



[ La Mobilité ] Individuals

**Benefits 2009**

# **ASIA Expat**

[ solutions ] for expatriates in Asia

*Insurance cover for  
expatriates of any nationality  
in Asia up to age 65*





**ASIA Expat** is an insurance policy designed for expatriates living in Asia. This insurance solution provides cover for expatriates in Cambodia, Indonesia, Laos, Malaysia, the Philippines, Taiwan, Thailand and Vietnam.

The policy provides essential medical and assistance cover at a reasonable price and is available for a minimum period of one year up to the age of 65 inclusive.

## Essential cover

### Personalised medical cover

- A choice of two healthcare options both providing cover from the first dollar spent, to 100% of actual costs, **with no excess**,
- No waiting period for hospitalisation and medical expenses: you are covered from day one,
- Payment of hospital fees up to 100% of actual costs: nothing to pay up front in the event of hospitalisation for 24 hours or more.

### Assistance

- In the event of illness or accident, APRIL Mobilité Assistance will organise your return home or transport to the best equipped hospital 24 hours a day so you can be sure of receiving the best possible medical care.
- In the event of hospitalisation in the host country of more than 10 days, APRIL Mobilité will cover the travel and accommodation expenses of a companion to be at your side.



### > Reliable medical cover

#### ... up to USD 1,000,000 in the event of hospitalisation

In the event of hospitalisation, APRIL Mobilité will cover your expenses up to a maximum of USD 1,000,000.

#### ... lifetime

APRIL Mobilité provides lifetime cover if you subscribe before the age of 66. You will then have cover for as long as you need it and premiums are not linked to your level of expenditure.

#### ... valid in your home country

Returning to your home country ? With ASIA Expat your cover remains in place during short trips of up to 90 consecutive days.



### > Real savings and payment facilities

This policy is available at very competitive rates. Depending on your own personal needs, this reliable medical insurance starts as low as USD 71 per month.

To help you manage your budget, we offer quarterly, six monthly or annual payments of your premiums by cheque or bank transfer.



### > Specialists in medical insurance abroad

Subscribe to the ASIA Expat policy and entrust your insurance needs to APRIL Mobilité, specialist in expatriate insurance for over 30 years.

You can then be sure to benefit from the experience of teams of professionals specialising in the management of expatriate insurance.

## Benefits

### 1 Medical expenses

Two medical expenses options allowing you to choose the benefits best suited to cover your healthcare expenses: BASIC and ADVANCED. The benefits indicated are valid in the country of expatriation and in the home country during short trips of up to 90 consecutive days, and during temporary stays of less than 60 consecutive days in the rest of the world in the event of an accident (except in the following countries: Bahamas, Canada, United States, Japan, Switzerland).

Type of cover	BASIC option	ADVANCED option
<b>Hospitalisation</b>		
Annual upper limit of reimbursement	USD 1,000,000	USD 1,000,000
Hospitalisation <i>see definition</i> with or without surgery (medical certificate required)	100% of actual costs <i>see definition</i>	100% of actual costs <i>see definition</i>
Day hospitalisation <i>see definition</i> (medical certificate required)	100% of actual costs	100% of actual costs
Direct payment of hospital costs <i>see definition</i> during approved hospitalisation for 24 hours or more	provided on request 24 hours a day, if prior agreement <i>see definition</i> has been obtained	provided on request 24 hours a day, if prior agreement <i>see definition</i> has been obtained
Ambulance if hospital costs covered by APRIL Mobilité	100% of actual costs	100% of actual costs
Daily hospital charge <i>see definition</i> (in France)	100% of actual costs	100% of actual costs
Private room	100% of actual costs	100% of actual costs
Staying with your child in hospital	100% of actual costs, up to 10 days per year for children under 18	100% of actual costs, up to 10 days per year for children under 18
Cancer treatment	100% of actual costs	100% of actual costs
Organ transplant	100% of actual costs, up to USD 200,000	100% of actual costs, up to USD 200,000
Pre and post hospitalisation treatment incurred within 30 days before admission, and 90 days following hospital discharge	100% of actual costs, up to USD 3,000	100% of actual costs, up to USD 3,000
Emergency treatment	100% of actual costs	100% of actual costs
Nursing at home	100% of actual costs, up to 182 days per year	100% of actual costs, up to 182 days per year
Emergency dental treatment following an accident	100% of actual costs, up to USD 50,000	100% of actual costs, up to USD 50,000
<b>Maternity: waiting period 9 months</b>		
Annual upper limit of reimbursement	USD 5,000	USD 5,000
Pre and post natal treatment	100% of actual costs	100% of actual costs
Delivery	100% of actual costs	100% of actual costs
<b>Medical expenses</b>		
Annual upper limit of reimbursement	not covered	USD 5,000
Consultations and visits: general practitioners	not covered	100% of actual costs
Consultations and visits: specialists	not covered	100% of actual costs
Diagnostic tests / x-rays	not covered	100% of actual costs
Prescription drugs	not covered	100% of actual costs
Physiotherapy and chiropractor treatment ** waiting period: 6 months *	not covered	100% of actual costs, up to USD 60 per session, up to 15 sessions per year
Acupuncture ** waiting period: 6 months *	not covered	100% of actual costs, up to USD 45 per session, up to 10 sessions per year
Hormone replacement therapy	not covered	100% of actual costs, up to USD 2,000

## Benefits

Type of cover	BASIC option	ADVANCED option
<b>Dental care:</b> waiting period 6 months*		
Annual upper limit of reimbursement	not covered	USD 1,000
Routine oral examination (including scaling & polishing)	not covered	100% of actual costs, up to USD 100, once per year
Basic dental services: extraction, amalgam filling, x-rays, periodontal scaling	not covered	100% of actual costs

\* The waiting period may be shortened (except for maternity cover) if the insured had equivalent or higher level cover which was cancelled less than one month previously. Proof of this previous insurance and the exit certificate must be produced.

\*\* Requires a prior agreement [see definition](#)

### Definitions

**Actual costs:** total medical expenses charged to the insured.

**Day hospitalisation:** hospitalisation of less than 24 hours where the insured is allocated a bed but does not stay overnight.

**Direct payment of hospital costs:** under the two medical expenses options, if the insured is hospitalised for more than 24 hours, he or she may take advantage of the direct payment of expenses with no up-front payment. This facility is subject to medical approval. An advance payment of expenses is made in the event of childbirth.

**Hospitalisation:** stay of more than 24 hours (with or without surgery) in a public or private hospital as a result of illness or accident.

**Prior agreement:** certain medical treatments and procedures require the prior agreement of our Medical Examiner. The practitioner prescribing these treatments or procedures must provide you with a request for a prior agreement and a detailed breakdown of costs.

**Request for prior agreement:** form completed by a competent medical authority allowing the patient to obtain a prior agreement from APRIL Mobilité for certain procedures or treatments.

**Waiting period:** period defined in the policy during which no benefits are paid. The waiting period applies starting from the start date of cover.

### Examples of healthcare expenses reimbursements

**Example 1: hospitalisation following an accident in Bangkok**

Hospitalisation for 2 days = USD 6,900 (currency converted)

→ APRIL Mobilité reimbursement of 100% of actual costs (all options) = USD 6,900 → You pay: USD 0

**Example 2: consultation with a private GP in Taiwan**

Cost of the consultation = USD 75 (currency converted)

→ APRIL Mobilité reimbursement of 100% of actual costs (ADVANCED option) = USD 75 → You pay: USD 0

Annual premiums 2009 (all taxes included) for cover commencing prior to 01/12/2009		
	BASIC option	ADVANCED option
under 31	ind. USD 852 / fam. USD 2,004	ind. USD 1,140 / fam. USD 3,336
31 to 65 inclusive	ind. USD 1,224 / fam. USD 2,616	ind. USD 1,620 / fam. USD 4,800

**The level of the family premium depends on the age of the eldest person.**

If several members of the same family are applying for individual cover, the same option must be selected for each member.

This policy covers only the following countries: Cambodia, Indonesia, Laos, Malaysia, the Philippines, Taiwan, Thailand and Vietnam.

### Note

From the age of 60, new subscribers will be requested to have a medical visit paid for by the insured and to submit a medical report provided by APRIL Mobilité.

## Benefits

### 2 Assistance

In the event of an accident, illness or serious problems, we will come to your aid 24 hours a day, 7 days a week. Simply call us or send a fax:

Benefits	Levels of cover
Medical repatriation or medical transportation	covered
Returning the body or ashes to residence	covered
Cost of a transport coffin for repatriation of the body	up to USD 2,200
Accompanying the deceased during transportation or repatriation	covered
Cost of a relative if the insured is hospitalised for more than 10 days and was expatriated alone	return economy class airline ticket or 1 <sup>st</sup> class railway ticket and USD 115 per night up to a maximum of 10 nights

**This assistance cover is valid for one year in the zone comprising the following countries: Cambodia, Indonesia, Laos, Malaysia, the Philippines, Taiwan, Thailand and Vietnam.**

**It also applies during stays of no more than 90 consecutive days worldwide and in the home country.**

#### Note

*The decision to return you to your home country or to send you to a local hospital is made by APRIL Mobilité Assistance on the advice of the attending physician. The date of repatriation, the location of the hospital and the means of transport are decided solely on the basis of medical needs.*

Annual premiums 2009 (all taxes included) for cover commencing prior to 01/12/2009	
Individual under 31	USD 168
Individual aged 31 to 70 inclusive	USD 252
Family	USD 552

## How the ASIA Expat plan operates

### Insured

Cover is available to any person of any nationality aged between 0 and 65 inclusive residing in one of the following countries (other than the home country): Cambodia, Indonesia, Laos, Malaysia, the Philippines, Taiwan, Thailand and Vietnam. Assistance cover can only be selected in combination with medical expenses cover.

From the age of 60, new subscribers will be requested to have a medical visit paid for by the insured and to submit a medical report provided by APRIL Mobilité.

### Territorial limits

Medical expenses cover applies in the insured's host country (Cambodia, Indonesia, Laos, Malaysia, the Philippines, Taiwan, Thailand and Vietnam). This cover extends to the home country during temporary stays of less than 90 consecutive days and during temporary stays of less than 60 consecutive days in the rest of the world in the event of an accident (except in the following countries: the Bahamas, Canada, the United States, Japan or Switzerland).

This assistance cover is valid for one year in the zone comprising the following countries: Cambodia, Indonesia, Laos, Malaysia, the Philippines, Taiwan, Thailand and Vietnam. It also applies during stays of no more than 90 consecutive days worldwide and in the home country.

In the event of repatriation on the decision of APRIL Mobilité Assistance outside the selected zone, any medical expenses cover you have will apply.

The insured is covered 24 hours a day in both a private and professional capacity.

## How the ASIA Expat plan operates

### Note

**As a result of heightened tension, cover in certain countries is subject to prior agreement from APRIL Mobilité.**

A comprehensive list of temporarily excluded countries can be consulted on [www.aprilmobilite.com](http://www.aprilmobilite.com) by calling us on + 33 (0)1 73 02 93 93.

The list of excluded countries is liable to change

### Commencement of cover

The cover starts at the earliest on the first day of the month following receipt of the completed application form and supporting documents, when the premium has been paid and medical approval has been obtained.

### Note

Cover ceases automatically:

- when the age limit is reached:
  - **21** for dependent children (26 if in full time education), 31 for assistance benefits;
  - **71** for assistance benefits;
- if you do not pay the premium,
- if you are no longer an expatriate. Supporting documentation must be produced.

Cover is for a minimum period of one year (unless specified otherwise) and can be cancelled at each annual renewal date with two months' prior notice. Otherwise it is renewed automatically.

If the premium is not paid APRIL Mobilité will send a reminder. If the premium remains unpaid, a formal notice of cancellation will be issued. **Notices of cancellation which are sent by recorded delivery will be charged at USD 20 per item.**

Upon return to France or to the home country, cover can be extended for a maximum period of three months if specifically requested, and if the corresponding premium indicated by APRIL Mobilité is paid.

Extending cover in this way allows the insured to make arrangements under the state scheme of his or her home country while ensuring continuity of cover.

### Customer Service

Throughout your period of subscription and during your stay abroad, APRIL Mobilité's customer service team is available to provide you with any assistance you may require in connection with your policy.

You can:

- change the level of cover to suit your needs at any time throughout the life of your policy,
- add a beneficiary,
- sign up to new options,
- update contact or bank details,
- make any other changes to your cover.

The customer service team can be contacted on:

Tel: +33 (0)1 73 02 93 93 or email [suivi.client@aprilmobilite.com](mailto:suivi.client@aprilmobilite.com)

### Paying the premium

Premiums are payable in US dollars quarterly, six monthly or annually.

Payment can be made by cheque or bank transfer.



## Exclusions from benefits

### Exclusions from the repatriation assistance benefits

- any interventions and/or reimbursements related to medical visits, check-ups, or preventative screenings;
- infections or benign injuries that can be treated on site and that do not prevent the beneficiary from continuing his travel;
- convalescence, infections in the process of being treated and not yet cured and/or requiring additional care programs;
- illnesses which had been identified prior to departure and which were at risk of aggravation or relapse;
- infections causing hospitalisation in the 6 months prior to departure;
- any consequences (check-ups, further treatment, recurrences) of an infection having caused repatriation;
- pregnancy barring unforeseeable complications but in all cases:
  - pregnancy and any complications and, in all cases, after the 28<sup>th</sup> week;
  - births and further developments relating to newborns;
  - termination of pregnancy;
- the consumption of alcohol and the consequences thereof under local legislation;
- cosmetic surgery;
- trips undertaken for diagnosis and /or treatment;
- the consequences of the failure of, unfeasibility of or reaction to any vaccination or treatment desired or essential for travel;
- congenital illnesses or deformities.

#### Not covered are:

- medical expenses;
- cures, stays in rest homes and physiotherapy expenses;
- contraception and sterility treatment;
- spectacles and contact lenses;
- cosmetic prostheses, dentures, hearing aids;
- regular transportation required as a result of the beneficiary's health.

### Exclusions for healthcare expense benefits

- any medical or surgical expense not prescribed by a qualified medical authority that would not be covered by the French Social Security system;
- non-medically motivated aesthetic treatment expenses, cosmetic, weight-loss, and weight-gain treatments, thermal treatments;
- psychological support, psychoanalysis, mental illness, depression or anxiety treatments, psychiatric care (consultations, medication...);
- related expenses such as telephone charges in the event of hospitalisation or expenses judged to be excessive, unreasonable or unusual considering the country in which they were incurred;
- transportation expenses other than for the ambulance to the care centre deemed closest;
- medical hospitalisation expenses or stays in sanatoriums or homes, when the institutions that treated the insured are not authorised by the competent public authority;
- medical auxiliaries services (other than physiotherapy, chiropractor treatment and acupuncture);
- prosthetics and dentures;
- treatment requiring prior agreement, dispensed without prior agreement.

### Exclusions common to all benefits

In addition to the exclusions set forth for each benefit, all the costs and consequences are excluded from cover:

- intentional acts by the policyholder or beneficiary and/or infractions of the law of the country where the insured is travelling;
- civil or foreign wars, riots, insurrections, strikes, piracy or sabotage, voluntary participation in fights or popular movements, acts of terrorism that occur in the same place as the events and regardless of the protagonists except in the case of legitimate self-defense;
- suicide or suicide attempts in the first year of benefits, the use of drugs or narcotics without a medical prescription;
- alcoholism or drunkenness by the insured (alcohol level higher than that defined by the traffic law applicable on the day of the accident);
- the direct or indirect effects of changing the structure of the atomic nucleus, climatic changes such as storms and hurricanes, earthquakes, floods, tidal waves or other disasters except for under the framework for indemnity for natural disasters;
- accidents or illnesses, infections, deformities before the start date of cover which are subject to relapses or which have not stabilised, congenital illnesses or deformities that were not declared on application;

## Exclusions from benefits

- dangerous sports such as microlighting, hang-gliding, paragliding, driving cars, motorcycles or go-carts, parachuting, mountain climbing, rock climbing, underwater diving except for free-diving up to 50 meters, caving, skeletoning, ski jumping, bobsleighing, bungee jumping, rafting, canyoning, air-ballooning, jet-skiing and the following sports when practised off piste: skiing, cross country skiing, tobogganing and snowboarding;
- participation in all sports competitions and entertainment, practicing sports in a club or federation, both professionally and as an amateur, as well as all sports requiring the use of a terrestrial, nautical or aerial engine;
- air navigation accidents except if the insured is an ordinary passenger and is on board a craft for which the owner or pilot has all the appropriate authorisations and licenses;
- sailing or pleasure cruising on the high seas;
- carrying out any professional activity on an oil rig.

Except in application of Articles L.113-8 and L.113-9 of the French Insurance Code, the benefits apply as a consequence of diseases or medical illnesses which occurred before the date of signing the Application form contract if they were declared on the said Application form and are not subject to a particular exclusion, of which the policyholder has been notified of by registered letter and which has been accepted by the policyholder.

The ASIA Expat policy, as described in the General conditions serving as the schedule under the reference As 2009, comprises the insurance policies cited below with the following insurers:

- Axéria Prévoyance (Policy No. APRMOB0108) - 83/85, boulevard Vivier Merle, 69003 Lyon, FRANCE,
- ACE Europe (Policy No. FR32022529) - Le Colisée, 8 avenue de l'Arche, 92419 Courbevoie Cedex, FRANCE.

## How to move forward ?

- 1 Prepare the following documents :
  - A copy or scan of your passport(s) with signature
  - An original utility bill, credit card or bank statement ( less than 3 month old)

- 2 Contact us at +603 2072 6107 or [info@lighthouse.asia](mailto:info@lighthouse.asia)

Lighthouse Financial Solutions Ltd  
Company No. LL06579- LOFSA License No. BS200866  
12A-05 Menara PanGlobal, 8 Lorong P. Ramlee, kuala Lumpur 50250, Malaysia  
+60 3 2072 6107 - [info@lighthouse.asia](mailto:info@lighthouse.asia)