

Health insurance

pertaining to policy terms and conditions: GTZ2010

Costs due to War and Kindred Risks

We will reimburse the costs that fall under the health insurance coverage (standard or extended), even if these are incurred as a result of war and kindred risks. War and kindred risks includes armed conflict, civil war, uprisings, domestic unrest, riots and mutiny. The costs of war and kindred risks are insured on a mutual basis. This means that you will be reimbursed at cost price provided there are sufficient resources in the 'war and kindred risks fund'. If there are insufficient resources in the fund, you will be reimbursed a percentage.

Medical Expenses

- We will only reimburse the costs listed below if they are medically necessary.
- The maximum that we reimburse is the amount approved by the official institutions in the country where the medical treatment is given. In the Netherlands, that institution is the Dutch Health Care Authority, known as the NZa.

	STANDARD AND EXTENDED COVERAGE
General Practitioner	Cost price
Medicines	Cost price
Tests, e.g. laboratory tests	Cost price
Specialists	Cost price
Hospitalisation, including nursing, specialists, tests and other additional costs	Cost price <ul style="list-style-type: none"> • Maximum of 365 days. • If the hospital has several nursing classes, we will reimburse the costs of the nursing class that is equivalent to the 3rd class in a Dutch hospital.
Transplant (bone marrow, bone, cornea, skin tissue, kidney, heart, liver (orthotopic), lung, heart-lung and kidney-pancreas)	Cost price
Dialysis	Cost price
Plastic surgery	Cost price We will only reimburse these costs in the event of: <ul style="list-style-type: none"> • disfiguration caused by an accident; or • serious defects immediately present and detected at birth.
Medical transport	Cost price A maximum of € 0.20 per km is reimbursed if you use your own transport.
Rehabilitative day care	Cost price
Physiotherapy and exercise therapy	Maximum of 25 treatments per person and per year insured
Speech therapy	Maximum of 25 treatments per person and per year insured
Vaccinations and immunoglobulins against rabies and tetanus	Cost price We will only reimburse these costs if you have been exposed to the risk of infection.

	STANDARD COVERAGE	EXTENDED COVERAGE
Dental treatment	Maximum of € 350 per person and per year insured. We will only reimburse these costs if they are incurred as the result of an accident.	Maximum of € 350 per person and per year insured. Regardless of the cause, i.e. not only as the result of an accident.
Orthodontics	-	Only for people up to the age of 21. Maximum of € 1,200 per person for the full period that the person insured was insured at the company. The upper age limit and maximum reimbursement do not apply to certain maxillofacial defects.
Medical aids	-	According to the <u>Medical Aids Regulations</u>
Psychotherapy	-	Maximum of € 700 per person and per year insured. We will only reimburse the costs if the therapy is given by a psychotherapist or psychiatrist.
Alternative health care	-	Maximum of € 500 per person and per year insured.
Second opinion (requesting advice from another specialist)	-	Cost price We will only reimburse these costs in the case of major treatments.
Hereditary test	-	Cost price
Preventive testing of cardiovascular system	-	1x every 2 years
Preventive testing for breast cancer	-	1x every 2 years Only for women aged 50 or older.
Preventive testing for cervical cancer	-	1x every 5 years Only for women between the ages of 30 and 60.
Preventive juvenile health care comparable with the Dutch Infant Welfare Centre	-	Cost price
Preventive children's vaccinations	-	Cost price We only reimburse vaccinations that are included in the <u>Vaccination Programme of the National Institute of Public Health Protection (RIVM)</u> in the Netherlands and which fall under the Exceptional Medical Expenses Act (AWBZ).
Preventive vaccination against influenza	-	Cost price
Oral contraceptives	-	Cost price

Pregnancy and delivery	Coverage (cost price) only exists for unforeseen emergencies that necessitate critical medical intervention. Other costs are not covered.	<ul style="list-style-type: none"> • During the first 12 months coverage (cost price) only exists for unforeseen emergencies that necessitate critical medical intervention. • After the 12-month waiting time, coverage also exists for other costs. As soon as you know that you are pregnant, you must call the OOM Emergency Centre. If you do this on time, we will reimburse at cost price. If you fail to do this or do this too late, we will only reimburse a maximum of 65% of the costs.
Maternity care	-	Maximum of € 1,500
Fertility treatments Artificial insemination (AI) In vitro fertilisation (IVF)	-	No coverage exists during the first 12 months. There is subsequent coverage, provided the woman is younger than 40 and the situation qualifies as one of primary childlessness. The following will then be reimbursed: <ul style="list-style-type: none"> • AI: maximum of 3 treatments. • IVF: maximum of 3 treatments, subject to a maximum of € 3,000 per treatment.
Sterilisation	-	Cost price We only reimburse the cost of an outpatients' department procedure in the case of male sterilisation.
Abortion	-	Cost price

SOS Costs

	STANDARD AND EXTENDED COVERAGE
<ul style="list-style-type: none"> • Repatriation/evacuation • Search/rescue • Transport of mortal remains • Special costs 	The coverage for these SOS costs under the health insurance coverage is equal to the <u>SOS insurance coverage</u> .

Miscellaneous Costs

	STANDARD AND EXTENDED COVERAGE
Exceptional Medical Expenses Act (AWBZ) benefits	If you return from abroad to live in the Netherlands again and are insured under the Exceptional Medical Expenses Act (AWBZ), there are waiting times for some benefits. We will reimburse these AWBZ benefits during those waiting times.
Accommodation costs	If you must live close to a hospital (away from your place of residence) as a patient for medical reasons, we will reimburse your accommodation costs up to a maximum of € 100 per day and up to a maximum of € 2,000 for each case of illness.

Cost price means that we fully reimburse the costs.

SOS insurance

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SOS Costs

Repatriation/evacuation	<p>We will only reimburse these costs if on site medical treatment is not possible and the treatment cannot be postponed (i.e. only when urgent). In that case we will reimburse:</p> <ul style="list-style-type: none"> the patient's travelling costs (round trip). You can choose to be repatriated to the closest treatment option or to your country of origin or the country where you reside. travelling and accommodation costs for 1 accompanying person if medical accompaniment is necessary or if the patient is younger than 16. travelling and accommodation costs of children younger than 24 months (who are insured through us) if the mother is repatriated. <p>Travelling costs are reimbursed at cost price (scheduled or charter flight, on an economy class basis).</p> <p>Accommodation costs are reimbursed up to a maximum of € 100 per day and up to a maximum of € 2,000 per case of illness.</p>
Search/rescue	Maximum of € 10,000 per event.
Transport of mortal remains	Cost price
Special costs	<ul style="list-style-type: none"> Costs of extending an airline ticket in the event of illness/an accident while on leave in your country of origin: maximum of € 1,200. Visit by 1 person in the event of danger to the life/death of an insured person: travelling costs (cost price) and accommodation costs up to a maximum of € 100 per day and a maximum of € 2,000 per case of illness. Telecommunication charges in the case of covered repatriation: maximum of € 125 per repatriation.

Cost price means that we fully reimburse the costs.

Travel insurance

pertaining to policy terms and conditions: RV2010

Luggage	<p>In the event of theft, loss or damage, we will compensate the current value up to a maximum of € 3,000 per person, per event.</p> <p>Maximum compensation amounts apply to specific types of luggage (e.g. for valuables).</p> <p>Excess: € 125 per event.</p>
Supplementary coverage for valuables (cameras and film/video/audio and/or visual/computer equipment)	<p>Standard coverage for valuables is € 750.</p> <p>You can increase this coverage by an amount insured of your choice: € 1,000, € 2,000, € 3,000, € 4,000 or € 5,000.</p>

Repatriation	We will reimburse travelling costs (round trip) in the event of: <ul style="list-style-type: none"> • danger to life (illness/accident) or death of non-accompanying family members in the 1st or 2nd degree. • material damage to the home, household contents or business in your home country.
Theft or loss of passport or visa	We will reimburse the travelling and accommodation costs that you must incur to go to where a replacement document is issued. Maximum of € 450 in total for all persons insured. The compensation for the passport/visa itself falls under the luggage coverage.
Damage to holiday accommodation	Maximum of € 450 per event.
Telecommunication charges	If an event is covered under the travel insurance, we will reimburse the costs for contacting Unigarant or the OOM Emergency Centre. Contact with others will be reimbursed up to a maximum of € 150.
Lodging and subsistence costs	Maximum of € 50 per person, per day.

Cancellation insurance

pertaining to policy terms and conditions: ANN2010

The cancellation or transfer charges for cancellation or early termination of transport or accommodation	The insurance applies to all travel up to a maximum of 2 months. The travel may be for private or business purposes. A maximum amount of € 2,000 per person up to a limit of € 8,000 per policy will be reimbursed per event.
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Household contents insurance

pertaining to policy terms and conditions: INB2010

Damage to household contents as the result of fire, storms or burglary	<ul style="list-style-type: none"> • Compensation takes place on a first loss insurance basis. This means that no underinsurance is applied. The compensation is limited to your chosen amount insured. • You can choose from € 25,000, € 50,000 or € 75,000. • Jewellery is compensated up to a maximum of € 1,000 and audiovisual equipment up to a maximum of € 2,500. • Excess: € 250 per event. • Coverage only exists at the risk address that you have specified and which is mentioned on the policy sheet.
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Third party insurance for private individuals

pertaining to policy terms and conditions: AVP2010

Liability for damage to people and property	Maximum of € 1,250,000 per event.
Furnishing security	Maximum of € 125,000.

Legal assistance insurance

pertaining to policy terms and conditions: RB2010-2

	BASIC COVERAGE	TOP COVERAGE
	<ul style="list-style-type: none"> You are entitled to legal assistance. This is provided by ARAG Rechtsbijstand. If ARAG incurs external costs, these will be reimbursed up to a maximum of € 15,000. A case will be handled if the interest is at least € 200. The maximum surety is € 50,000. When taking out new insurance, a waiting time of 3 months applies. As a rule, no coverage exists for events occurring within the waiting time. This does not apply if you can demonstrate that the incident was not foreseeable. 	
Assistance for redress	Insured	Insured
Criminal law assistance	Insured	Insured
Contractual law assistance	Insured	Insured
Labour law and social security law assistance	Not insured	Insured
Legal assistance with regard to the law of persons and family law	Not insured	Insured
Legal assistance with regard to immovable property	Not insured	Insured. Maximum of € 7,500 per event.
Legal assistance for immovable property kept in the Netherlands		Can be insured for additional premium. Examples: disputes regarding maintenance of the home or disputes involving neighbours (Section E) and rental of property (Section F).

Personal accident insurance

pertaining to policy terms and conditions: PO2010

In the event of death (category A)	Your chosen amount insured. You can choose from € 5,000, € 10,000 or € 25,000.
In the event of permanent disability (category B)	Your chosen amount insured. You can choose from € 25,000, € 50,000 or € 100,000. Depending on your particular invalidity, you will receive a percentage of this figure.
Riding on a motorcycle of 50 cc or more	Maximum of 25% of the amount to be paid out for Category A or B. If you ride without a helmet, the maximum payment is 10%.

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