

# Gouda Expatriate Policy

## premium overview (IN EURO'S)

All premiums are per year. There is respectively 3% and 5% extra premium for payments per half-year or quarter.

### Applicable law/conflicts

This insurance shall be subject to Dutch law. In so far as the law does not prescribe differently in a coercive manner, any conflicts between the parties shall be submitted to the competent court in the District of Rotterdam.

### 1 & 2. GOUDA SERVICE PACKAGE AND MEDICAL EXPENSES (compulsory)

CLASSIC						
Ages	20-29	30-39	40-49	50-59	60-64	child (0-20)
Europe	818	923	1.290	1.877	2.278	513
World Excluding USA & Canada	923	1.164	1.455	2.408	3.499	575
Worldwide	1.983	2.277	2.850	4.102	5.631	1.078
dental option	85					

SELECT						
Ages	20-29	30-39	40-49	50-59	60-64	child (0-20)
Europe	1.242	1.467	1.843	2.630	3.675	784
World Excluding USA & Canada	1.467	1.652	2.026	3.166	4.104	883
Worldwide	3.119	3.465	4.643	6.059	7.484	1.505
dental option	152					

### 3. CONTINUOUS TRAVEL

	CLASSIC	SELECT	WORLDWIDE SUPPLEMENT*
Individual	66	154	18
Couple	110	209	32
Family	138	226	45

\* except for insured with worldwide medical coverage

### 4. HOUSEHOLD CONTENTS

CLASSIC	% OF AMOUNT INSURED (minimum amount insured is 12.000)		
Area*	European Union, Middle East Australia & New Zealand	Asia, North America & Europe (excl. European Union)	Africa & Latin America
Household contents	0,4	0,7	1,4
Valuable theft risk option**	1,5	2,0	2,5

SELECT	% OF AMOUNT INSURED (minimum amount insured is 12.000)		
Area*	European Union, Middle East Australia & New Zealand	Asia, North America & Europe (excl. European Union)	Africa & Latin America
Household contents	0,6	1,1	1,8
Valuable theft risk option**	1,5	2,0	2,5
% OF ANNUAL RENT			
Tenant liability option	1,4	1,4	1,4

\* Other countries on application. If you don't know in which area is your country of residence, please check with Gouda Insurance.

\*\* For personal Ornaments, Audio-visuals & Photographic Equipment.

### 5. PERSONAL LIABILITY

CLASSIC	Europe	World (excl. USA & Canada)	Worldwide
INDIVIDUAL			
deductible 250	33,00	37,40	61,60
deductible 100	37,80	41,30	66,00
COUPLE			
deductible 250	41,30	49,50	77,00
deductible 100	44,00	52,30	82,50
FAMILY			
deductible 250	46,20	56,10	88,00
deductible 100	49,50	60,50	93,50

SELECT	Europe	World (excl. USA & Canada)	Worldwide
INDIVIDUAL			
deductible 250	37,40	41,80	70,40
deductible 100	41,30	46,80	77,00
COUPLE			
deductible 250	45,70	52,80	85,30
deductible 100	49,50	57,80	93,50
FAMILY			
deductible 250	50,60	60,50	96,80
deductible 100	55,00	66,00	104,50

### 6. PERSONAL ACCIDENT

	Classic	Select
Individual	24,80	99,00
Couple	49,50	198,00
Family	71,50	286,00