

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



C : COURTAGE

Votre spécialiste en assurance de prêt



H A B I T A T

Loan insurance



Lnl Solution

Special risks

For borrowers with insurance problems

Your cover - 2005/2006



- Subscription possible up to age 70 for Death cover
- Maximum Capital insured in PTD/TTIW: €310,000
- "Bonus" services: removal, works and Remote monitoring
- Personalized quotation for: increased-risk illnesses, dangerous professions and high risk sports
- Capital from €15,000 to €1,220,000





(*Lnl Solution*)

Loan insurance special risks



A contract adapted to each personal situation for Loan insurance cover

Loan insurance Solution: a personalized quotation

- You present an increased medical risk for which the usual conditions of medical selection cannot provide a response;
 - You have a high risk trade: manual work, dangerous work, work at heights, etc.
 - You practise a dangerous sport or professional sport;
- As soon as possible, if your risk is insurable, we offer you the most suitable quotation.

Personalized processing

- To optimize the processing and follow-up of your application, a personal consultant takes responsibility for the whole procedure;
- To save you time and avoid you having to repeat unnecessary procedures, you identify the missing elements of your application with your consultant through a personalized study.



Basic cover

Death – Total and Irreversible Loss of Autonomy (TILA)

In the event of Death or Total and Irreversible Loss of Autonomy (TILA), the outstanding capital is repaid to the lending organisation, within the limit of the capital covered. The amount insured may not exceed the amount of the contractual debt.

	Minimum Capital insured	Maximum Capital insured
Death / TILA capital	€15,000	€1,220,000
	Death	TILA
Age limit on subscription.....	70	60 (1)
Age limit for benefits.....	75	65

(1)TILA cover cannot be subscribed after the age of 60 on subscription.

Options

Temporary Total Incapacity to Work (TTIW) and Permanent Total Disablement (PTD)

In the case of a total work stoppage, from the end of the waiting period of 90 days, loan repayments due are reimbursed throughout the period of Temporary Total Incapacity to Work or Permanent Total Disablement.

	Minimum Capital insured	Maximum Capital insured
Capital TTIW/PTD(2)	€15,000	€310,000
	TTIW/PTD	
Age limit on subscription.....	59	
Age limit for benefits.....	60	

(2)If the amortization deferment period is between 6 and 24 months with irregular instalments, TTIW/PTD cover cannot be subscribed.



Understanding with APRIL Assurances

Why has the new Remote monitoring service been introduced?

Because 407,500 burglaries were recorded in 2004 by the Ministry of the Interior, i.e. nearly one burglary per minute! Because 60% of them take place during the day, especially between 2 and 4 pm! Therefore, to protect you from the consequences of a burglary, and to ensure that your home is a secure, comfortable place, we offer you a high quality protection and monitoring service.



Medical formalities

Medical formalities depend on your age and the amount of capital subscribed.

Capital insured*	Age under 55	Age 55 to 70
Less than €80,000	Health questionnaire	
€80,000 to €160,000	Health questionnaire	Health questionnaire + Medical report
€160,001 to €310,000	Health questionnaire + Medical report* + Blood profile 1 + Urine analysis	Health questionnaire + Medical report
€310,001 to €920,000	Health questionnaire + Medical report	Health questionnaire + Medical report + PSA (Prostatic Specific Antigen required for male applicants)
€920,001 to €1,220,000	Health questionnaire + Medical report + Confidential Financial Questionnaire	Health questionnaire + Medical report + PSA (Prostatic Specific Antigen required for male applicants) + Confidential Financial Questionnaire

Financial Questionnaire: Questionnaire completed by the insured with copy of tax notification, including company profit and loss statement if applicable and amortization table + loan proposal.

Urine analysis: Sugar, albumin, leucocytes, blood, cytobacteriology.

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 (with total cholesterol, HDL, LDL, total cholesterol/HDL ratio, triglycerides), measurement of HBs antigens, anti-HBc antibodies, anti-HCV antibodies.

* Capital to be taken into account: the capital for the new contract together with capital from previous contracts.

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

- Once subscription is effective,
- In the case of rejection of the application by APRIL Assurances,
- In the case of a proposal for conditional subscription by APRIL Assurances.

Reimbursement of medical expenses

If you pay the medical costs directly, please send us an original invoice with acknowledgement of receipt by the practitioner. However, the costs will still 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 subscription application for a reason other than those specified in the first paragraph.



Simplified medical procedure



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

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

- An appointment is always available in less than 48 hours.
- No time lost unnecessarily: CBSA is committed to a maximum waiting time of 30 minutes for all examinations
- No money to advance: 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 Lyon, 6th district Marseille, 6th district Toulouse Le Havre Pau Grenoble, Meylan Strasbourg Reims Lille	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 the appointment. An access map will be sent to you by email if required. 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.



To make your move easier and for your well-being and security,
APRIL Assurances offers you 3 additional services:

Reliable home monitoring and protection



To ensure that your home is a secure, comfortable place, APRIL Theft Protection offers you a high quality protection and monitoring service:

- our partner offers you a service using cutting edge equipment, maintained and checked every day
- a remote monitoring centre, active 24/24
- introduction of the appropriate resources in the event of intrusion: intervention by a security agent, caretaking, repair of entry points.

You will also find this high quality in the advantages offered by our partner:

"Satisfaction or Refund" guarantee:

After installation, the service does not correspond to your requirements?

You have a month to notify our partner, the equipment is removed and you receive a refund of all sums paid.

Waiver of theft excess:

Your home is burgled even though you have set the alarm?

You will not have to pay the theft excess amount if you have insured your home with APRIL IARD. Reliable home monitoring and protection.

**Choose security and contact
APRIL Theft Protection
on 0 820 900 148 (€0.12 inc. VAT/min)**

Move with full confidence:

by calling **0 892 880 480** NOW (€0.34 inc VAT/min)

- You will obtain: a removal firm's estimate, price reductions. You even have access to our removal shop and the advantage of compensation cover against damage to your property during the removal.

Get work done on your home without any hassle:

by calling **0 892 108 007** NOW (€0.34 inc VAT/min)

- This gives you access to a national network of construction companies selected for the quality of their work and for meeting deadlines. You have the advantage of controlled, supervised prices. You are advised on estimates for work, and you delegate all your big projects: extensions, improvements, renovations, etc.
- You can also request an opinion on the amount of your estimates or a visit by a project manager (€120 inc. VAT),
- You have a full guarantee of one year on all the work done.



APRIL Assurances by your side

APRIL Assurances designs, manages and distributes simple and innovative insurance solutions, manages them with constant emphasis on reactivity and quality, and distributes them via a network of independent insurance consultants. With ISO 9001 version 2000 certification for its personal insurance design and management activities, APRIL Assurances puts customer satisfaction at the heart of its commitments.



A wide range of solutions

Highly diversified, they enable APRIL Assurances to offer a response to the widest possible range of insurance requirements : family, employees, borrowers, seniors, directors, the self-employed, students, travellers.

Providence

Providence
Health insurance and individual providence solutions.

Phone 0 891 46 9000
(€0,23inc. VAT/min)

Habitat

Loan insurance and credit offer solutions.

Phone 0 891 46 6000
(€0,23inc. VAT/min)

Company

Health insurance and providence solutions for companies, protection for company directors.

Phone 04 72 36 75 35

Our commitment Your satisfaction

- Immediate processing of documentation for management within a maximum 24 hours.
- 94% of people insured are satisfied with APRIL Assurances* products and services,
- 96% of our insurance consultants would recommend APRIL Assurances to a colleague**.



In 2005 APRIL Assurances enters Top 25 companies "Best places to work" in France.

APRIL Assurances subsidiaries



Saving, retirement and defiscalization solutions.



International insurance solutions.



Automobile and home insurance solutions.

Key facts

- APRIL Assurances founded in 1988,
- Division of APRIL GROUP, listed on the "Second Marché" of the Paris bourse,
- Almost 1 million people insured individually or through their employers,
- 550 staff,
- 11,400 independent insurance consultants.

Your Insurance Consultant

C: COURTAGE
17 Villa du Petit Parc
94000 CRETEIL
Tél. : 01 45 17 68 68



Registered office,
27 rue Maurice Flandin - BP 3261
69403 Lyon Cedex 03
Fax 04 78 53 65 18 - Internet www.april.fr



Ref. 10003 - All marks, logos, graphic layout and promotional text contained in this document are registered and the property of APRIL Assurances SA. These elements and text of any kind, may not be reproduced in whole or in part. Failure to comply with this rule will lead to legal action. *cumulative total of "satisfied" and "fairly satisfied" replies to an IPSOS phone survey carried out in May 2004 with a sample of 800 people insured. **cumulative total of "would certainly recommend" and "would probably recommend" replies to an IPSOS phone survey carried out in May 2004 with a sample of 240 correspondents and October-November 2004 with a sample of 240 correspondents.