



APRIL Mission is a group insurance solution designed for companies whose employees spend between 1 and 180 days abroad on business. The policy is also open to visitors, consultants, temporary employees, trainees and officers of the company as well as to members of the employees' families. Working abroad exposes your employees to a wide range of risks from minor mishaps to serious accidents and, by sending them on assignment, you, as their employer, are also exposed. Your company may be held responsible if adequate arrangements have not been made to ensure the safety of your employees.

Comprehensive cover

Your employee requires assistance while on assignment

Your employee is involved in an accident and requires emergency repatriation.

APRIL Mobilité will arrange for them to be repatriated, 24/7, to their home or to the best-equipped hospital as well as making travel arrangements for another employee to replace them.

Your employee incurs medical expenses

Your employee is admitted to hospital as an emergency or needs to consult a doctor.

APRIL Mission covers both routine and unforeseen medical expenses. We also arrange for the direct payment of hospital fees from the first euro your employee incurs meaning they have nothing to pay up front if they are hospitalised.

Your employee's travel plans go wrong

Your employee's plane is delayed for more than 6 hours.

APRIL Mission refunds the transfer from the airport to the hotel of their choice and covers the cost of food and accommodation.

Real flexibility to meet your company's insurance needs

- **APRIL Mission was created to meet the needs of businesses:**
- **For assignments of up to 180 days:** choose **Business**, an automatically renewable, annual policy. Not specific to individual employees, it can be used at different times by various members of staff.
- With the **Business** policy, the company can select the right level of personal accident/disability cover and choose to waive the excess on medical expenses. A number of options are available: « war risks », cover for employees' family members etc.

		Frequency of assignments	
		One-off Assignments	Regular Annual Assignments
Number of employees to be insured	More than 6 employees	<p>Temporary Business</p> <ul style="list-style-type: none"> - multiple employees = 1 group certificate - worldwide assignments (including high-risk areas) - cancellation insurance included <p><i>Example:</i> A company wants to send employees and invite clients (visitors) to a trade fair in South Africa for 7 days.</p> <p><i>Example 2:</i> A group holding company is organising a conference in Tunisia for the sales teams across its 13 subsidiaries.</p> <p>The company chooses the Business policy priced on a daily basis. APRIL Mobilité issues a group certificate in the company's name covering the employees only for the duration of their time abroad. The daily Business option provides temporary cover for a fixed period.</p>	<p>Business</p> <ul style="list-style-type: none"> - number of employees > number of Insurance cards issued to the insured company - worldwide assignments (including high-risk areas) - cancellation insurance included <p><i>Example:</i> A company's sales team makes worldwide trips 5 times a year; the company's management team travels to the US once a year for the AGM.</p> <p><i>Example 2:</i> A company sends its engineers, sales team and managers to a variety of countries at different times throughout the year.</p> <p>The company chooses the Business policy with Insurance cards issued in the company's name. The employee on assignment is provided with a card for the duration of the assignment. At the end of the assignment the Insurance card is returned to the company for another employee's use. Business is an annual policy, renewed automatically.</p>

Note

During the period of cover, employees can return home as often as required, on condition that the assignment abroad does not exceed 180 days. **Business** includes an option covering one-off assignments the duration of which is determined by the company.

Flexible pricing

- **Tailored pricing options are available.**
- The **Business** policy includes pricing on a daily basis for very short assignments and one-off events: conferences, trade fairs, seminars etc.
- **Business** is designed for large companies with a number of employees frequently on assignment.