



Benefits 2009

Welcome Cover

[Insurance solutions] for **impatriates** in France



*Personal insurance for
short-term impatriates
in France up to age 79*



Welcome Cover 2009

Welcome Cover is an insurance solution designed for impatriates **under the age of 80** during visits to France of no longer than one year.

This policy complies with French regulations covering travellers applying for a temporary resident's certificate or a Schengen Visa and provides cover for medical expenses, loss of luggage...

Comprehensive cover

High-level reimbursement of Medical costs

- Medical expenses covered from the first Euro up to € 50,000 at 100% of the French Social security rate,
- Direct payment of hospital fees: nothing to pay up front during hospitalisations of 24 hours or more,
- Choose between two levels of cover,
- **No excess.**

Extensive repatriation assistance

- In the event of illness or accident, APRIL Mobilité Assistance will organise your return home or to the best equipped hospital, 24 hours a day so you can be sure of receiving the best possible medical care.

Personal Liability – non professional and internships

- You are covered for any damage (physical and/or consequential) that you cause to a third party in a non-professional capacity,
- For students: you are also covered for any damage you cause during the course of an in-company internship.

Useful additional cover

- Luggage: your luggage is insured in the event of loss, theft or damage during your trip or your stay,
- Personal accident: a lump sum is paid to your family in the event of your death or disability due to an accident,
- Legal cover: in the event of legal proceedings against you, your legal fees are covered,
- Counselling: when things go wrong abroad, a team of psychologist to support you, 24/7.



> A policy specially designed for Schengen Visa applicants

Visiting a Schengen country? You are required to take out insurance covering € 30,000 of medical expenses and including comprehensive repatriation assistance.

> A policy specially designed for applicants for a temporary resident's certificate

Welcoming a foreign national into your home? They must have insurance cover including € 30,000 of medical expenses and comprehensive repatriation assistance.

> Real advantages

If you have trouble obtaining a visa, APRIL Mobilité allows you to change the start date or suspend or cancel your policy before it starts and at no cost to you. Suspending your policy allows you to change the start date over a 6 month period starting from the date it was issued and allows you to cancel it.



> Planning a short trip home or to another Schengen country? Need insurance cover?

With the Welcome Cover policy you are covered for trips of up to 90 days, between two stays in France, to any of the Schengen countries (as well as Andorra, Switzerland and Monaco) or your home country.

Our services

Your client advisory service

Looking for more information on your Welcome Cover policy?

Our Client Advisory Service is made up of **specialist consultants** who will guide you towards the best solution for cover during your trip to France.



This **multilingual team** can be contacted Monday to Thursday from 8.30 to 18.00 (8.30 to 17.30 on Friday):

Tel: + 33 (0)1 73 02 93 93, Fax: + 33 (0)1 73 02 93 90, E-mail: info@aprilmobilite.com

You can also call in at our headquarters at:

110, avenue de la République - CS 51108 - 75127 Paris Cedex 11 - FRANCE.

Metro: Père Lachaise or Saint-Maur - Lines 2 and 3. Car parks: Alhambra or Les Trois Bornes.

Our website

During trips abroad, easy, 24h/24 access to information about your policy. Go to www.aprilmobilite.com using a secure access code and personal password to:

- view your reimbursement statements and premium payments (if you are a policyholder), insurance cover and general conditions,
- check your personal information and bank details,
- check your payment methods and get contact details for your insurance consultant.

Your Membership Card

For cover of 3 months or more, you will be sent a membership card.

This personalised card provides you with emergency contact numbers available 24/7 for:

- direct payment of hospital fees, with no upfront payment during approved hospitalisation for 24 hours or more,
- requesting emergency assistance,
- contacting the counselling service.

The card facilitates your admission to a medical centre in the event of emergency hospitalisation, for 24 hours or more.

To simplify procedures, the card contains your personal details: name, first name(s) and policy numbers.



Our commitment to service levels

Top quality management of your account

Our teams are equipped to process applications within 24 hours and claims within 48 hours (*excluding postal delivery and bank processing times*).

Our automatic email service means we can send you instant information on your claims.

At your service

Committed to the ongoing improvement of our client service levels, APRIL Mobilité regularly checks and measures that:

- we answer all telephone calls within 3 rings,
- we answer all emails and letters within 24 hours,
- our clients always receive polite and professional responses to their queries.

Benefits

1 Medical expenses

The maximum amount of medical expenses cover is € 50,000 per insured person per year (for one year from the date of commencement of cover). Choose between two options depending on the type of cover you require: hospitalisation or other medical treatment in the event of illness or accident (Option 1) or hospitalisation in the event of accident only (Option 2).

Option 1: reimbursement of medical expenses in the event of illness or accident (Option 1 available up to age 64)

Direct payment of hospitalisation costs during approved hospitalisation for 24 hours or more	provided on request 24 hours a day, if prior agreement has been obtained
Daily hospital charge <small>see definition</small>	100% of actual costs
Private room	100% of actual costs, up to € 50 per day
Hospitalisation: stays, fees	from the 1 st euro, up to 100% of the French Social security reimbursement rate <small>see definition</small>
Consultations, visits, procedures carried out by GP's or specialists	
Diagnostic tests, laboratory tests, x-rays, drugs and nursing	
Physiotherapy (following a reported accident and surgery covered by the policy)*	
Dental treatment (following a reported accident)	100% of actual costs, up to € 230 per year
Dentures (following a reported accident)	100% of actual costs, up to € 460 per year
Eye care: lenses and frames or contact lenses (following a reported accident)	100% of actual costs <small>see definition</small> , up to € 230 per year

Option 2: reimbursement of hospital costs in the event of a reported accident only (Option 2 available up to age 79)

Hospitalisation: stays, fees (following a reported accident)	from the 1 st euro, up to 100% of the French Social security reimbursement rate
Daily hospital charge	100% of actual costs
Private room	100% of actual costs, up to € 50 per day
Dental treatment (following a reported accident)	100% of actual costs, up to € 230 per year
Dentures (following a reported accident)	100% of actual costs, up to € 460 per year
Eye care: lenses and frames or contact lenses (following a reported accident)	100% of actual costs, up to € 230 per year

Under options 1 and 2, in the event of hospitalisation in a Schengen country (other than France), Andorra, Switzerland, Monaco, or in the home country, the maximum daily reimbursement is € 550.

The other types of cover, including Repatriation assistance, are included in both options.

*Subject to prior agreement.

Examples of Healthcare payments

Example 1: hospitalisation in metropolitan France for removal of appendix (under Option 1)

Cost of the operation = € 2,500 (French Social security reimbursement rate)

→ APRIL Mobilité payment of 100% of the French Social security reimbursement rate = € 2,500

→ You pay: € 0

Example 2: consultation with an approved GP in metropolitan France (under Option 1)

Cost of the consultation = € 22 (on 01/11/2008)

→ APRIL Mobilité payment of 100% of the French Social security reimbursement rate = € 22

→ You pay: € 0

Definitions

Actual costs: set of total medical expenses charged to the insured person.

Daily hospital charge: portion of daily hospital costs not covered by the French Social security system.

Direct payment of hospital fees: if the insured is hospitalised for more than 24 hours, he or she may be eligible for direct payment. This facility is subject to medical approval.

French Overseas Departments: Guadeloupe, French Guyana, Martinique and Reunion Island.

French Social security reimbursement rate: rate used by French

Social security to reimburse treatments or prescriptions delivered in France by healthcare professionals. Where generics drugs are available, the reimbursement will be based on the cost of a generic version.

O.C.T.: Mayotte, New Caledonia, French ploynesia, St Pierre and Miquelon, The French Southern and Antarctic lands, Wallis and Futuna.

Reported accident: an accident recorded by a competent authority (police force, fire fighters, medical authority, etc.) and for which a certificate has been issued.

Benefits

2 Counselling helpline (both Healthcare options)

Helping you cope in difficult circumstances

Dialogue with a clinical psychologist up to 5 exchanges by telephone or email with a team of psychologists available 24 hours a day seven days a week.

This telephone or email support does not constitute psychotherapy.

3 Repatriation assistance (both Healthcare options)

If you are seriously ill or injured, and APRIL Mobilité Assistance has accepted your claim, we will organise and pay for the following:

Transportation or repatriation for medical reasons	covered
Repatriation of body in the event of death	covered
Cost of providing a coffin	up to € 1,500
Accompanying the body	covered
Provision of a ticket for a relative or friend to visit you if you are hospitalised for more than 10 days	one-way economy class airline ticket or a 1 st class railway ticket
Transmission of urgent messages	covered
Search and rescue	up to € 3,800 per person per event

4 Personal accident (both Healthcare options)

In the event of death in an accident € 8,000, **limited to funeral expenses for those under 16's**

Amount we will pay if you are totally and permanently disabled in an accident, reduced if you are partially or permanently disabled € 30,000, **proportional excess: 20%**

5 Personal liability (both Healthcare options)

We will cover you for any money that you have to pay as a result of any damage for which you are held responsible in a non-business capacity, by fire, explosion or accident.

Per claim:

Bodily injury	up to € 765,000
Physical and consequential damage	up to € 150,000, excess: € 76
Legal costs of claims made against you	up to € 1,500 if costs are over € 200
Physical and consequently damage caused to group leader	up to € 12,000, excess: € 76

6 Baggage (both Healthcare options)

If your baggage is lost, stolen or destroyed by explosion, fire or water during the trip or the stay up to € 1,200,
Cover is limited to 50% for valuables. excess of € 30 per claim

Premiums (all taxes included)

Cover commencing on or before 31/12/2009

(including a € 3 administration fee per month)

Minimum: 15 days. Maximum: 12 months (3 months if you are aged between 65 and 79 under Option 2).

	OPTION 1 Illness and Accident				OPTION 2 Hospitalisation in the event of accident only	
	Age 0-30	Age 31-40	Age 41-50	Age 51-64	Age 0-64	Age 65-79 (maximum 3 months)
15 days	€ 53	€ 65	€ 85	€ 105	€ 40	€ 57
1 Month	€ 83	€ 101	€ 131	€ 161	€ 60	€ 87

Options 1 and 2 can only be renewed at the request of the insured.

Example

Stay of 5 and a half months, under 31 years of age, Option 1: (5 x € 83) + € 53 = € 468.

General information

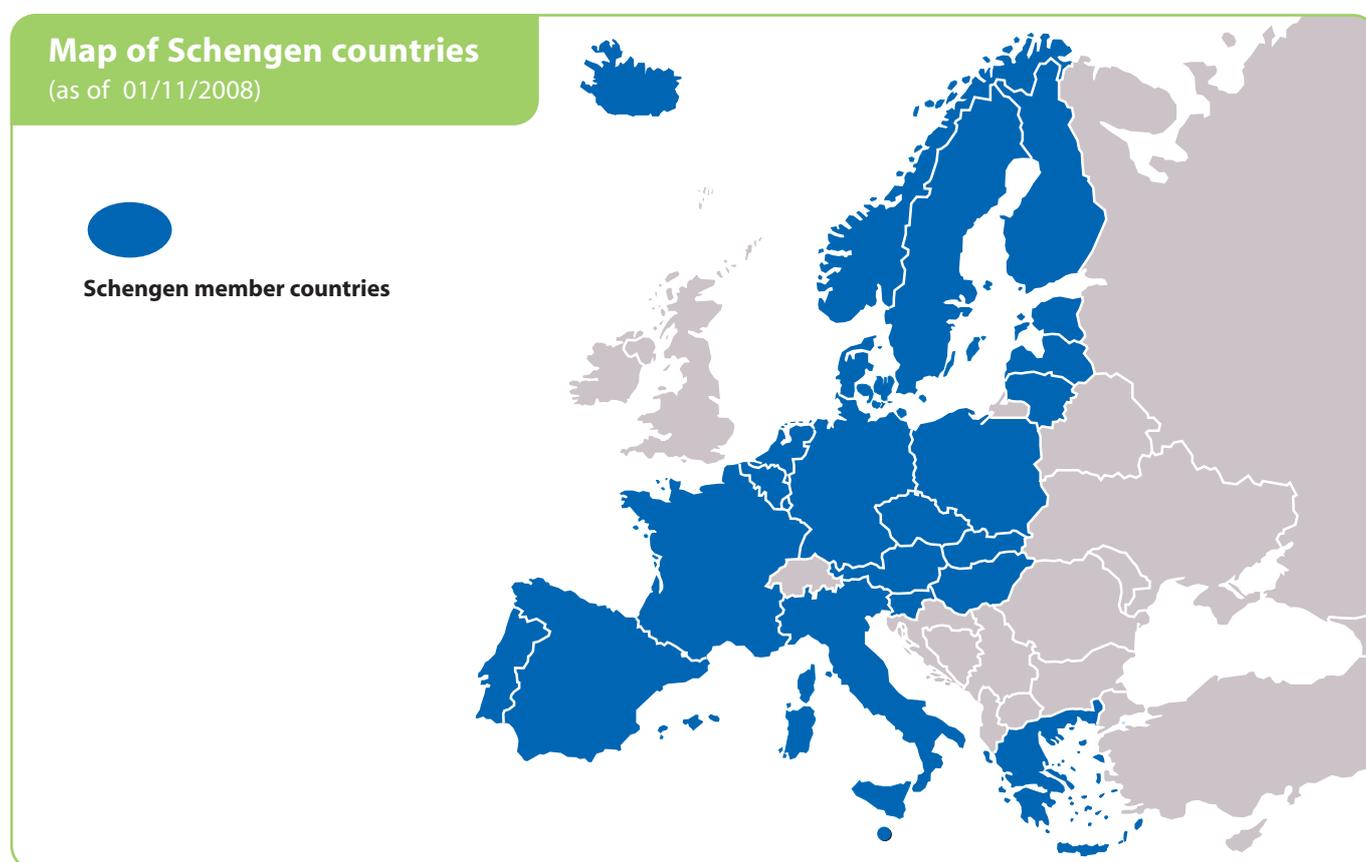
Insured

Any person of any nationality other than French or native of the O.C.T. under 65 years of age (except for under Option 2 which requires the person to be under 80) travelling principally to metropolitan France or the French Overseas Departments for the purposes of tourism, study or training in a business or private capacity.

Territorial limits

The cover applies in France and French Overseas Departments. The cover also applies to the Schengen countries, Andorra, Switzerland, and Monaco for a period of not more than 90 days between two stays in France and during visits to the home country of not more than 90 days (except countries excluded from the policy: please ask for details).

Member countries of the Schengen Agreement as of 01/11/2008: Austria, Belgium, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Italy, Latvia, Lithuania, Luxembourg, Malta, Norway, the Netherlands, Poland, Portugal, The Czech Republic, Slovakia, Slovenia and Sweden.



How the Welcome Cover plan operates

- The insurance is taken out **for a minimum of 15 days and a maximum of 12 months. It can be renewed only once** with the agreement of the insurers (under option 2 in the 65-79 age bracket the maximum period of cover is 3 months and can be renewed only once). **The maximum insurance period is 2 years (under option 1 and under option 2 from 0 to 64).**
- Your cover starts, at the earliest, on the day following receipt by APRIL Mobilité of your Application form and the corresponding premium, after medical approval. The cover ends on the day you return to your home country and, at the latest, on the date shown on the Policyholder certificate.
- **Waiting period: none if you are involved in an accident. Otherwise: 15 days for hospitalisation and 8 days in other cases.** The waiting period starts from the date of commencement of cover shown on the Policyholder certificate. During the waiting period, cover is not yet in force.
- **Certain sporting or professional activities are subject to prior approval and agreement by the insurer. In this case, please contact us.**

General information

The Welcome Cover policy as described in the General conditions and booklet under reference Wc 2009, comprises the insurance policies cited below effected by the following insurers:

- Gan Eurocourtage Vie (Policy number 220/936 264) - 8-10, rue d'Astorg - 75383 Paris Cedex 08 - FRANCE,
- Gan Eurocourtage IARD (Policy number GCRV000005) - 8-10, rue d'Astorg - 75383 Paris Cedex 08 - FRANCE,
- ACE EUROPE (Policy number FR32022521) - Le Colisée, 8 avenue de l'Arche - 92419 Courbevoie Cedex - FRANCE.

Reimbursement of medical expenses

We will pay for any medical treatment prescribed by a qualified medical authority that is accepted by French Social security. **Claims for reimbursement must be sent to APRIL Mobilité no later than 3 months following the date of treatment.**

You can be reimbursed:

- by cheque in euros sent to the address of your choice,
- by bank transfer to a bank account in France. You will pay no bank charges. In this case, please send us details of your bank account (RIB.),
- by bank transfer to a foreign account in any country and in any currency. International bank details are required including the IBAN number, SWIFT code, your bank's address, routing number or sort code and an ABA routing number for the US. Please specify your choice of currency. You will pay bank charges on any payment over € 75.

You can ask for your reimbursements to be paid to a third party by writing to APRIL Mobilité and providing the name, postal address and bank details of the beneficiary.

Emergency helplines

Hospitalisation: APRIL Mobilité - Telephone: +33 (0)1 73 02 93 99. Fax: +33 (0)1 73 02 93 70 - E-mail: hospitalisation@aprilmobilite.com

Assistance: APRIL Mobilité Assistance - Téléphone: +33 (0)1 55 92 23 09 - Fax: +33 (0)1 55 92 40 50.

Counselling helpline: Téléphone: +33 (0)1 53 04 62 75. Email: consultant.am@psya.fr

Changing the start date / Cancelling / Suspending the contract

Should you have problems obtaining a visa, you can change the start date, suspend or cancel the contract before its start date.

- **Changing the start date:** send us a written request accompanied by the Membership certificate that you have been sent, detailing the new dates of cover.
 - **Suspension:** you should make your request in writing before the start date enclosing your policyholder certificate. Suspension of cover allows you to remain insured for a maximum of 6 months from the date of issue of the policy.
 - **Cancellation before the start date:** you should make your request in writing (by recorded delivery) before the start date enclosing your Policyholder certificate. There will be a charge of € 35.
 - **Cancellation after the start date due to rejection of visa application:** you should make your request in writing (by recorded delivery) before the start date, enclosing your Policyholder certificate and proof of unsuccessful visa application. There will be a charge of € 35.
- In the event of a trip being cut short, no fees will be reimbursed.

How to apply for cover

- 1** Complete the Application form enclosed in CAPITAL LETTERS (one letter in each box) using a black biro.
- 2** The policyholder should sign the Application form on page 5 (a parent or legal guardian should sign on behalf of a minor). If the policyholder is different from the insured, he or she must sign the Application Form on page 5.
The insured should sign the Simplified health questionnaire on page 5 (if the insured is a minor, the parents or legal guardian should sign).
- 3** The Simplified health questionnaire must be signed during the 6 months prior to the requested start date of the insurance cover. If you would prefer your responses to remain confidential you should photocopy the Simplified health questionnaire, complete it and send it in a sealed envelope marked "Confidential" for the attention of the APRIL Mobilité's Medical Examiner.
- 4** Send your Application form and the Health statement together with a cheque for the total premium amount in euros **made out to APRIL Mobilité** or fill in your credit card details on the Application form.

Contact details for APRIL Mobilité:

- APRIL Mobilité - Service Conseil Client - 110, avenue de la République - CS 51108 - 75127 Paris Cedex 11 - FRANCE
- Telephone: +33 (0)1 73 02 93 93 - Fax: +33 (0)1 73 02 93 90
- Telephone lines open from: 8.30 - 18.00 Monday to Thursday (8.30 - 17.30 Friday)
- Metro: Père Lachaise ou Saint-Maur - Lines 2 and 3. Car parks: Alhambra or Les Trois Bornes

APRIL Mobilité by your side

Specialising in insurance for people living outside their home country, APRIL Mobilité provides simple and innovative healthcare and life insurance products for individuals, businesses and the self-employed. Our products meet the needs of travellers, expatriates, impatriates, employees on assignment abroad and students. For more than 30 years, APRIL Mobilité (formerly AIPS) has been wholly committed to total client satisfaction by means of our clear and easy to understand products supported by a range of services and top quality management of your insurance choices.



Personal and Group Insurance for expatriates, impatriates and travellers

www.aprilmobilite.com

APRIL, tailor-made insurance solutions

April provides a wide range of insurance solutions meeting the needs of individuals, professionals and businesses across all areas of insurance.

To find out more about our insurance solutions

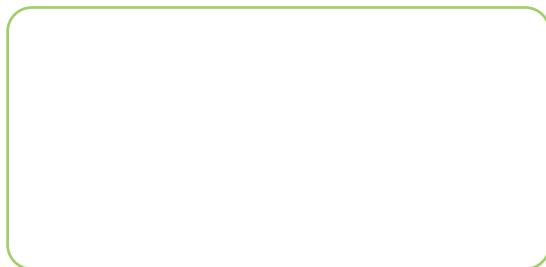
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APRIL GROUP, changing the face of insurance

From our beginnings in 1988, the APRIL GROUP has been committed to changing the face of the insurance industry by ensuring that the client is always at the heart of our business.

Today, more than **2.5 million people** know they can count on our **3200 employees** and **72 companies** to protect their goods and families day after day.

For more information, contact your insurance consultant:



APRIL MOBILITÉ A MEMBER APRIL GROUP

Headquarters

110, avenue de la République - CS 51108 - 75127 Paris Cedex 11 - FRANCE

Tel: +33 (0)1 73 02 93 93 - Fax: +33 (0)1 73 02 93 90

E-mail: info@aprilmobilite.com - Internet: www.aprilmobilite.com

Public limited company with capital of € 200,000 - Registered with Companies House in Paris under number 309 707 727
Insurance broker - Registered with ORIAS (Organisation for the registration of insurance brokers) under number 07 008 000 (www.orias.fr)
Regulatory body for Insurance Activities - 61, rue Taitbout 75436 Paris cedex 09





Application form 2009

Welcome Cover

[Insurance solutions] for **impatriates in France**



*Personal insurance for
short-term
impatriates in France
up to age 79*

Application form

Send to: **APRIL Mobilité - Service Conseil Client - 110, avenue de la République
CS 51108 - 75127 Paris Cedex 11- FRANCE**

Points to remember

■ It will help us to process your application more efficiently if you:

- complete the forms using a black biro
- complete the forms in CAPITAL LETTERS, one letter to each box
- mark the appropriate box with a cross

S	M	I	T	H															
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>																

(if you make a mistake, completely black out the wrong box and put a cross in the right one)

■ If you send your application by fax, don't forget to send both sides of the form (Application form and Simplified health questionnaire). In order to complete your application, you must also post the originals of the documents to APRIL Mobilité within the following few days.

INSURED	Foreign national to be insured
Title:	<input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Mr
Surname:	<input type="text"/>
First names:	<input type="text"/>
Date of birth:	<input type="text"/> / <input type="text"/> / <input type="text"/> (upper age limit of 79 for option 2 ; 64 for option 1)
Home country:	<input type="text"/>
Country to be visited:	F R A N C E <input type="text"/>
If French Overseas Departments, please specify:	<input type="text"/>
Occupation:	<input type="text"/>
E-mail*:	<input type="text"/>
* Providing an email address will allow you to receive information on your reimbursements.	
Status of the insured:	<input type="checkbox"/> Student <input type="checkbox"/> Employee <input type="checkbox"/> Self-employed <input type="checkbox"/> Other

INSURED	Address for delivery of correspondence
<i>If you would like correspondence from us to be sent care of another person, please let us know the name of the official owner/occupier at that address (the name on the letter box)</i>	
Name of the person:	<input type="text"/>
Street number:	<input type="text"/> Street type (ave., st., blvd,...): <input type="text"/>
Street name:	<input type="text"/>
Street name (continued):	<input type="text"/>
Postcode:	<input type="text"/>
Town or City:	<input type="text"/>
State/Region/Canton/Land/County:	<input type="text"/>
Country:	<input type="text"/>
Telephone:	<input type="text"/> / <input type="text"/> / <input type="text"/> / <input type="text"/> / <input type="text"/> * if outside France

POLICYHOLDER = WHO IS PAYING THE PREMIUM:

- The insured is paying the premium (in this case, the address is not required below)
- Someone else is paying the premium

Individual
Corporate

Name of company:

Title: Mrs Miss Mr Date of birth: / / mm/dd/yyyy

Surname:

First names:

Street number: Street type (ave., st., blvd,...):

Street name:

Street name (continued):

Postcode:

Town or City:

State/Region/Canton/Land/County:

Country:

Telephone: / / / / / * if outside France

E-mail*:

* Providing us with an email address means we can send you information on your policy.

While you are insured with us, please visit our extranet service via the "Espace Particulier" link at www.aprilmobilite.com to amend or update your contact details.

Beneficiary in the event of death

First my spouse, second my children, third my heirs Other beneficiary:

Surname:

First names:

Date of birth: / / mm/dd/yyyy

Place of birth:

Country:

For medical expenses, you can be reimbursed by:

- cheque in euros sent to the address of your choice. You will have no bank charges to pay.
- bank transfer to a bank account in France. You will have no bank charges to pay. In this case, please send us details of your bank account.
- bank transfer to a foreign account in any country and in any currency. International bank details are required including the IBAN number, SWFT code, your bank's address, routing number or sort code and an ABA routing number for the US. Please specify your choice of currency. You will have no bank charges on any payment over € 75.

Period and level of cover

I, the undersigned, request cover under the Welcome Cover policy from: / / to: / /

for a duration of: , months (minimum 15 days; maximum 12 months, duration limited to a maximum of 3 months for the 65-79 age group)

Are you renewing an existing policy? NO YES Customer Number: C

Level of cover selected:

either **Option 1** → illness or accident → Premium: €

either **Option 2** → hospital costs in the event of an accident only → Premium: €

My language of choice of correspondance is: french english spanish

Simplified health questionnaire

What is the deadline for completion of the health questionnaire: 6 months.

If you are leaving on 07/01/2009, you can sign this questionnaire between 01/01/2009 and 06/30/2009.

You must personally answer all the questions as accurately as possible as your responses are binding. This simplified health questionnaire is essential to the evaluation of the risk that the insurer proposes to undertake. Any unanswered questions will result in further enquiries.

Any medical information you provide is held in strict confidence. Detailed answers will help us process your application promptly.

To ensure your responses remain confidential, please send the health questionnaire and all supporting documentation in a sealed envelope for the attention of APRIL Mobilité Medical Examiner.

Some of the medical information you provide may be processed electronically for the use of APRIL Mobilité's Medical Examiner. Under the Act of 6th January 1978, you have the right to access and, if necessary, rectify any personal information held on file by writing to the Medical Examiner, APRIL Mobilité - 110, avenue de la République - CS 51108 - 75127 Paris Cedex 11 - FRANCE..

1 - Do you suffer from any disorder or illness requiring regular medical supervision or treatment?	<input type="checkbox"/> YES <input type="checkbox"/> NO
2 - Is it planned for you to be hospitalised for more than 48 hours for any reason whatsoever during the 12 months following the start date of your insurance cover?	<input type="checkbox"/> YES <input type="checkbox"/> NO
3 - Do you want your responses to this Health questionnaire to remain confidential?	<input type="checkbox"/> YES <input type="checkbox"/> NO

THE INSURER'S MEDICAL EXAMINERS RESERVE THE RIGHT TO REQUEST FURTHER MEDICAL EXAMINATIONS.

Any non-disclosure, intentional misrepresentation or inaccuracy altering the nature of the risk or influencing the insurers to reduce the risk will result in the cancellation of all cover under the policy. In such circumstances the premium will not be refunded (art. L113-8 of the French Insurance Code).

I hereby certify that I have answered all the questions accurately and honestly and have neither included or omitted anything which might mislead the Insurers of the Welcome Cover policy.

In date

Signature of the insured preceded by the words "Read, understood and accepted":

If the person to be insured is a minor, a parent or legal guardian must sign on his or her behalf.

Your Insurance Advisor + APRIL Mobilité Code

APRIL Mobilité by your side

Specialising in insurance for people living outside their home country, APRIL Mobilité provides simple and innovative healthcare and life insurance products for individuals, businesses and the self-employed. Our products meet the needs of travellers, expatriates, impatriates, employees on assignment abroad and students. For more than 30 years, APRIL Mobilité (formerly AIPS) has been wholly committed to total client satisfaction by means of our clear and easy to understand products supported by a range of services and top quality management of your insurance choices.



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April provides a wide range of insurance solutions meeting the needs of individuals, professionals and businesses across all areas of insurance.

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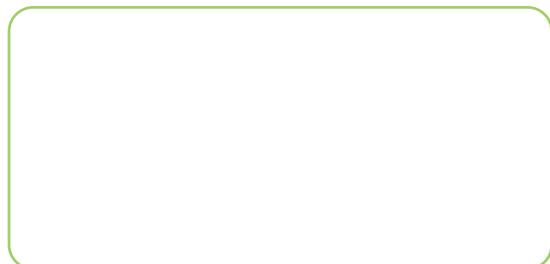
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Regulatory body for Insurance Activities - 61, rue Taitbout 75436 Paris cedex 09

