

Expat Policy for Foreign Professionals in The Netherlands

Gouda Service Package

Special Terms and Conditions

De Goudse Insurance

Version 1.0
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Imagine your father were to pass away in your home country or that you pass away in The Netherlands and your family wants to have your remains transported to your home country.

While it's not something you wish for, it can happen. You can't prevent it. However, with our Gouda Service Package, you can make sure that you don't get stuck with the costs.

The terms and conditions for your Gouda Service Package detail what damages we insure against and what damages we do not. We also explain how the process works, if you suffer damages.

We don't use any complicated terminology, just clear language.
So you know where you stand.

Where can you find what?

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Appendix **Glossary**

Any words that you see underlined in the terms and conditions are explained in the Glossary. We have underlined these words the first time they appear in the text.

If you wish to apply for Gouda Service Package, you must *always* contact our De Goudse Assistance in advance. The telephone number is + 31 20 59 29 011.

Please note:

Together, the Special Terms and Conditions for Gouda Service Package and the General Terms and Conditions of the Expat Policy for Foreign Professionals in The Netherlands form one whole. The General Terms and Conditions apply to the entire package. This document contains the specific terms and conditions that apply to your Gouda Service Package insurance policy.

Article 1.

General

1.1 What are you insured for?

Under our Gouda Service Package insurance policy, you will automatically be insured against the following insurance components:

	Article
- Transport of mortal remains or burial/cremation in The Netherlands	2.1.1
- Additional travel and accommodation expenses	2.1.2
- Telecommunication expenses	2.1.3

In addition, you can choose from the supplementary insurance policies listed below.

1.2 Who is insured?

The insurance policy schedule will tell you whom the cover applies to. There are 4 options, namely:

- Single
- Single parent family
- Family without children
- Family with children

Single

The insurance policy only applies to:

- you as the policyholder;

Family

The insurance policy applies to:

- you as the policyholder;
- your spouse or registered partner, who travelled to The Netherlands with you;
- the persons whom you live with as a family (albeit excluding children).

Single/Family with children

The cover for single parents applies to those children of the policyholder who travelled to The Netherlands with him or her. The cover for families applies to those children of the family members who travelled to The Netherlands with the family.

The insurance policy applies to:

- minor children who travelled to The Netherlands, also including foster children and step children;
- adult, unmarried children, including foster children and step children, providing these children:
 - live with you;
 - are living away from home in The Netherlands to study (full-time, daytime classes);
- unmarried children who travelled to The Netherlands, which also includes foster children and stepchildren living in a nursing home in The Netherlands. This nursing home must be recognised by the government.

1.3 Where are you insured?

This cover is valid in The Netherlands.

Article 2.

What does our Gouda Service Package insurance policy cover?

This Article details what the Gouda Service Package insurance policy covers. You will see what is covered and what is not.

2.1 What is insured?

2.1.1 Transport of mortal remains or burial/cremation in The Netherlands

In the event of your death during your stay in The Netherlands, we will reimburse the cost of transporting your body to your original country of origin up to a maximum of €10.000. If the burial or cremation takes place in The Netherlands, then we will reimburse the cost of the burial or cremation up to the maximum amount that we would have paid, if we had transported your body to your original country of origin.

2.1.2 Additional travel and accommodation expenses

In which cases will we reimburse additional travel or accommodation expenses?

- a. If you become seriously ill, have a serious accident or pass away, we will reimburse the costs of a visit by a maximum of 2 first or second-degree family members to The Netherlands, as well as additional accommodation expenses, up to a maximum of:
 - 15 days in the event of illness or an accident;
 - 3 days in the event of death.

The maximum compensation for additional accommodation expenses is €150 a day for both family members together. The maximum compensation for additional travel expenses is €5.000 for both family members together.

- b. If a first or second-degree family member in your original country of origin becomes seriously ill and is in danger of dying has an accident or passes away, we will reimburse the additional travel expenses to the original country of origin for:
 - a round trip for a maximum of 2 insured persons up to a maximum of €5.000. The compensation for additional travel expenses is a maximum of €150 a day for both insured persons together, up to a maximum of 15 days
 - all insured parties, only the journey there is covered up to a maximum of €5.000 for all insured parties together. The compensation for additional travel expenses is a maximum of €150 a day for all insured persons together, up to a maximum of 15 days

2.1.3 Telecommunication expenses

We will reimburse the telecommunication expenses (telephone, Internet, fax) you incur when contacting the De Goudse Assistance. We will reimburse any other telecommunication expenses up to a maximum of €150 per incident.

2.2 What is not insured?

While we provide a wide range of cover, we cannot cover everything. This section details the exclusions that specifically apply to the Gouda Service Package insurance policy.

2.2.1 What exclusions are in place?

You cannot make a claim under the insurance policy if:

1. you provide us with a false account of the situation or make a false statement;
2. there is no cover or if the De Goudse Assistance does not provide you with its consent;
3. an unexpected event occurs at sea;
4. you incur expenses within 1 year of the commencement date of this insurance policy that is the result of illness, abnormalities or disorders suffered by family members in the 1st or 2nd degree in your country of origin and which already existed or were already causing complaints on or prior to the commencement date of the insurance policy.
5. family members in the 1st or 2nd degree visit you within 1 year of the commencement date of this insurance policy on account of illnesses, abnormalities or disorders suffered by you that already existed or were already causing complaints on or prior to the commencement date of the insurance policy.

Article 3.

What to do if you need to apply for Gouda Service Package

3.1 Contact De Goudse Assistance

If you wish to apply for Gouda Service Package, you must always contact the De Goudse Assistance in advance to ask for our consent. The telephone number for the De Goudse Assistance is + 31 20 59 29 011. De Goudse Assistance is available 24 hours a day, 7 days a week. If an insured person passes away, the De Goudse Assistance must be contacted within 48 hours.

3.2 Submit expenses

If you incur additional travel and accommodation expenses after the De Goudse Assistance has given its consent, you must send us:

- a fully completed claim form;
- a statement from a local doctor evidencing the illness or accident;
- flight tickets;
- death certificate, if applicable.

3.3 When will we pay out the damages to you?

We have a maximum payment period of two weeks. This period commences on the day we receive all the necessary data.

Article 4.

What else is important for you to know?

This article details a number of further topics that are important for you to know.

4.1 Termination of this insurance policy

The General Terms and Conditions of the Expat Policy for Foreign Professionals in The Netherlands list a number of reasons for terminating the insurance policy. There is another reason that specifically applies to Gouda Service Package, namely: if the policyholder no longer resides in The Netherlands. Therefore, if the policyholder moves abroad, the insurance policy will end for all insured persons on the day that he or she leaves The Netherlands.

4.2 Other insurance policies and provisions

If damage occurs and there is an entitlement to compensation under another insurance policy (whether older or newer than your Gouda Service Package insurance policy), statutory provisions or any other provisions or if this entitlement to compensation would have existed in the absence of this Gouda Service Package insurance policy, then the following terms and conditions apply:

- the Gouda Service Package insurance policy will be the last valid policy;
- the Gouda Service Package insurance policy will only apply to amounts above the entitlement to compensation that was assigned or would have been assigned, if this insurance policy did not exist.

Appendix

Glossary

Accident

By accident we mean a sudden and unexpected external force that affects your body. This must involve bodily injury that can be medically assessed and that is the result of force.

Accident also refers to:

a. acute poisoning. You are acutely poisoned by suddenly and involuntarily ingesting or inhaling:

- gases
- vapours
- liquid or
- solid materials

If you are poisoned as a result of using medicines or if you ingest or inhale allergens, we will not pay you compensation.

b. Contamination due to germs or an allergic reaction. You must have been contaminated or had an allergic reaction as a direct result of involuntarily falling into water or another substance or because you came into contact with the water or substance in order to rescue people, animals or property.

c. The sudden and accidental ingestion of substances or objects into the digestive tract, the respiratory system, the eyes or ears, causing internal injury. This does not include the penetration of germs and allergens.

d. Suffocation, drowning, freezing, sunstroke, heat stroke.

e. Exhaustion, starvation, dehydration and sunburn. Only if these are the result of unforeseen circumstances.

f. Wound infection or blood poisoning. These must have been caused by germs entering a wound. This only applies if this injury is the result of an accident for which there is cover.

g. Worsening of or complications from an injury. This injury must be the result of an accident for which there is cover. And the exacerbation or complications must be the direct result of first aid or medical treatment.

Additional accommodation expenses

Accommodation in a hotel or B&B up to a maximum amount per day for all insured persons together and up to a maximum number of days, as detailed in the terms and conditions of the insurance policy and the premium and cover summary.

Additional travel expenses

Transport based on travelling in the lowest class of the mode of transport designated by the De Goudse Assistance

De Goudse Assistance

The De Goudse Assistance provides assistance abroad on behalf of De Goudse.

Telephone number: + 31 20 59 29 011

Family member in the 1st or 2nd degree

1st degree: partner, parents(-in-law), children, sons/daughters(-in-law) and the person with whom you permanently cohabit as a family;

2nd degree: brothers, brother-in-laws, sisters(-in-law), grandparents and grandchildren or relatives of the person with whom you permanently cohabit as a family.

Insured person(s)

While this may be the policyholder, it can also refer to other persons to whom the insurance policy applies. Therefore, it can also be the spouse, registered partner, children or house-mates, for example.

Original country of origin

The country whose citizenship the insured parties on the policy hold on the day before they are registered with the Municipal Personal Records Database (GBA).

Partner

Spouse or registered partner.

Policyholder

The person who entered into the insurance policy agreement. If you incur damages, you are entitled to compensation of expenses under the terms and conditions of the insurance policy.

We/us/our

De Goudse Insurance. De Goudse Insurance is a subsidiary of Goudse Schadeverzekeringen N.V.

Goudse Schadeverzekeringen N.V. is registered as an indemnity insurance company with the Dutch Financial Markets Authority (AFM). De Goudse is a provider of insurance policies and other financial products. De Goudse has its registered office at Bouwmeesterplein 1 in Gouda, The Netherlands (postal address: PO Box 9, 2800 MA Gouda, The Netherlands).

You(r)

The person who entered into the insurance policy contract and the person to whom the insurance policy also applies. Therefore, it refers to both the policyholder and other insured persons.