

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 Senior 2)

Seniors

Loan Insurance from age 60

Your Cover - 2005/2006



■ For loans of €7,500 to €310,000

■ Reduced medical formalities

■ Subscription possible from age 60 (up to age 80)

■ "Bonus" services : removal and works and Remote monitoring



UNDERSTANDING

(Lnl Senior 2)

Loan Insurance from age 60

An innovative contract in response to the new requirements of the over-60's

What my loan insurance covers

- **In the event of Death or Total and Irreversible Loss of Autonomy (TILA)**, we undertake to **repay the total amount of the outstanding capital to the credit organisation** with which you subscribed your loan, within the limit of the capital covered.
- You can cover **all types of loan** from 7,500 euros upwards :
 - To help your children or grandchildren, to buy a vehicle,
 - To buy a second home, etc.



We now cover bridging loans if there is not a principal loan.

Calculation of premiums

- **Your premium is variable.** It changes every year, depending on the outstanding capital and your age.



In addition, for loans subscribed jointly, **the subscription fees and payment charges will be applied once only if the payment frequency is the same.**

Price advantages with Lnl Senior 2



- **If two of you subscribe together**

Each insured party has a price advantage on the amount of the premium, whatever their situation: married, living together, under French "pacs" contract, brothers or sisters, associates, etc. To take full advantage of this, the two insured parties must subscribe simultaneously on the same contract for the same loan.

- **If you are a non-smoker**

You may have the benefit of even lower premiums.

A new Unpaid Rent contract from APRIL IARD



- **In the event of your tenant's failure to pay the rent, and starting from the date of formal notice, we pay the rental amount due** : you therefore have no additional finance to provide! This cover includes all collection procedures after the formal notice and up to €8,000 cover against property damage.

- The vacant rental property covers 3 months' rental if you do not succeed in renting your property after the departure of the first tenant.

Please ask your insurance consultant for information or call 0820 815 820 (€0.12 inc. VAT/min).

- To simplify the procedure, your cover and your premiums are automatically revalued every year.

UNDERSTANDING

(Lnl Senior 2)

Loan Insurance from age 60

Basic cover

Death – Total and Irreversible Loss of Autonomy (TILA)

In the event of Death or TILA, we undertake to pay the lending organisation the outstanding capital of your loan, within the limit of the capital covered.

	Minimum Capital insured	Maximum Capital insured
Death / TILA capital	€7,500	€310,000
	Death	TILA
Age limit on subscription	80 years	64 years
Age limit for benefits	85 years	65 years

Examples of premiums for different situations

Premiums 2005 inc VAT

Examples of situations	Premiums Lnl Senior 2
Ms Richard is 65 years old. She decides to borrow €100,000 over 10 years. She is a retired executive. She smokes.	Total cost of insurance over 10 years : €19,627*. Overall average rate: 1.96%.
Mr Brown is 60 years old and a non-smoker. He is an executive in a small/medium-sized company. He borrows €150,000 over 15 years.	Total cost of insurance over 15 years : €17,958*. Overall average rate: 0.80%.
Mr and Ms Strong are both 62 years old. Neither of them smoke. They are retired and decide to borrow €75,000 over 10 years. Mr. Strong had a job with executive status and Mrs. Strong was a shopkeeper.	Total cost of insurance over 10 years : €12,747*. Overall average rate for the 2 insured parties: 1.70%.
Michaels are 60 and 65 years old respectively. Mr. Michaels is an executive and Mrs. Michaels is a retired executive. They borrow €150,000 over 15 years. They are non-smokers.	Total cost of insurance over 15 years : €45,059*. Overall average rate for the 2 insured parties: 2%.

* Excluding charges additional to premium



Medical formalities

Capital insured in €	Age on subscription up to 80
From €7,500 to €75,000	Health questionnaire (9 questions)
From €75,001 to €150,000	Health questionnaire + Medical report
From €150,001 to €310,000	Standard medical documentation

Standard medical documentation : proposal with medical questionnaire + medical report + Blood profile 1 + cytobacteriological examination of urine and chemistry of urine + electrocardiogram with cardiologist's report.

Blood profile 1 : blood count, blood sedimentation rate, measurement of glycaemia, creatinine, urea, 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.



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 unit. 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 Lille Marseilles, 8th district Toulouse Le Havre Pau Grenoble, St Martin d'Hères Strasbourg Reims	<p>To make an appointment, just one number to call</p> <p>0825 332 932 (€0,15 inc. VAT/min)</p> <p>from Monday to Friday, 8 am to 8.30 pm, and Saturday, 8 am to 12.30 pm</p>

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.



"BONUS" SERVICES

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

Reliable home monitoring and protection

Choose security and contact

April Theft Protection

on **0820 900 148** (€0,12 inc. VAT/min)



To ensure that your home is secure and for your peace of mind, 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 for 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.

Move with full confidence : by calling **0892 880 480** right 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 **0892 108 007** right now (€0,34 inc. VAT/min)

- his 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 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 Paris bourse (SBF 120),
- Almost 1 million people insured individually or through their employers,
- 550 staff,
- 11,400 independent insurance consultants.

Your Insurance Consultant

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