

# Gouda Expatriate Policy

Coverage overview

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### 1. GOUDA SERVICE PACKAGE

In order to make your stay abroad a pleasant and safe one the Gouda Service Package offers you the following benefits:

**Emergency evacuation and repatriation** € 1,500,000

**Repatriation of mortal remains** € 25,000

**Referral service to competent medical specialist abroad**

#### Long distance medical advice

The insured person may contact any of the Gouda Assistance centers to obtain medical advice from a medical practitioner when they are unable to obtain advice from a medical practitioner locally. It must be noted that a telephone conversation, even with the local attending physician, cannot establish diagnosis and must be treated as advice only.

#### Pre-trip referral information

#### Essential medication/medical equipment

Upon request from a local attending physician Gouda Assistance will, when possible and legally permissible, dispatch any essential medicine and/or medical equipment required for you which is not locally available.

**Additional travel and accommodation expenses** € 7,500

Organization as well as reimbursement of an economy round trip transportation for:

- two insured in connection with the death or serious illness of a family member in the first or second degree in the home country;
- two family members in the first or second degree, in the event that the insured is in mortal danger as a result of illness or accident;
- one person to accompany an insured person in case of an emergency evacuation.

Accommodation expenses are reimbursed to a maximum of € 150 per day for all insured together, with a maximum of 15 days.

## 2. MEDICAL EXPENSES (IN EURO'S)

	Classic	Select
maximum amount insured per person per year	500,000	1,000,000
deductible per person per year	100	100
<b>INPATIENT &amp; DAY CARE TREATMENT</b>		
hospital services (hospital accommodation, surgeons' and anesthetists' fees and nursing charges)	full refund	full refund
organ transplant up to	150,000	150,000
parent accommodation (accompanying child under 16) maximum of 30 days, per day	150	150
road ambulance	full refund	full refund
<b>OUTSIDE THE COUNTRY OF RESIDENCE</b>		
accident or acute illness	full refund	full refund
elective home country treatment up to	50,000	50,000
<b>EMERGENCY DENTAL TREATMENT</b>		
following an accident or for the immediate relief of pain up to	1,500	1,500
<b>OUTPATIENT TREATMENT</b>		
following hospital stay	full refund	full refund
general practitioner & specialist		full refund
physical treatment or speech training (phoniatics) per person per year up to		1,250
<b>OTHER BENEFITS</b>		
home nursing up to 90 days up to		4,500
psychiatric care up to		10,000
normal pregnancy & childbirth up to (A 12-months waiting period is applicable)		8,500
home country childbirth/travel costs (A 12-months waiting period is applicable)		50%
physical rehabilitation following inpatient treatment up to		2,000
<b>ALTERNATIVE MEDICAL TREATMENT</b>		
chiropractic, osteopathy, acupuncture, homeopathy up to (first two treatments are excluded)		750
homeopathic & antroposophic medicines up to		750
<b>ROUTINE DENTAL TREATMENT (OPTION)</b>		
80% up to	500	750

The underwriting terms are full medical underwriting. Each individual/couple/family to be insured completes a medical questionnaire declaring their full medical history. This is then assessed by Gouda Insurance's medical advisor and specific terms are applied, if applicable.

### 3. CONTINUOUS TRAVEL (IN EURO'S)

This insurance covers extra expenses and damage to luggage during holidays and journeys as a result of any calamity including loss or theft.

The amounts insured are per person per event

1. LUGGAGE INCLUDING THE FOLLOWING:	Classic	Select
deductible per event	50	50
maximum amount insured per person per event		
a. merchandise	500	1,250
b. (tele)communication equipment	200	600
c. audio and visual equipment, optical and musical instruments, fur, suede and leather clothing and other valuables	750	2,000
d. watches and jewels	400	1,000
e. computer, laptops, electronic diaries, notebooks	1,000	2,500
f. money/checks	125	250
g. motor car audio equipment, accessories, spare parts	250	750
h. travel documents	cost price	cost price
i. (sun)glasses, contact lenses, hearing aids, braces and prostheses	200	600
j. bicycles, surfing material and inflatable boats	250	500
k. goods & presents bought during the trip	250	500
<b>COVERAGE FOR WINTER- AND WATER SPORTS</b>		
l. sports equipment	500	2,500
m. expenses rented replacement equipment	100	250
n. unused lessons due to illness or an accident	100	250
<b>OVERALL LIMITS PER PERSON PER EVENT</b>		
for all luggage together	2,000	6,000
for all items (a-d) together	1,500	4,000
<b>2. EXTRA ABOVE THE AMOUNT INSURED FOR ALL THE INSURED TOGETHER</b>		
cost of purchase of replacement clothes and toilet requisites (no deductible is applicable)	250	750
necessary telecommunication expenses per event	100	250
<b>3. CANCELLATION/CURTAILMENT/MISSED DEPARTURE/TRAVEL DELAY</b>		
maximum per year per person per policy	1,000	2,000
<b>4. EXTRA WORLDWIDE COVERAGE (OPTION)</b>		
to extend coverage for Medical Expenses Abroad and Gouda Service Package outside the insurance area	*	*

\* The maximum period of cover is 60 days per stay abroad

#### 4. HOUSEHOLD CONTENTS (IN EURO'S)

The household contents insurance covers the financial consequences of damage to the household contents, depending on the coverage chosen by the insured.

	Classic	Select
deductible per event	250	250
maximum amount insured	100,000	100,000

##### 1. INSURED IS ANY DAMAGE TO THE HOUSEHOLD CONTENTS IN THE DESCRIBED BUILDING BY

fire, fire extinction, lightning strike	covered	covered
explosion	covered	covered
storm	covered	covered
water	covered	covered
theft after forceful entry from the outside except valuable objects hereunder unless option 4 is applicable – personal ornaments – audio-visual equipment – photographic/film equipment	covered	covered
oil, smoke and soot		covered
impact by vehicles on road or water		covered
water from aquariums		covered
vandalism		covered
extortion and robbery (in the home)		covered
glass damage		covered
refrigeration damage		covered
riots		covered
cranes		covered

##### 2. GOODS OUTSIDE THE DESCRIBED BUILDING

maximum period is 3 months only material damage by fire, fire extinction, lightning strike and explosion		covered
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##### 3. ON TOP OF THE AMOUNT INSURED FURTHERMORE COMPENSATION FOR

salvage expenses	covered	covered
fees and expenses of experts for assessment of the damage	covered	covered
the cost of removal of debris max. 10% above amount insured	covered	covered

Note: for Select various other options are available.

##### 4. VALUABLES (OPTION)

For personal ornaments, audio-visual and photographic/film equipment If the amount to be insured for valuable objects is higher than 5.000, the insured person must submit invoices and/or valuation report.	covered	covered
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##### 5. TENANT LIABILITY (OPTION)

In some countries (e.d. Belgium, France, Luxembourg, Italy, Switzerland) tenants are liable by law for damage to the rented apartment/house.	covered	covered
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The household contents insurance is not applicable for the areas Caribbean and Bahamas.

Acceptance and the height of the amount to be insured are subject to underwriting by Gouda Insurance. If the nature of the risk makes this necessary, it is possible that Gouda Insurance applies specific terms or premiums.

Under no circumstances, cover is granted for objects of wood.

5. PERSONAL LIABILITY (IN EURO'S)

	Classic	Select
amount insured per event	275,000	525,000
deductible per person per year	100 or 250	100 or 250

- The insurance covers liability for damage to:
- A person (injury and death)
  - Goods belonging to others then the insured (damage, destruction and/or loss)

- Insured are:
- Insured
  - Domestic staff

6. PERSONAL ACCIDENT (IN EURO'S)

In the event of death, the insurance pays the insured sum out in full. In the event of permanent disablement, a percentage of the insured sum is paid out. This percentage is dependent on the degree of disablement. The amounts insured are as follows:

AMOUNT INSURED	Classic	Select
death by accident – adults	7,500	15,000
death by accident – children (under 21)	3,000	5,000
permanent disablement	15,000	75,000

**PROFESSION**

This coverage only applies to administrative and commercial professions and to supervisory and executive positions. Coverage is not possible for those who do manual labor or work with machines.

**AGE LIMIT**

Eligible for this insurance are insured under the age of 60. The insurance ends automatically for adults on the last day of the insurance year in which they have reached the age of 65 and for children on the last day of the insurance year in which they have reached the age of 21.

**MAXIMUM AMOUNT INSURED**

If one desires to increase the limit for personal accident, then the premium is on application (groups only).

Goudse Schadeverzekeringen N.V. has been registered as a non-life Insurer with the Autoriteit Financiële Markten (Authority Financial Markets; AFM). Gouda Insurance provides insurances and other financial products. Gouda Insurance is situated at: Bouwmeesterplein 1, 2801 BX Gouda, The Netherlands (Postal address: PO Box 9, 2800 MA Gouda, The Netherlands).