

APRIL - changing the image of insurance

APRIL Ireland is part of APRIL, a global insurance provider. They were formed in 1988 and set out to change the image of insurance by putting the customer at the heart of the organisation.

Today, APRIL has a market value in excess of €970 million and operate in 37 countries, looking after some 3 million policyholders worldwide. They have consolidated revenues exceeding €743 million and paid out claims totalling €250 million in 2010*.

The Avalon Plan is underwritten by Axeria Life International PCC Limited who is also part of APRIL.

You are in safe hands when you take out a protection policy with APRIL Ireland.

*All figures correct at 2010.

HEALTH RANGE
OF PLANS



Money Back Guarantee & The Financial Services Compensation Scheme

30 Days Money Back Guarantee

If for any reason you are not satisfied with your Avalon Plan, you may cancel it within 30 days from its start date for a full refund, provided that you have not made a claim.

Extra Protection - The UK Financial Services Compensation Scheme

In the unlikely instance that Axeria Life International PCC Limited is unable to meet its obligations under the Avalon Plan, you will be protected by the UK Financial Service Compensation Scheme (FSCS). More details about the FSCS can be found on their website: www.fscs.org.uk



CONTACT YOUR BUSINESS CONSULTANT ON:

...healthcare and hospitalisation cash plan
cash benefits when you need medical treatment



april | Ireland



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APRIL Ireland is a trading name of APRIL (Insurety) Ireland Limited [Company Registration No 360638], who is regulated by the Central Bank of Ireland, registered number C29542 and a wholly owned subsidiary of APRIL UK. Axeria Life International PCC Limited in respect of its Income Protection Cell (registered in Malta No. C 45566) is authorised and regulated by the Malta Financial Services Authority. AVAEBR 01/12

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AVALON

Avalon healthcare & hospitalisation cash plan

FREE
children
cover

Apply
TODAY
Get Accepted
IMMEDIATELY



Cash benefits when you need medical treatment

Have you noticed these days how even the most routine dental, optical or medical treatments can end up costing you money? Whether it's for prescription drugs, to see a specialist or you need to stay in hospital overnight – they can all incur personal expense and leave you out of pocket.

But not any longer...

Our Avalon Healthcare and Hospitalisation Cash Plan provides you and your family with a range of cash benefits so next time you need routine medical treatment, you know many of your expenses will be covered.

Additional savings...

Whichever level of cover you choose, Avalon offers tremendous value for money for you and your family. But in addition, if you choose to pay annually there are some great extra savings to be had.

Typical example showing how you could claim €thousands!

Patrick O'Hare visited his optician and had new glasses prescribed.
Some months later his wife had a dental check-up and required a filling.
Following the birth of their baby, he and his wife took a much deserved overseas holiday which required vaccinations.
Later that year he had an unfortunate accident and spent several nights in hospital that required some ongoing medication and visits to his physiotherapist.

*Based on Joint Platinum Cover taken out.

TYPE OF CLAIM	AMOUNT CLAIMED
Eye test and new glasses	- €160
Dental check-up and filling	- €160
Maternity cash for a new baby	- €1,200
Holiday vaccinations	- €160
5 nights in hospital	- €1,000
3 visits to Physiotherapist	- €480
TOTAL CLAIMED	€3,160*

Remember, you get the flexibility that benefits are payable to you whether you receive treatment privately or under the HSE.

LEVEL OF COVER	SINGLE COVER			JOINT COVER		
	Monthly Premium	Annual Premium	Annual SAVINGS	Monthly Premium	Annual Premium	Annual SAVINGS
BRONZE	€12.87	€144.44	€10	€25.74	€288.88	€20
SILVER	€25.74	€288.88	€20	€51.48	€577.76	€40
GOLD	€38.61	€433.32	€30	€77.22	€866.64	€60
PLATINUM	€51.48	€577.76	€40	€102.96	€1,155.52	€80

Children covered FREE!

If you have any children under the age of 18, they will also be covered at no additional charge. Apply for a joint policy with a partner and your children will receive full benefits. If you apply for single cover, they will receive half benefits.

Applying for this policy could not be simpler - NO medical examinations

There is no lengthy underwriting procedure, just one short application to complete. Apply today and you could be covered immediately! If you are under the age of 65 you will enjoy the full benefits detailed below. Those over 65 but under 70 years old can still join and will be entitled to half the standard benefits.

These are the 22 Cash Benefits...

LEVEL OF COVER	PROFESSIONAL SERVICES CASH BENEFITS									HOSPITAL CASH BENEFITS					ADDITIONAL CARE CASH BENEFITS					BONUS CASH BENEFITS		
	Dental	Optical	Specialist Consultations	Chiroprody	Maternity	GP Expenses	Hearing Aid	Physiotherapy, Acupuncture, Homeopathy, Osteopathy, Chiropractic	In Patient Admission	Joint In Patient Admission	Day Case Admission	Accident In Patient Admission	Worldwide In Patient Admission	Accident & Emergency Unit Attendance	Nursing Home In Patient Care	Recovery Bonus	Convalescent Home	Home Help	Home Nursing	Sickness & Accident Cash	Serious Injury Cash	Accidental Death Cash
BRONZE	€40 per year	€40 per year	€80 per year	€50 per year	€150 per child	€20 per year	€40 per year	€120 per year	€30 per night	€80 per night	€50 per day	€50 per night	€50 per night	€20 per visit	€15 per night	€150 per year	€15 per night	€250 per year	€250 per year	€25 per day	€8,000 lump sum	€8,000 lump sum
SILVER	€80 per year	€80 per year	€160 per year	€100 per year	€300 per child	€40 per year	€80 per year	€240 per year	€60 per night	€160 per night	€100 per day	€100 per night	€100 per night	€40 per visit	€30 per night	€300 per year	€30 per night	€500 per year	€500 per year	€50 per day	€16,000 lump sum	€16,000 lump sum
GOLD	€120 per year	€120 per year	€240 per year	€150 per year	€450 per child	€60 per year	€120 per year	€360 per year	€90 per night	€240 per night	€150 per day	€150 per night	€150 per night	€60 per visit	€45 per night	€450 per year	€45 per night	€750 per year	€750 per year	€75 per day	€24,000 lump sum	€24,000 lump sum
PLATINUM	€160 per year	€160 per year	€320 per year	€200 per year	€600 per child	€80 per year	€160 per year	€480 per year	€120 per night	€320 per night	€200 per day	€200 per night	€200 per night	€80 per visit	€60 per night	€600 per year	€60 per night	€1,000 per year	€1,000 per year	€100 per day	€32,000 lump sum	€32,000 lump sum