

Your benefits

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

	LIMITS
MEDICAL EXPENSES Maximum amount of medical expenses per insurance year and per insured person: €1,000,000	
You can opt for reimbursements: › from the 1st euro › as a top-up to the of French Social Security › as a top-up to the Caisse des Français de l'Étranger (CFE) If you opt for a top-up cover, benefits include reimbursement from either CFE or Social Security.	
HOSPITALISATION* (excluding routine healthcare and maternity)	
› Medical or surgical hospitalisation* or day hospitalisation › Transfer by ambulance (if hospitalisation is covered by APRIL International) › Hospital room and board (including daily hospital charge in France) › Medical and surgical fees › Analyses, diagnostic tests and medications › Medical procedures	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
ROUTINE HEALTHCARE (excluding maternity)	
Telehealth service, available 24/7. Talk to a GP or specialist from the Teladoc Health network.	Unlimited
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 st year: €300 2 nd year: €400 3 rd 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
MATERNITY* (10-month waiting period)	
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.	
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
REPATRIATION ASSISTANCE	
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, maximum 10 nights
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, maximum 5 nights
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
PERSONAL LIABILITY PRIVATE CAPACITY	
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
LEGAL ASSISTANCE	
Attorney fees abroad	Up to €3,000 per event
Advance payment of bail abroad	Up to €15,000 per event
PSYCHOLOGICAL ASSISTANCE	
Consultations with a psychologist	3 phone calls
PERSONAL ACCIDENT	
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%
BAGGAGE OR PERSONAL EFFECTS INSURANCE	
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
TRAVEL INCIDENTS (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
INTERRUPTION OF STAY	
- Reimbursement of current academic year's tuition fees in the event of the insured's repatriation OR - 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
EXAM INSURANCE	
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 st 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 st 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 st 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