International Expat Insurance

Insurance product information document

Product manufactured by Allianz · Administered by Henner · Distributed in the Netherlands by JoHo Insurances

JoHo Insurances
expatverzekering.nl

Product: International Expat Insurance Package

This document presents a summary of the main benefits and exclusions of the product. It does not take into account your needs and specific requests. Please refer to the pre-contractual and contractual documents (general conditions, benefit overview and member's guide) for comprehensive information. In particular, details on reimbursement levels are available in the benefit overview.

What is this type of insurance?

The International Expat Insurance Package is an international private health insurance solution for expatriates, internationally mobile individuals and their families. It is built around a core International Medical & Assistance plan — available in three progressive levels (Essential, Bronze and Gold) — which can be extended with optional dental, life, accidental death & invalidity and disability cover. Cover is worldwide, excluding the United States (except emergency treatment). Henner administers the plan on behalf of the insurer Allianz.

What is insured?

Benefit amounts are subject to annual maximums and per-benefit sub-limits set out in the benefit overview.

CORE PLAN – SYSTEMATICALLY INCLUDED:

- ✓ **Hospitalisation (inpatient)** – room & board, intensive care, surgeon/anaesthetist fees, medical devices and prostheses, and other in-hospital medical expenses
- ✓ Up to **€500,000** (Essential) / **€1,000,000** (Bronze) / **€3,000,000** (Gold) per insured, per year
- ✓ Cancer treatment, organ transplant (excl. donor costs), kidney dialysis, HIV/AIDS treatment, local ambulance and complications of pregnancy
- ✓ **Emergency medical evacuation and repatriation**, dispatch of medication, family-member visit during hospitalisation and a 24/7 medical assistance hotline

INCLUDED FROM BRONZE / GOLD LEVEL:

- ✓ **Outpatient treatment** – GP and specialist fees, diagnostic tests and imaging, prescribed drugs, physiotherapy
- ✓ Preventive & well-being care, vaccinations, vision care and medical aids/prostheses
- ✓ **Pregnancy and childbirth** (10-month waiting period applies)

OPTIONAL ADDITIONAL INSURANCES:

- ✓ **Dental care** – Basic (€3,000) or Comprehensive (€5,000) per insured, per year
- ✓ **Life Cover** – lump sum on death, €50,000 to €500,000
- ✓ **Accidental Death & Invalidity** – lump sum €50,000 to €500,000
- ✓ **Temporary Incapacity** – monthly allowance for up to 2 years (max. 80% of gross salary)
- ✓ **Permanent Disability** – monthly allowance (only in combination with Temporary Incapacity)

Benefits and their limits depend on the chosen cover level and are set out in full in the benefit overview.

What is not insured?

- ✗ Treatment or procedures prescribed before the effective date or during waiting periods
- ✗ Planned (non-emergency) treatment in the USA; residents of the USA are not eligible for the plan
- ✗ Dangerous / adventure and professional sports (e.g. rugby, aerial sports incl. kitesurfing, motor racing, competitive winter sports, rafting)
- ✗ Consequences of alcoholism, drunkenness, drug or other addiction
- ✗ Experimental treatments
- ✗ Pregnancy and childbirth on the Essential level; pregnancy costs during the 10-month waiting period on Bronze/Gold
- ✗ Disability caused by psychological/psychiatric conditions (for the disability covers)

Are there any restrictions on cover?

- ! Benefit amounts are subject to annual maximums and per-benefit sub-limits in the benefit overview
- ! Waiting periods: 10 months for pregnancy/childbirth (Bronze/Gold), 12 months for major dentistry, 90 days for Temporary Incapacity
- ! **Prior agreement** is required for planned hospital admissions and certain treatments; without it, reimbursement may be reduced
- ! Deductibles and co-payments may apply (e.g. an outpatient deductible on Bronze/Gold; 20% co-payment on a normal childbirth under Bronze)
- ! USA: emergency treatment only, up to 90 days per insurance year, excluding pregnancy-related costs
- ! Hospital room type depends on the level (shared/semi-private on Essential/Bronze; private on Gold)
- ! Acceptance is subject to a medical questionnaire; exclusions, a premium loading or an increased deductible may apply

Exhaustive lists of exclusions and restrictions are set out in the general conditions.

Where am I covered?

- ✓ The medical plan provides **worldwide cover, excluding the United States**. In the USA only unforeseen emergency treatment following accident or illness is covered, up to 90 days per insurance year (excluding pregnancy-related costs). Residents of the USA are not eligible.
- ✓ Medical cover continues in countries carrying a negative (orange or red) travel advisory.
- ✓ The Life, Accidental Death & Invalidity and disability covers require a policy address in one of the following countries: Austria, Belgium, Denmark, Finland, France, Germany, Ireland, Italy, Luxembourg, Netherlands, Norway, Portugal, Spain or Sweden.

What are my obligations?

When taking out the insurance

– Complete the application form and health declaration as accurately as possible.
– On the effective date you must be no older than 60 to take out the package (Life can be taken out up to age 59).
– For the disability covers you must provide proof of income; the insured income is between €12,000 and €120,000 per year and may not exceed 80% of your fixed annual income.

During the life of the plan

– Pay the premium on the due dates.
– Notify Henner / JoHo Insurances of any change in your personal circumstances, address, employment or other insurance cover.
– Obtain prior agreement before planned hospital admissions and treatments that require it.

When making a claim

– Submit claims through your personal online portal or the MyHenner app. Keep the original invoices in case Henner has additional questions.

When and how do I pay?

Premiums are payable in euros or US dollars and can be paid **yearly, half-yearly or quarterly** by bank transfer or bank card. No surcharge applies to instalment payments; monthly payment is not available.

Premiums depend on the cover level, the age of the insured and the chosen deductible. On the basis of the health declaration the insurer may apply a premium loading. Premiums are adjusted each year on 1 January.

When does the cover start and end?

Cover begins on the agreed start date, subject to acceptance by the insurer and payment of the premium. Cover cannot start retroactively. The contract runs per calendar year (1 January – 31 December) and renews automatically.

End ages of the covers

– Medical & assistance: no maximum end age.
– Life Cover: up to age 60.
– Accidental Death & Invalidity and disability (TI + PD): up to age 66.

Cover also ends on non-payment of premiums, when the conditions of insurance are no longer met, or on permanent return to your country of nationality.

How do I cancel the contract?

– A **30-day cooling-off period** applies from the moment you receive the policy; within this period you may cancel without giving a reason.
– After the minimum term of 12 months the plan can be cancelled monthly, with one month's notice, taking effect on the first day of a month.
– Early cancellation within the first year is only possible on permanent return to and registration in your country of nationality (NL/BE).
– To cancel, email **contact@johoinsurances.org** or use the online cancellation form on expatverzekering.nl.

The International Expat Insurance Package is provided by:

- **Allianz** – insurer of the plan.
- **Henner** – administrator and insurance intermediary, registered in France with ORIAS under no. 07.002.039 and regulated by the ACPR. Registered office: 14 boulevard du Général Leclerc, 92200 Neuilly-sur-Seine, France.
- **JoHo Insurances** – distributor in the Netherlands, an AFM-registered intermediary (no. 12043929). Stationsweg 2-D, 2312 AV Leiden, the Netherlands · expatverzekering.nl