services, in one app



Submit your medical bills and track your claims



Speak to a doctor using the telehealth service



Find a healthcare provider



Submit a hospitalisation request



View and download all your policy documents



Check and update your personal details



Talk to your dedicated advisers

## Voted best app

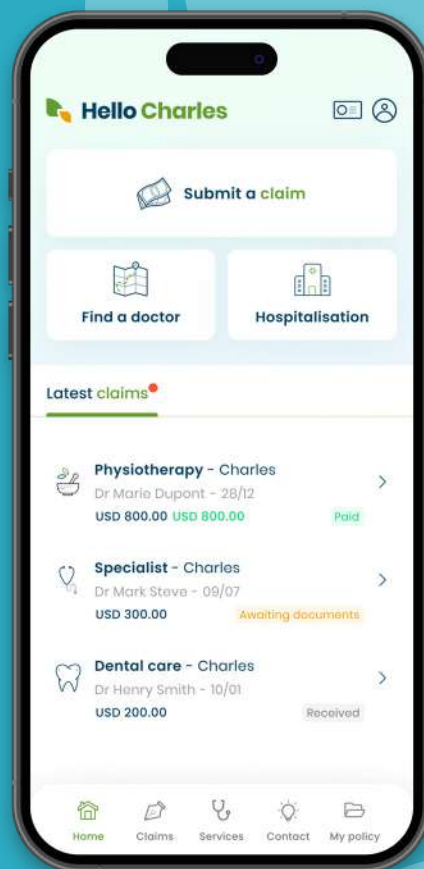
in the international health insurance market, as praised by our clients!

★★★★☆ 4,7/5

App Store rating

★★★★☆ 4,3/5

Google Play rating



## Download Easy Claim



Download on the  
App Store



GET IT ON  
Google Play

New!

# Easy Pay Card

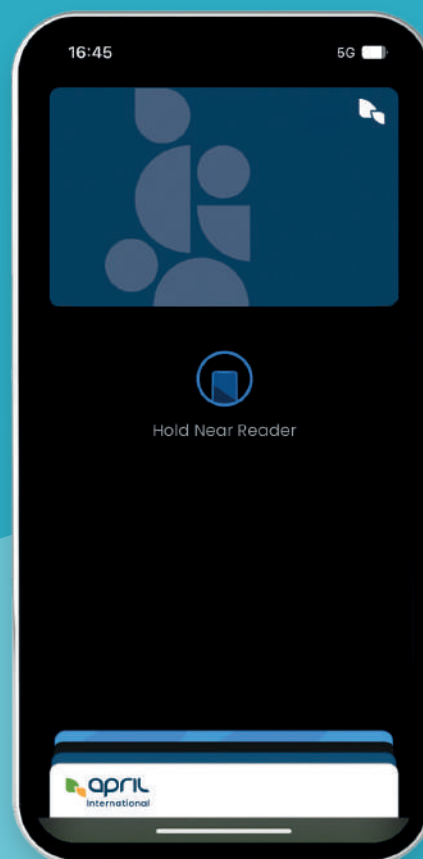
## A digital payment card for your expensive healthcare costs

**So that you can benefit from direct billing in areas where medical networks are unavailable, and so you don't have to pay upfront for expensive treatments.**

This card can be used for all types of medical procedures covered by your policy:

- > Medical imaging: MRIs, ultrasounds, X-rays, etc.
- > Prosthetics: hearing and medical.
- > Hospitalisation: In some cases, APRIL can provide you with an Easy Pay Card instead of a Letter of Guarantee.
- > Optics: frames, lenses, contact lenses.

Please note that this card will be issued by APRIL only on **presentation of a quote justifying the need for and cost of the expenses**. It can be used for emergency or planned treatment.



## Using the Easy Pay Card



### Request an Easy Pay Card

Send us your quote for an expensive treatment.



### The Easy Pay Card is generated

The card is immediately credited with the amount corresponding to the planned treatment. You can add the card to your Wallet.



### Treatment

Visit the doctor or healthcare facility and settle the invoice with the Easy Pay Card.



### Invoice

Submit your medical receipts via the Easy Pay Card platform.





# 24/7 medical support, wherever you are



## 2.2 million referenced healthcare professionals worldwide

Search for partner hospitals, doctors and pharmacies on Easy Claim.



## You are hospitalised as an emergency

You can contact us 24/7 using the emergency numbers on your Insured card (available on Easy Claim and downloadable to your Wallet).



## You are planning a hospital stay

Send us your hospitalisation request on Easy Claim as soon as possible so that we can help you with your care plan: our medical team will advise on the prescribed treatment, direct you to the most appropriate medical facility and arrange payment of your hospital fees.



## A doctor just a click away, 24/7

Thanks to the telehealth service included in your policy, in partnership with Teladoc Health, the world leader in telemedicine.

This service is very useful:

- > for minor conditions such as flu-like symptoms, headaches, sore throat, etc,
- > for information on current treatments,
- > to help you prepare for a trip or to get prescriptions anywhere in the world.

**Teladoc**  
HEALTH



## Direct billing in the United States

Access one of the largest networks of local healthcare providers, with no upfront costs:

- > 690,000 doctors
- > More than 5,500 hospitals
- > More than 68,000 pharmacies

♥ **CVS** caremark®

♥ **aetna**™

# Your benefits

An insurance package specially designed to help you navigate your studies abroad with peace of mind

LIMITS	
<b>MEDICAL EXPENSES</b> Maximum amount of medical expenses per insurance year and per insured person: €1,000,000	
<b>You can opt for reimbursements:</b> <ul style="list-style-type: none"> <li>› from the 1<sup>st</sup> euro</li> <li>› as a top-up to the of French Social Security</li> <li>› as a top-up to the Caisse des Français de l'Étranger (CFE)</li> </ul> If you opt for a top-up cover, benefits include reimbursement from either CFE or Social Security.	
<b>HOSPITALISATION*</b> (excluding routine healthcare and maternity)	
<ul style="list-style-type: none"> <li>› Medical or surgical hospitalisation* or day hospitalisation</li> <li>› Transfer by ambulance (if hospitalisation is covered by APRIL International)</li> <li>› Hospital room and board (including daily hospital charge in France)</li> <li>› Medical and surgical fees</li> <li>› Analyses, diagnostic tests and medications</li> <li>› Medical procedures</li> </ul>	100% of actual costs
Private room	100% of actual costs, up to €80 per day
Hospitalisation* for the treatment of mental or nervous disorders	100% of actual costs, up to 20 days per year
Direct payment of hospital charges	Provided on request 24/7, if pre-approval has been granted
<b>ROUTINE HEALTHCARE</b> (excluding maternity)	
<b>Telehealth service, available 24/7. Talk to a GP or specialist from the Teladoc Health network.</b>	<b>Unlimited</b>
Consultations and procedures carried out by GPs	100% of actual costs***
Consultations and procedures carried out by specialists	100% of actual costs***
Consultations and procedures carried out by psychiatrists	100% of actual costs (limited to €80 per consultation, maximum 5 consultations per year)
Nursing care** following hospitalisation and/or a reported accident	100% of actual costs
Physiotherapy**	100% of actual costs, up to €500 per year
Analyses, laboratory tests, radiology procedures, pharmacy	100% of actual costs
Dental treatment	1 <sup>st</sup> year: €300 2 <sup>nd</sup> year: €400 3 <sup>rd</sup> and subsequent years: €500
Prescribed glasses and contact lenses	100% of actual costs, up to €100 per year
Vaccination costs	Up to €100 per year
<b>MATERNITY*</b> (10-month waiting period)	
<b>Cover valid only if your primary destination country is one of the following: Canada, China, Hong Kong, Mexico, Singapore, Switzerland, United Kingdom and the USA.</b>	
Direct payment of hospital charges in the event of a childbirth	Provided on request 24/7, if pre-approval has been granted
Childbirth: hospitalisation*, private room, living expenses medical and surgical fees	100% of actual costs, up to €7,500 per pregnancy, private room limited to €80 per day (increased to €15,000 per pregnancy in case of surgical delivery)
Consultations, pharmacy, tests and pre and post-natal care	
Complications of pregnancy and childbirth	Provided on request 24/7, if pre-approval has been granted

\* Hospitalisation (except day hospitalisation) is always subject to pre-approval. A 50% penalty will be applied if you do not follow this procedure before being admitted to hospital (except in case of emergency or accident).

\*\* Subject to pre-approval if more than 10 sessions are prescribed per insurance year.

\*\*\* For zone 0 (United States and Mexico), consultations with general practitioners are limited to €80 per visit beyond 2 visits per year. Specialist consultations are limited to €110 per visit beyond 2 visits per year.

## Your benefits (continued)

	LIMITS
<b>REPATRIATION ASSISTANCE</b>	
Medical evacuation and repatriation Repatriation of the body or ashes in case of death	100% of actual costs
Coffin costs	€2,000
Presence of a family member to accompany the deceased	Round-trip ticket
Translation of legal and administrative documents	Up to €500 per year
Presence of a family member if the insured is hospitalised for more than 6 days	Round-trip ticket Hotel expenses: €80 per night, <b>maximum 10 nights</b>
Early return in case of the death or hospitalisation of a family member Emergency return if your home is badly damaged	Round-trip ticket
Repatriation in case of a terrorist attack or a natural disaster Repatriation of plan beneficiaries Return to the country of destination after stabilisation	One-way ticket
Transmission of urgent messages	100% of actual costs
Enforced stay abroad	€80 per night, <b>maximum 5 nights</b>
Travel assistance if personal items are lost or stolen	Up to €1,000 (advance)
Search and rescue costs	Up to €5,000 per person and per event
Sourcing and delivery of medications unavailable locally	Postage costs
<b>PERSONAL LIABILITY PRIVATE CAPACITY</b>	
Bodily injury	Up to €4,500,000
Material and consequential damage	Up to €450,000 per year, including €90,000 for consequential damage excess €75 per claim
Material damage caused during internships	Up to €12,000 per year, excess €75 per claim
<b>LEGAL ASSISTANCE</b>	
Attorney fees abroad	Up to €3,000 per event
Advance payment of bail abroad	Up to €15,000 per event
<b>PSYCHOLOGICAL ASSISTANCE</b>	
Consultations with a psychologist	3 phone calls
<b>PERSONAL ACCIDENT</b>	
Accidental death	€10,000, limited to funeral expenses for the under 16's
Accidental disability (partial or total) following an accident	Up to €40,000, proportional excess 20%
<b>BAGGAGE OR PERSONAL EFFECTS INSURANCE</b>	
Baggage: loss theft and total or partial destruction during the insured's journeys	Up to €1,600, limited to €800 for valuables
Baggage delay	Up to €200
Phone, tablet, smartphone: theft by assault or snatching	Up to €500
Fraudulent use of SIM card	Actual costs

## Your benefits (continued)

	LIMITS
<b>TRAVEL INCIDENTS</b> (while travelling on a return journey between the country of nationality and the country of destination)	
Delayed departure (postponement or change of exam date)	Reimbursement of airline ticket penalties, up to €100
Delayed plane/Cancellation Missed connection	Up to €300
<b>INTERRUPTION OF STAY</b>	
› Reimbursement of current academic year's tuition fees in the event of the insured's repatriation <b>OR</b> › Reimbursement of cost incurred in case of interruption due to repatriation of the insured	Ajusted pro rata temporis, up to €5,000  Actual costs limited to €250 per day, and up to €5,000
<b>EXAM INSURANCE</b>	
Payment of compensation if the insured needs to repeat a year due to their hospitalisation or accidental death of a family member	Up to €10,000 per year

## Annual and monthly premiums (all taxes included)

For any policy start date up to 30/09/2026.

Your premium depends on your age, preferred payment method and destination country.

Membership fees: €20/year. Installment charges: €20/settlement, except for SEPA direct debit payments.

Country of destination	Cover type	Principal insured or spouse, up to 30 years old	Depended children, up to 18 years old
United States Mexico	From the 1 <sup>st</sup> euro	€2,784/year, i.e. €232/month	€2,304/year, i.e. €192/month
	Top-up to CFE or French Social Security	€2,028/year, i.e. €169/month	€1,764/year, i.e. €147/month
Canada, China, Hong-Kong, Singapore, Switzerland and United Kingdom	From the 1 <sup>st</sup> euro	€1,632/year, i.e. €136/month	€1,380/year, i.e. €115/month
	Top-up to CFE or French Social Security	€1,284/year, i.e. €107/month	€1,092/year, i.e. €91/month
Rest of the World	From the 1 <sup>st</sup> euro	€1,236/year, i.e. €103/month	€1,056/year, i.e. €88/month
	Top-up to CFE or French Social Security	€984/year, i.e. €82/month	€840/year, i.e. €70/month

# APRIL, insurance made easy

APRIL is the leading wholesale broker in France with a network of 17,000 partner brokers. APRIL's 3,000 staff members aim to offer their customers and partners – individuals, professionals and businesses – an outstanding experience combining the best of humans and technology, in health and personal protection for individuals, professionals and VSEs, loan insurance, international health insurance (iPMI), property and casualty niche insurance and asset management. APRIL aspires to become a digital, omnichannel and agile operator, a champion of customer experience and the leader in its markets, while committing to the societal responsibility issues set forth in its Oxygen approach

The APRIL Group operates in 20 countries and recorded a turnover of €860 million in 2024.

## 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 Care France 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.

### APRIL International Care Head Office:

14 rue Gerty Archimède – 75012 Paris – FRANCE  
[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.  
This product is conceived and managed by APRIL International Care France and insured by QUATREM, part of the Malakoff Humanis group (for the medical expenses cover) and by Chubb European Group SE (for the other covers).  
NAF6622Z – VAT N° FR603009707727

  
**International**  
INSURANCE MADE EASY