

# APRIL International

February 2018

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Insurance made easy.

# The APRIL Group

## APRIL, The Leading Wholesale Broker of France

- ✓ 1988 : family business founded by Bruno Rousset
- ✓ 1997 : listed on the Paris stock exchange demonstrating the group's financial strength
- €861 million consolidated turnover in 2016
- 168 agencies in France
- 25% gross margin generated from international business.



# Our Vision & Ambition

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**APRIL Group identify the IPMI as a strategic market**

**We have decided to organize our entities as a unique Business Line**



## **Our Vision:**

To commit to providing high quality healthcare at a sustainable Price

## **Our Ambition:**

By combining **expertise** and **proximity**, we aim to become the most recommended gateway to access to high quality healthcare.

# Focus on the IPMI Business Line

## Facts & Figures



\* New countries will open soon

# Our Know-how

## TURNKEY SOLUTIONS

All internationally mobile individuals, regardless of their country of origin or destination, in a private or professional capacity

## NEEDS ANALYSIS AND ADVICE

In-depth analysis of your needs with customized solutions

## THIRD-PARTY ADMINISTRATION

Management of healthcare and death & disability benefits  
Expertise in Cost Containment



# APRIL International UK - Overview

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Originally MediCare International - acquired by APRIL Group in April 2012

The UK team in London has more than 30 years' experience providing international private medical insurance for expatriates living and working around the world.

## Portfolio

- GWP £6.5 million (40% group/60% individual)
- Combined average net loss ratio of 80% per underwriting year
- 3,000 lives insured across 118 countries
- 95 different nationalities (only 30% British)
- 32% Direct/68% via Broker
- Licensing matrix where business can be written

All APRIL International UK insurance plans are underwritten by either XL Catlin Insurance Company (UK) Ltd or XL Catlin Underwriting Agencies Limited. Both have been assigned top-class financial strength ratings by major insurance ratings agencies.

We believe a personal approach to service will provide the foundation for a lifelong relationship, staying focused on the bigger picture as well as getting the little things right.

# Some of our Clients

More than 1,400 companies



More than 100 schools and colleges



# Our Partners



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# APRIL International UK- Group Plan

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- Minimum of 3 employees
- 4 Levels of cover
  - International (in-patient)
  - International Plus (in-patient/out-patient + dental)
  - Executive (Comprehensive, dental + maternity, wellbeing)
  - Executive Plus (Fully Comprehensive plus optical and congenital)

*(waiting periods on mental health, pregnancy, health checks, optical and HIV/Aids)*
- Two geographical areas
  - Area One (Worldwide excluding USA and Caribbean)
  - Area Two (Worldwide)
- Available in GBP, USD or Euros
- Underwriting
  - 2 year Moratorium (3-9 employees)
  - Continuous Previous Medical Exclusion (3-9 employees)
  - MHD Underwriting (10+ employees)
- Maximum age of enrolment is 70 years
- Premiums are age-related or claims-related depending on size
- Bespoke benefits for 50+ employees
- 7 Voluntary Excess options available to reduce premiums

# APRIL International UK- Long-Term Plan

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- Annually renewable cover designed for expatriates of any nationality living or working abroad
- Not available in countries such as USA, Australia, UAE, Switzerland
- 4 Levels of cover
  - International (in-patient)
  - International Plus (in-patient/out-patient + dental)
  - Executive (Comprehensive, dental + maternity, wellbeing)
  - Executive Plus (Fully Comprehensive plus optical and congenital)

*(waiting periods on mental health, pregnancy, health checks, optical and HIV/Aids)*
- Two geographical areas
  - Area One (Worldwide excluding USA and Caribbean)
  - Area Two (Worldwide)
- Available in GBP, USD or Euros
- Underwriting
  - 2 year Moratorium
  - Full Medical Underwriting (*mandatory for applicants 65+*)
- Maximum age of enrolment is 70 years
- All premiums are age-related
- Mandatory £50/\$100/€75 excess on outpatient services and outpatient psychiatric services
- 7 Voluntary Excess options available to reduce premiums

# APRIL International UK- Short-Term Plan

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- Individuals and families of any nationality living, working or travelling outside of their Home for periods of up to 12 months
- Not available to clients in the USA and Caribbean
- 1-12 months duration available
- 1 level of cover (in-patient, out-patient, evacuation/repatriation, 30 days emergency home cover)
- Cover can be extended once, for between 1-6 months to a maximum policy duration of 18 months
- Maximum enrolment age is 70 years
- Available in GBP, USD or Euros
- Plans of 3+ months duration eligible for the Out of Area Extension Benefit (Emergency treatments only up to £20,000/\$40,000/€30,000- Max 30 days)
- Plans of 3+ months duration and clients who are aged less than 50 years, eligible to purchase the Pre-existing Condition Cover benefit (Acute episodes only up to £20,000/\$40,000/€30,000).
- Pre-existing medical conditions are excluded from cover, however, can have pre-existing conditions cover for policies 3 months+ (under 50, not home country)
- All Premiums are age-related
- Mandatory £50/\$100/€75 excess on outpatient services

# APRIL International UK- Student Plan

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- Students of any nationality studying or working outside of their Home Country as part of a college or University Course
- Not available to Students in the USA and Caribbean
- 1-12 months cover available
- 1 level of cover (in-patient, out-patient, evacuation, personal accident and 60 days home cover)
- Cover can be extended up to 3 times (for up to 12 months each) to a maximum policy duration of 4 years
- Enrolment age is between 18 and 40 years
- No cover for dependants
- Available in GBP, USD or Euros
- Pre-Existing Condition Add on- only available on plans of more than 6 months (90 day waiting period)- benefit not available in Home Country (Acute episodes only up to £20,000/\$40,000/€30,000)
- Home Country Cover- emergency medical conditions or acute episodes of existing covered medical conditions - Cover is available for a maximum period of 60 consecutive days between two stays in the home country.
- All Premiums are age-related
- Mandatory £20/\$40/€30 excess on outpatient services
- Proof of enrolment in a university/college course required

# APRIL International UK- Additional Services

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**Red 24** is a 24/7 crisis management company who can assist clients to minimise security risks and help them in the event of a crisis.

Red24 will respond under the “Non-Medical Emergency Evacuation” benefit. The crisis response team at Red24 who will organise the required support to ensure client safety.

Client are give access to a web portal where country-specific information is available together with travel safety tips and subscription to risk alerts.

**Best Doctors** is an independent organisation that exists to supplement the healthcare options available to patients around the clock on a global basis.

If a client receives an uncertain diagnosis or requires a second medical opinion on a proposed treatment plan they can contact Best Doctors to access the service.



Best Doctors will arrange a review of the medical diagnosis/treatment plan with a world class specialist in the specific medical field related to the clients medical condition.



**The Blood Care  
Foundation**

Founded in the UK in 1991, the **Blood Care Foundation** is a charitable, not-for-profit organisation that can provide properly screened blood, in an emergency.

If a client is badly injured, or requires a blood transfusion, they can contact CEGA in the first instance, who will pass the call on to the Blood Care Foundation to respond.

The Blood Care Foundation has access to a global network of blood banks, enabling it to provide blood to almost any location in the world within 12-18 hours.

# APRIL International UK- Claims

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## 24 - Hour Medical assistance



- Guarantee of payment and emergency 24 hour medical response
- Access to large network of medical facilities
- In-house doctors and nurses on hand for quick assessment of medical information
- Multi-lingual operators
- Cost Containment

## Out-patient and Dental Claims

- Pay and Claim
- Doctor or Dentist to complete section claim form
- Email claim for and receipts if less than £1,000/\$1,700/€1,400

## In-patient and any claim likely to exceed £2,500/\$4,250/€3,500 (Group/Long Term) or £1,000/\$1,700/€1,400 (Short-Term/Student)

- CEGA to be contacted prior to admission
- CEGA will provide pre-authorisation and arrange guarantee of with the hospital
- Case manage treatment until point of discharge

## Emergency Medical Evacuation

- CEGA will assess local facilities and recommend nearest centre of excellence
- CEGA will make arrangements to transport client to nearest facility offering suitable medical facilities to treat the required condition
- Costs settled directly with hospital and airline and/or air ambulance.

## Dedicated In-house claims team

- Fully documented claims processed within 5 working days
- Multi-currency settlements directly into clients banks account

# Testimonials

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*Please pass on to your staff and management how impressed we have been with the very efficient service we have received with your organization.*

*We have been overseas for 21 years and can honestly say that your company has offered the most outstanding service of all the medical insurance companies we have been members of.*

*Many thanks to you all*  
**Mr and Mrs Horton**

As my insurance runs out today, this is to inform you that I have notified my company employer that I will be taking time out from work (sabbatical) to recuperate from my surgery, which was a complete cytoreduction for pseudomyxoma peritonei (Sugarbaker technique).

I would like to take this opportunity to personally thank APRIL International for covering me during this very stressful time, you have helped me and my family get through this period successfully. I plan to return to work late January (or maybe later), when, if asked about insurance, I will highly recommend using APRIL International once again.

Again thank you for being there when needed and doing exactly what you say in your policy without quibbling.

Kind regards,  
**Mr Hoyle**

*I don't remember if I ever had the chance in the past to tell you that you are an amazing business associate and it's always my real pleasure to work exclusively with you !! You always deliver the best in terms of time, knowledge and product analysis, combined with that 'kind tone' of your language, and frankly speaking you are an example of how business should be done effectively.*

*Thank you very much dear and I am sure that we will have more opportunities to expand our business further in the future.*

*Kindest regards,*  
**Mr Cotsalis**



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