

Réalisez jusqu'à 50 % d'économies sur l'assurance de votre prêt !



C : COURTAGE

Votre spécialiste en assurance de prêt



(AdP Master 2)



Medical formalities

The medical formalities required depend on the capital insured per person and not on total capital borrowed.

Loan amount In euros	Medical formalities up to age 65
from €310,001 to €1,600,000	Standard medical documentation
from €1,600,001 to €4,600,000	Standard medical documentation Exercise ECG + cardiologist's report + blood profile 2 + thorax X-ray + supporting financial documentation
In excess of this amount please ask us for details.	

If you already have a loan insurance or providence contract with APRIL Assurances, reduced medical formalities may be possible.

Standard medical documentation: medical report + urine analysis + ECG + cardiologist's report + blood profile 1 + tobacco test if non-smoker.

Blood profile 1: blood count, blood sedimentation rate, levels of glycaemia, creatinine, urea and uric acid. Tests for anti-HIV1 and 2 antibodies by enzymology (2 reagents), hepatic enzyme profile (with gamma GT, transaminases SGOT-SGPT, alkaline phosphatases), lipids profile (total cholesterol, HDL, LDL, total cholesterol/HDL ratio, triglycerides), levels of HBs antigens, anti-HBc antibodies and anti-HCV antibodies.

Urine analysis: urine sugar, albumin, leucocytes, blood, cytobacteriology.

Blood profile 2: complete blood count + conjugated bilirubin and free bilirubin, prothrombin ratio, syphilis serology.

Supporting financial documentation: questionnaire completed by the insured with copy of mortization loan offer and last income tax notification, including company balance sheet if applicable.



Reimbursement of medical expenses

Medical examination costs incurred by the insured will be refunded by APRIL Assurances:

- once subscription is effective,
- in the event of refusal of the application by APRIL Assurances,
- in the case of a proposal for conditional cover by APRIL Assurances.

If you pay the medical costs directly, please send us an original invoice with acknowledgement of receipt by the practitioner

However, the costs will be paid by the insured in the following cases:

- if the examinations carried out were not requested by APRIL Assurances,
- if the insured does not follow up his/her application for a reason other than those specified in the first paragraph.

This assessment is mandatory when you apply for cover. It depends on your age on subscription and the amount of capital subscribed.



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Simplified medical procedures

For quick and easy completion of your medical formalities, APRIL Assurances recommends CBSA.

CBSA have medical centres available **for all** medical formalities prior to subscription of the contract, **in just one visit to the same place.**

- An appointment is always available within 48 hours.
- No time lost unnecessarily: CBSA is committed to a maximum waiting time of 30 minutes for all examinations.
- No advance payments to make: you have the benefit of the "tiers-payant" direct payment system in France.
- Greater reactivity: the results of your analyses are electronically transmitted directly to the APRIL Assurances medical examiner:
medical confidentiality is respected and your application is processed within 24 hours (on receipt of your complete medical documentation).



Addresses of medical centres:

TOWNS	
Paris, 16th district Lyons, 6th district Marseilles, 6th district Toulouse Le Havre Pau Grenoble, Meylan Strasbourg Reims	To make an appointment, just one number to call - 0825 332 932 (€0.15 inc VAT/min) from Monday to Friday, 8 am to 8.30 pm Saturday 8 am to 12.30 pm

The full addresses will be given to you when you make an appointment. An access map can be sent to you by email on request.

If your town is not included in this list, please do not hesitate to contact us: the number of CBSA centres is constantly increasing, we will certainly be able to suggest a solution close to your home.