

Expatriate Policy for Foreign Professionals in The Netherlands

Continuous Travel

Special Terms and Conditions

De Goudse Insurance

Version 1.0

01 March 2011

*Imagine your luggage is stolen during your holiday in Spain
or you end up in a hospital in America.
Or your mother passes away during your holiday and you have to get back to The
Netherlands as soon as possible.*

It can happen just like that. You can't prevent it. However, with our Continuous Travel insurance policy, you can make sure that you don't get stuck with the costs.

In the terms and conditions for your Continuous Travel insurance policy you can read about what damages we insure and what damages we do not insure. We also explain how the process works, if you need to make a claim.

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

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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.

In the event of repatriation, accidents, additional travel expenses, admission to a hospital or a premature return on medical grounds, you must contact our De Goudse Assistance in advance. The telephone number is +31 20 59 29 011.

Please note:

Together, the Special Continuous Travel Terms and Conditions 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 details the terms and conditions which specifically apply to your Continuous Travel. Any Special Terms and Conditions applicable to you will be included on your insurance policy sheet.

Article 1.

General

In this general section you will read about the details of the Continuous Travel insurance policy. You can see what you are insured against, who is insured and where you are insured. You will also read about what kind of damages are not covered.

1.1 What does the insurance cover you for?

Under our Continuous Travel insurance policy, you will be automatically insured against the following insurance components:

	Article
- Extraordinary expenses	2.1
- Medical expenses	2.2
- <u>Accidental coverage</u>	2.3
- Legal assistance	2.4
- <u>Luggage</u>	2.5
- <u>Winter sports</u>	2.6
- <u>Adventure sports</u>	2.7

You can supplement your basic insurance policy with the supplementary insurance policies listed below.

1.2 What supplementary insurance policies can you choose from?

You can supplement your basic insurance with:

	Article
- <u>Cancellation</u>	2.8

1.3 Who is insured?

1.3.1 Insured persons

The insurance policy sheet 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;

Single with children

The insurance policy applies to:

- you as the policyholder;
- any of the policyholder's children, who travelled to The Netherlands with him or her.

Family without children

The insurance policy applies to:

- you as the policyholder;
- the policyholder's partner, who travelled to The Netherlands with him or her;
- the persons with whom the policyholder cohabits as a family (albeit excluding children).

Family with children

The insurance policy applies to:

- you as the policyholder;
- the policyholder's partner, who travelled to The Netherlands with him or her;
- the persons with whom the policyholder lives in a family context;
- their children, who travelled to The Netherlands with him or her.

1.3.2 Leaving The Netherlands

- An insured person who no longer lives in The Netherlands will no longer be covered by the insurance policy after his or her departure.
- Nor will the insurance policy cover any trips or stays abroad made by an insured person in the context of his or her studies or work placement.

1.4 Where are you insured?

You are insured abroad all over the world.

In The Netherlands you are only insured:

- during paid travel that was booked in advance and involves at least one overnight stay. You will need proof of the booking, reservation or payment;
- while you are en route to your holiday destination abroad or while you are on your way home from your holiday destination abroad.

1.5 When are you insured?

You are insured from such time as you leave your home in The Netherlands until such time as you return to your home, up to a maximum of 90 consecutive days.

You are not insured during:

- trips or stays in the context of your studies or work placement;
- day trips within The Netherlands;
- visits to family, friends or acquaintances in The Netherlands;
- a trip to or from your accommodation or the accommodation of another insured person in The Netherlands;
- a stay in your accommodation or the accommodation of another insured person in The Netherlands;
- travelling to and from work.

1.6 Which events do we not cover?

The Continuous Travel insurance policy provides a wide range of cover. However, we do not cover everything. The following exclusions apply to both the basic and supplementary insurance policies. In Article 2 you can read about which specific exclusions apply to each section.

1.6.1 Nuclear reactions and war risk

We do not cover damages caused by or ensuing from:

- nuclear reactions (see explanation in context);
- war risk.

Explanation of nuclear reactions

No cover

We do not cover damages caused by, occurring during or ensuing from nuclear reactions, regardless of how these arose.

Cover

However, we do cover damages caused by radioactive nuclides. In this case these nuclides must be situated outside of a nuclear installation,¹ and they must be used or intended for industrial, commercial, agricultural, medical, scientific, education or (non-military) security purposes.

The organisation in question must have a government authorisation for this, insofar as one is required. This authorisation must relate to the development, use, storage and disposal of radioactive materials. This cover does not apply to instances in which an act or treaty provides that a third party is liable for the damages incurred.

¹ A nuclear installation is defined as a nuclear installation in the sense of the Dutch Nuclear Accidents Liability Act (Statute Book 1979-225). The same applies to nuclear installations on board a ship.

1.6.2 Other exclusions

We will not reimburse you for any damages that arose:

- as a result of you committing a crime;
- as a result of your intent or deliberate recklessness;
- as a result of participating in fights or disputes;
- in connection with the use of alcohol or drugs by an insured person;
- as a result of dangerous sports;
- if you no longer have residency in The Netherlands;
- after the maximum travel period of 90 days has been exceeded.

Article 2.

What does our Continuous Travel cover?

In this section you can read about what is and isn't covered under the basic insurance policy and supplementary insurance policies. You will also find information about the amount covered.

Basic insurance policy

2.1 Extraordinary expenses

2.1.1 De Goudse Assistance

If you would like assistance or if you are going to incur extraordinary expenses, you must always contact the De Goudse Assistance in advance to ask for our consent. The De Goudse Assistance's medical advisor or one of us will decide if it is medically necessary to incur extraordinary expenses. The telephone number for the De Goudse Assistance is +31 20 59 29 011.

2.1.2 What is insured?

You are insured against extraordinary costs resulting from:

	Article
- repatriation by air ambulance	2.1.2.1
- transportation costs	2.1.2.2
- search and rescue costs	2.1.2.3
- additional travel and accommodation expenses	2.1.2.4
- <u>telecommunication</u> expenses	2.1.2.5
- other extraordinary expenses	2.1.2.6
- an <u>incident</u> that befalls your <u>travelling companion</u>	2.1.2.7

We will only reimburse these expenses if they are unforeseen and unexpected, and if you can prove that it was necessary to incur them during your trip.

2.1.2.1 Repatriation by air ambulance

If you are seriously injured or become seriously ill during your trip and it is necessary for you to be transported to The Netherlands on health grounds, then we will reimburse the cost of an air ambulance or another mode of medical transportation. We will also reimburse the cost of accompaniment, if this is necessary on medical grounds.

Repatriation to The Netherlands on health grounds is necessary if:

- this can save your life;
- it will prevent or reduce the risk of serious health problems;
- this can prevent or reduce the risk of disability.

2.1.2.2 Transport costs

Should you pass away abroad, then we will reimburse the costs of transporting your body to The Netherlands. If the burial or cremation takes place in your original country of origin, then we will reimburse the cost of transporting your body up to the maximum amount that we would have paid if we had transported your body back to The Netherlands.

2.1.2.3 Search and rescue costs

We will reimburse the necessary costs for search and rescue or salvage operations if you are missing or if you have been in an accident, providing the search and rescue or salvage operations are carried out by an official body.

2.1.2.4 Extra travel and accommodation expenses

We will reimburse your extra travel and accommodation expenses. We will reimburse the travel costs based on the cheapest mode of public transport. If you use your own vehicle, then we will pay €0.20 per kilometre. The maximum compensation for additional accommodation expenses is €70 a day per insured person.

We will reimburse your extra travelling and accommodation expenses as a result of the following circumstances.

- If you become seriously ill, have a serious accident or as a result of your death. We will reimburse the costs of a visit by a maximum of 2 first or second-degree family members to your holiday destination, as well as additional accommodation expenses, up to a maximum of:
 - 10 days in the event of sickness or an accident;
 - 3 days in the event of death.
- If a first or second-degree family member in The Netherlands becomes seriously ill, has an accident or passes away, we will also reimburse the costs of travelling back from your holiday destination within the original journey time.
- If you must return to The Netherlands prematurely because your property, home or company in The Netherlands is damaged by fire, explosion, vandalism, burglary, aircraft damage or natural disaster to the extent that your return is necessary, then we will also reimburse the costs of travelling back from your holiday destination within the original journey time.
- If the motor vehicle with which you travelled from The Netherlands breaks down due to:
 - theft, fire or explosion;
 - being impounded following a traffic accident;
 - a mechanical or electrical fault. This does not include faults caused by insufficient water or oil.

The motor vehicle must have a valid MOT certificate from the APK (Vehicle Testing Regulations), it must be less than 9 years old and it must be impossible to repair within 24 hours. We will reimburse the cost of renting an equivalent type of replacement vehicle until such time as your vehicle can be used again. The compensation will only be valid until the end of your original travel date, albeit no longer than 28 days. The maximum compensation is €100 a day per incident.

- If the driver of the motor vehicle is incapacitated due to sickness or an accident and none of your travelling companions are able or permitted to drive the motor vehicle, then we will reimburse the additional cost of travelling to The Netherlands and the cost of transporting your luggage from abroad to your place of residence in The Netherlands.
- If the camper van or caravan breaks down within 7 days prior to your departure from The Netherlands and cannot be repaired before the third day after the planned date of departure for the trip, then we will reimburse the cost of equivalent alternative accommodation. The camper van or caravan must have a valid MOT certificate from the APK (Vehicle Testing Regulations) and it must be less than 9 years old.

2.1.2.5 Communication expenses

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

2.1.2.6 Other extraordinary expenses

If you incur any further extraordinary expenses abroad that have not been listed and you have bills for them, then we will reimburse these expenses up to a maximum of €225 per trip.

2.1.2.7 Travelling companion

If you incur extraordinary expenses as stated in Article 2.1.2.1 to 2.1.2.6 because the incident happens to your travelling companion, then we will only reimburse these expenses if:

- your travelling companion has valid travel insurance and
- the incident is covered by your travelling companion's travel insurance and
- your travelling companion's travel insurance does not cover your damages or does not cover them in full.

2.1.3 What is not insured?

2.1.3.1 Travel for the purpose of medical treatment

If (part of) the reason for your travel is to undergo certain medical or cosmetic treatment(s), we will not reimburse any extraordinary expenses.

2.1.3.2 Already in medical treatment

If you are already undergoing medical treatment when you set out on your journey and must continue this treatment whilst travelling, we will not reimburse any extraordinary expenses.

2.1.3.3 Foreseeable or unnecessary expenses

If you already knew or foresaw when you set out on your journey that you would incur extraordinary expenses or if the expenses incurred were unnecessary, we will not reimburse these expenses.

2.1.3.4 No cover or consent

If you have an accident for which there is no cover or if we do not consent to your repatriation, we will not reimburse these expenses.

2.1.3.5 Repair costs if a vehicle breaks down

If a motor vehicle or trailer breaks down, we will not reimburse any of the costs of repair.

2.1.3.6 Existing illnesses or disorders

If you incur costs during your journey that are the result of illness, abnormalities or disorders that were already present or causing problems on or prior to the date of travel, we will not reimburse any extraordinary expenses.

2.1.3.7 Natural disasters

In the event of a natural disaster, we will not reimburse any extraordinary expenses, unless you must return to The Netherlands prematurely because your property, home or company in The Netherlands is damaged by fire, explosion, vandalism, burglary, aircraft damage or natural disaster to the extent that your return is necessary (see Article 2.1.2.4).

2.2 Medical expenses

2.2.1 De Goudse Assistance

If you become seriously ill during your trip and you need to be admitted to hospital, you must always contact De Goudse Assistance in advance to ask for our consent. If you are unable to get through to the De Goudse Assistance or if someone else is unable to do so on your behalf, you will receive the maximum amount of compensation that you would have received, if the Goudse Assistance had been contacted.

2.2.2 What is insured?

The amounts listed apply to each insured person for each incident, unless otherwise stated.

2.2.2.1 Medical expenses abroad

If you become ill unexpectedly during your trip abroad or if you have an accident and are admitted to a hospital, then we will reimburse the necessary medical expenses if these cannot be deferred until you are back in The Netherlands. We define these expenses as the cost of:

- visiting a doctor or specialist;

- treatments and examinations prescribed by the doctor;
- medicines and dressings prescribed by the doctor;
- admission to and treatment and care in a hospital, based on the lowest class of these;
- transport to the nearest hospital or doctor;
- the first prostheses that you require following an accident and prescribed by a doctor;
- renting medical devices abroad such as crutches or a walking frame that you require following an accident and prescribed by a doctor, up to a maximum of €100;
- unforeseen complications in the event of pregnancy or delivering a child.

Our compensation will cease once you have returned to The Netherlands, with the exception of the after-care expenses, as stated in Article 2.2.2.3.

2.2.2.2 Dental expenses abroad

If you unexpectedly require dental treatment during your trip abroad and this treatment cannot be deferred until you return to The Netherlands, we will reimburse the cost of this urgent dental treatment up to a maximum of €225.

If you have an accident during your trip abroad and you damage your natural teeth, crowns or dentures we will reimburse the cost of the necessary treatment up to a maximum of €450. Damage to dental prostheses is covered under the luggage section of the policy.

2.2.2.3 After-care expenses in The Netherlands

If you have an accident during your trip abroad for which you receive treatment abroad and you also require after-care in The Netherlands, we will reimburse the cost of the necessary after-care in The Netherlands up to a maximum of €900. However, the costs must be incurred within 12 months of the accident. We do not cover transport in The Netherlands, prostheses and medical devices.

2.2.2.4 Sending medicines to you

If the medicines you use and urgently require have been stolen or if you lost them during your trip abroad and if you cannot obtain these medicines where you are, we will reimburse the cost of shipping the medicines from The Netherlands to your travel destination, up to a maximum of €225 per trip. The claim for lost or stolen medicines is covered under the luggage section of the policy.

2.2.2.5 Medical expenses for a pet travelling with you

If you bring your pet with you abroad and it becomes ill unexpectedly and its treatment cannot be deferred until after you return to The Netherlands, we will reimburse the veterinary expenses and the cost of any prescribed medicines and dressings, up to a maximum of €115 per trip.

2.2.3 What is not insured?

2.2.3.1 No Dutch health insurance

We will not compensate you for any medical expenses if you do not have valid travel insurance in The Netherlands during your trip. We will not cover any expenses that are insured via your Dutch (or home) health insurance policy.

2.2.3.2 Travel for the purpose of medical treatment

If (part of) the reason for your travel is to undergo certain medical or cosmetic treatment(s), we will not reimburse these expenses.

2.2.3.3 Already in medical treatment

If you are already undergoing medical treatment when you set out on your journey and must continue this treatment while travelling, we will not reimburse these expenses, unless you can demonstrate that the costs were unexpected or unforeseen.

2.2.3.4 Existing illnesses or disorders

If you incur costs during your journey that are the result of illness, abnormalities or disorders that were already present or causing problems on or prior to the date of travel, we will not reimburse any extraordinary expenses.

2.2.3.5 Deferral of treatment

If the treatment can be deferred until you have returned to The Netherlands, we will not reimburse these expenses.

2.2.3.6 Unrecognised doctor/hospital

We will not reimburse the cost of treatment by a doctor or dentist or of admission to a hospital, if the doctor, dentist or hospital is not recognised by the competent authorities in that country at the time of treatment.

2.2.3.7 Other exclusions for medical expenses

We do not reimburse expenses for:

- taking measurements for glasses and contact lenses;
- physiotherapy;
- vaccinations;
- routine medical treatments;
- medical examinations;

2.3 Accidental Coverage

You are insured against permanent disability or death, if these are the direct and sole result of an accident.

2.3.1 What is insured?

Disability

If you become permanently disabled due to an accident and this is the direct and sole result of said accident, you will receive compensation for permanent disability. Consideration will be given to your profession, when determining the amount of the compensation.

Compensation

The maximum compensation for adults is € 75.000

The maximum amount for children up to 16 years of age and persons aged 70 and above is € 3.500

If you have an accident whilst practising an adventure sport or if you are driving a motor or scooter during the accident, then the maximum amount of compensation is € 3.500

The amount of compensation will be assessed in the manner set out in the Special Terms and Conditions for Accidents. You can request this from your insurance consultant. Article 3.3.2.2 of these terms and conditions apply to this, except for the section on damage to dentures in Article 3.3.2.2.3.

Death

If the sole and exclusive cause of your death is an accident, we will pay compensation to your partner or, if you have none, to your heirs.

Compensation

The compensation for adults is € 25.000

The amount of compensation for children up to 16 years of age and persons aged 70 and above is € 3.500

If you have an accident while practising an adventure sport or if you are driving a motor or scooter during the accident, then the amount of compensation in the event of death is € 3.500

2.3.2. What is not insured?

We will not pay you any compensation as a result of your death or become permanently disabled due to an accident due to a situation stated in Article 2.2 of the General Terms and Conditions for Accidents. Exclusion 13 from Article 2.2 refers to the dangerous sports listed in the terms and conditions for your Continuous Travel insurance policy. Articles 3.4 and 3.5 of the General Terms and Conditions for Accidents also apply.

2.4 Legal assistance

2.4.1 Who will provide the legal assistance ?

The legal assistance will be provided by SRK Rechtsbijstand.

We have outsourced this service to SRK. We guarantee that SRK:

- will comply with the obligations contained in the terms and conditions;
- will provide full independent legal assistance.

SRK's contact details are as follows;

Stichting Schaderegelingskantoor voor Rechtsbijstandsverzekering (SRK)

Postal address: PO Box 3020
2700 LA Zoetermeer, The Netherlands

Visitors' address: Bredewater 12
2715 CA Zoetermeer, The Netherlands

Fax number: +31 (0) 79 – 342 79 90

Telephone number: +31 (0) 79 – 344 81 81

Website: www.srk.nl

When should you report a case?

If you wish to avail yourself of legal assistance, you are obligated to report this to SRK as soon as possible.

Please note: if you wish to report a new case, you can do so via the SRK website www.srk.nl.

2.4.2 Provision of legal assistance

You can apply for this cover if an incident leads to a legal dispute. A legal dispute is deemed to arise once there is a conflict of interests with the counterparty. The legal assistance cover will come into effect for events that occur within the insurance policy's period of validity. SRK will defend your legal interest if the incident is covered by your insurance policy. Your case will be handled by SRK's legal specialists. SRK also employs lawyers. All of the employees specialise in their own field of expertise.

You can only make a claim under this insurance policy if the requirement of uncertainty, as defined in Section 7:925 of the Dutch Civil Code, is met. This is true if you apply for legal assistance under this cover as a result of an incident of which you were uncertain when concluding this insurance policy:

- or if your need for legal assistance arises from this incident; or
- if your need for legal assistance arises from the normal course of events following this incident.

2.4.3 What is insured?

Cover

SRK will provide legal assistance and it will reimburse the expenses involved in doing so, in accordance with the Special Terms and Conditions for Personal Legal assistance. These Special Terms and Conditions will apply *mutatis mutandis*. You can request a copy of these terms and conditions from your insurance consultant.

SRK will provide the following legal assistance while you are travelling:

- Legal redress

If you suffer personal injury or if damage is caused to your personal property while travelling abroad and a third party is legally responsible for this, then you can apply for legal assistance once your minimum financial interest in the case is € 250.

- Criminal law

If criminal proceedings are brought against you during your trip abroad, you can apply for legal assistance.

- Contract law

If you have a legal dispute pertaining to a written contract that you concluded which is directly related to your trip, then you can apply for legal once your minimum financial interest in the case is € 250.

A waiting period of three months applies to legal assistance for contract law cases. This waiting period does not apply to issues arising from a written agreement concluded after the commencement date of the insurance policy. The cover does not extend to disputes pertaining to this travel insurance policy.

- Deposits/indemnity

If you are required to pay a deposit to a foreign government for an incident covered by this insurance policy, the SRK will make an advance payment of this deposit. It will do so up to a maximum of €25.000 per incident.

You will be required to repay this amount to SRK yourself, regardless of whether or not the government refunded you the amount that was advanced.

If you receive the money from the foreign government, you will repay SRK within 10 days of receiving it. In any case you must repay SRK the amount that was advanced within one year.

2.4.4 Insurance coverage area

Europe

You are entitled to an unlimited amount of legal assistance within Europe, if the following terms and conditions have been met:

- if the applicable law is the law of a European country, and
- the competent court is in a country situated within Europe.

Worldwide

In the case of worldwide cover, only your expenses are covered for countries outside of Europe. In this case SRK will reimburse a maximum of €5.000 per incident. You will first pay for the expenses yourself and then send the bills to SRK. You will then be refunded the legal assistance expenses afterwards. These expenses must also be covered in accordance with the Special Terms and Conditions for Personal Legal assistance.

2.4.5 What is not insured?

In addition to the exclusions referred to in Article 2.2 of the Special Terms and Conditions for Legal assistance, no cover will apply in the following cases:

2.4.5.1 Legal assistance in your original country of origin.

You cannot apply for this legal assistance cover in your original country of origin.

2.4.5.2 Motor vehicle and trailer

You cannot apply for this legal assistance cover in the event of a dispute that involves possessing, maintaining, buying or selling a motor vehicle or trailer.

2.4.5.3 Intent, felony, fiscal regulations

You will not receive any legal assistance if you commit a felony, where there is (criminal) intent or if you exceed the fiscal regulations, such as customs regulations. Nor will you have a right to legal assistance in the event of date-related disruptions.

2.4.5.4 Damage to SRK's interests

You will not receive any legal assistance if you act contrary to the terms and conditions of the insurance policy, thereby damaging the interests of SRK. For example, if you are late in notifying SRK of the case to such an extent that it can only provide you with legal assistance with additional difficulties or by incurring greater costs.

2.4.6 Obligations

You can read which obligations apply in Article 2.2 of the Special Terms and Conditions for Legal assistance.

2.5 Luggage

Watch your belongings!

If you take luggage with you when you travel, it is important for you to take good care of it. You cannot make a claim under this insurance policy if you fail to take sufficient precautions to prevent the loss, theft or damage of your belongings.

You can read more about this in Article 2.5.3.1.

2.5.1 When does this insurance policy apply?

This is always covered.

2.5.2 What is insured?

2.5.2.1 Damage, loss, theft

If you are travelling and your luggage gets damaged or stolen or if your luggage gets lost or if you lose it due to an unexpected incident that has an external cause, we will reimburse the damages. You can read what the maximum amounts of compensation are in Article 2.5.2.3.

You can read what additional cover we provide when you are travelling in Article 2.5.2.6. There are also certain maximum amounts of compensation we provide for these damages.

There are a number of cases in which we will not reimburse damages. You can read what these are in Article 2.5.3.

2.5.2.2 What kind of compensation will you receive?

The damaged item can be repaired, providing the cost of repair is not higher than the difference between the item's current market value and the value of its remnants. In that case we will reimburse the cost of repair. You must be able to provide a bill for the repair.

If the damage cannot be repaired, we will reimburse the purchase value, as long as your luggage is less than one year old. If your belongings are more than one year old, you will be compensated for their current market value.

2.5.2.3 Summary of the maximum compensation amounts

Below are the maximum amounts up to which we will compensate your damages. The amounts listed apply to each insured person, for each incident. We have explicitly notified you of any exceptions to this.

Maximum amount for luggage **€3.000**

Of which the maximum amount for:

- valuable items¹, with the exception of body jewellery, (tele)communication equipment and (sun)glasses €1.500
- body jewellery¹ € 500
- (tele)communication equipment¹ € 250
- (sun)glasses¹, € 250

¹ Furthermore, a maximum compensation amount applies to these items jointly, for each incident **for all insured persons of** € 2.000

- cash and monetary instruments € 250
- re-obtaining travel documents, driver's licenses and vehicle registration certificates expenses paid by you to the issuing body
- contact lenses, prostheses, braces, hearing aids € 250
- car audio equipment with battery connection only, car equipment, anti-skid (snow) chains and spare parts for vehicles € 350
- bicycles, bicycle carriers, bicycle and surfing racks, surfing equipment and foldable or inflatable boats (the propulsion system is not covered), skiing and luggage boxes, buggies, strollers, wheelchairs and walkers € 350
- items that you purchased while travelling, gifts that you brought with you on your trip € 350

Additional cover

Compensation per incident, unless otherwise stated

- damage to holiday accommodation (see 2.5.2.6.1) € 350
- key to safe (see 2.5.2.6.2) € 350
- necessary purchase of clothing and toiletry items in the event of a delay (see 2.5.2.6.3) € 250
- sport; the sport cover applies to each insured person, for each incident (see 2.5.2.6.4) various amounts

2.5.2.4 Excess

In the event of damage to your luggage, there is an excess of €50 per incident.

2.5.2.5 Police report

If your luggage is lost or stolen, you must always report this to the police at the location where the incident took place and have a police report made. If the police charge you for this, we will reimburse you for this up to a maximum of €50 per incident.

2.5.2.6 Additional cover

In some cases we will also reimburse other damages that can arise while travelling. The compensation payments will apply to each incident, unless otherwise stated.

2.5.2.6.1 Holiday accommodation

If you rent holiday accommodation such as a hotel room, bungalow, caravan, mobile home, boat or tent and damage is caused to or in this accommodation as a result of your negligence, we will reimburse the damages up to a maximum of €350. The minimum damage must be €25. If you caused the damage intentionally or if there was gross negligence, we will not reimburse the damages.

Please note:

If damage is caused to or in a rented holiday accommodation that can be driven or sailed, we will not reimburse the damages if they were caused by driving or sailing it.

2.5.2.6.2 Key to safe

If you use a safe while travelling and you lose the key, we will reimburse the expenses that you must pay up to a maximum of €350.

2.5.2.6.3 Replacement clothing/toiletry items

If you cannot obtain your luggage 8 hours after arriving at your holiday destination, we will reimburse the cost of purchasing necessary clothing and toiletry items up to a maximum of €250.

2.5.2.6.4 Sport

We will also reimburse each insured person the cost, per incident, of:

- damaged, lost or stolen sports equipment up to a maximum of €900;
- renting sports equipment up to a maximum of €150, if you can no longer obtain your own sports equipment due to damage, loss or theft;
- lessons, ski passes and renting sports equipment that were paid in advance for such time as you cannot use them because you:
 - are admitted to hospital as a result of illness or an accident;
 - are not allowed to leave your holiday accommodation on medical grounds;
 - must return to The Netherlands before the end of your trip on medical grounds;

However, you must send us:

- a statement from the doctor or hospital you consulted during your trip;
- the original bills/ski passes.

You will receive compensation in proportion to the period during which you cannot use these up to a maximum of €150 per person, per incident.

2.5.3 What is not insured?

2.5.3.1 Negligence

Damage or theft or loss that arises because you were negligent in taking care of your belongings. If there is negligence:

Negligence

You will not receive any compensation if you do not take proper care of your belongings or if you are negligent with them. Furthermore, you must do everything you can to prevent or reduce the risk of damage. You will store your belongings, especially your valuable papers and valuable items in the safest place available at any given time, for example in a safe.

By safest place we mean, for example, that:

- you only leave your valuable papers and valuable items behind if they are under supervision;
- you only leave your valuable papers and valuable items behind in a well secured place;
- you do not leave your valuable papers and valuable items behind in your vehicle;
- you leave your other luggage out of sight in the locked boot of your car, motorcycle, camper or boat; Ski boxes must also be properly locked;
- you take as much of your luggage as possible to the accommodation in the event of an overnight stay. Under no circumstances should you leave your luggage behind in a visible location;
- you take your valuable papers and valuable items and medicines with you as hand luggage while travelling by airplane, boat, train or bus.

2.5.3.2 Abuse of bank or credit cards

We will not reimburse damage caused by the abuse of bank or credit cards that have a pin code.

2.5.3.3 Subscriptions and credit

We will not reimburse damages in respect of any subscriptions, seasonal tickets, passes, entry tickets and such that you took with you but which you did not require during your trip. Nor will we reimburse the value of credit receipts, (telephone) subscriptions or mobile phone credit.

2.5.3.4 Specific items and property

We will not reimburse damages in respect of the following items and property:

- compilations, antiques, art and collections;
- appliances, car accessories, in-built navigation systems, vessels, vehicles, coaches or aircrafts and accompanying accessories.

2.5.3.5 Other luggage exclusions

We will not reimburse you for any damages caused by:

- wear and tear and other (weather) influences with a gradual effect;
- normal uses such as stains, scratches, scrapes or dents to suitcases and (travel) bags if these can still be used;
- predators, rodents, insects or vermin;

- an inherent defect of the item. This means a poor quality of the item itself which is not caused by an external event.

2.6 Winter sports

If something should happen to you during your winter sports trip, you will be covered for the Extraordinary expenses, Medical expenses, Accidents and Legal assistance and Luggage insurance components. Dangerous sports are never insured. You can read which sports these are in the Glossary.

You are also insured while skiing in The Netherlands on indoor or outdoor ski slopes and during transit to and from the ski slope.

You can be insured up to the age of 70.

2.7 Adventure sports

If something should happen to you while practising an adventure sport, you will be covered for the Extraordinary expenses, Medical expenses, Accidents, Legal assistance and Luggage insurance components. Dangerous sports are never insured. You can read which sports these are in the Glossary.

You are also insured while diving in The Netherlands and during transit to and from the dive site. If you require treatment in a decompression tank, we will also reimburse these expenses.

You can be insured up to the age of 70.

Supplementary insurance policy

The terms and conditions for these supplementary insurance policy form part of the terms and conditions for the Continuous Travel insurance policy.

2.8 Cancellation fees

2.8.1 When does this insurance policy apply?

This supplementary insurance policy only applies if this is stated on the policy sheet for your Continuous Travel insurance policy.

2.8.2 What is insured?

If you have additional cover in the form of cancellation insurance or if you take it out within 14 days of booking your trip, we will reimburse your damages if:

- you cancel or postpone your trip (see Article 2.8.2.1);
- you return from your trip prematurely (see Article 2.8.2.2);
- you depart from The Netherlands at a later date (see Article 2.8.2.3);
- you are admitted to hospital during your trip (see Article 2.8.2.4).

By damage we mean: the cancellation fees, your share of the daily fare or your full fare.

2.8.2.1 Cancellation or postponement

By you

If you are required to cancel or postpone your trip, you are insured against the following events:

1. If you or a first or second-degree family member in The Netherlands passes away, becomes seriously ill or has an accident within 60 days of the planned date of departure.
2. If a family member with whom you would have stayed during your trip passes away, becomes seriously ill or has an accident and as a result, you cannot stay with him or her.
3. If, on medical grounds, you are not permitted to get the vaccinations or take the medicines required in order to make the trip.
4. If you are pregnant and you have unexpected complications that render making the trip medically irresponsible.
5. If you must unexpectedly undergo necessary medical treatment.
6. If you or your child has sat their final high school examinations and is unexpectedly called to repeat exams during your planned trip and these repeat exams cannot be sat at another time than during the planned trip.
7. If, through no fault of your own, you do not receive the visa required for your trip as expected.
8. If you or your spouse requests a divorce for which divorce proceedings have been initiated. The dissolution of a cohabitation agreement or registered partnership is treated as a divorce. The divorce request must have been made after the trip was booked.

9. If your property, home or company in The Netherlands is damaged by fire, explosion, vandalism, burglary, aircraft damage or natural disaster, requiring you to stay at home.
10. If your holiday accommodation is damaged to the extent that it has become uninhabitable and no equivalent alternative accommodation can be offered in the immediate surroundings.
11. If you are involuntarily dismissed due to the (partial) closure of the company you work for.
12. If you start a job of at least 20 hours a week for a period of at least half a year and you were unemployed at the time of booking the trip and the employer wants you to start your new job during your planned holidays.
13. If you are unexpectedly assigned a rental home for which you were registered for a period of at least 6 months and for which the rental period will commence during your trip and you have an official lease.
14. You are in a position to be given an adopted child during the planned trip through an official Dutch licensed adoption service.
15. Your travel documents are stolen or go missing on the date of departure. If you did not leave the travel documents behind unattended and you cannot obtain replacement documents on the same day.

By a travelling companion who is not insured on this insurance policy

If you are required to cancel or postpone your trip because one of the above-mentioned events befalls your travelling companion, we will only reimburse these damages if:

- your travelling companion has his or her own cancellation insurance and
- the incident is covered by your travelling companion's cancellation insurance and
- your travelling companion's cancellation insurance does not cover your damages or does not cover them in full.

Compensation

If your trip is cancelled on account of an incident that befalls an insured person, we will reimburse the cancellation fees up to a maximum of €2,500 per insured person. The maximum amount of compensation for all of the insured persons jointly is € 8.750 per trip.

If your trip is postponed on account of an incident that befalls an insured person, we will reimburse the daily fare for each day off that was not used up until the new date of departure.

2.8.2.2 Premature return to The Netherlands

By you

If you are on holiday and you are required or want to return to The Netherlands prematurely, you are insured against the following events:

1. If you or a first or second-degree family member in The Netherlands becomes seriously ill or is involved in a serious accident.
2. If you are pregnant and have unexpected complications.
3. If you must unexpectedly undergo necessary medical treatment.

4. If your property, home or company in The Netherlands is damaged by fire, explosion, vandalism, burglary, aircraft damage or natural disaster, requiring you to return home.
5. If your holiday accommodation is damaged to the extent that it has become uninhabitable and no equivalent alternative accommodation can be offered in the immediate surroundings.
6. You are in a position to be given an adopted child through an official Dutch licensed adoption service.

By a travelling companion who is not insured on this insurance policy

If you are required to cancel or postpone your trip because one of the above-mentioned events befalls your travelling companion, we will only reimburse these expenses if:

- your travelling companion has his or her own cancellation insurance and
- the incident is covered by your travelling companion's cancellation insurance and
- your travelling companion's cancellation insurance does not cover your damages or does not cover them in full.

Compensation

In the event of a premature return to The Netherlands due to an incident for which there is cover, we will reimburse your share of the daily fare for each unused day off. We will calculate this from the day after your return to The Netherlands, up to a maximum of 45 days.

If you only purchase a ticket for your journey there and back and you can no longer use this because you returned prematurely, we will reimburse the cost of the return trip on the original ticket.

2.8.2.3 Delayed departure

If your departure from The Netherlands is delayed by at least 8 hours and this is because the bus, boat, train or airplane on which you are travelling was unexpectedly delayed, you will receive the following compensation:

- in the event of a delay between 8 and 20 hours: your share of the daily fare for 1 day;
- in the event of a delay between 20 and 32 hours: your share of the daily fare for 2 days;
- in the event of a delay between 32 hours or more: your share of the daily fare for 3 days.

2.8.2.4 Admission to hospital

If you or one of the insured persons is unexpectedly admitted to hospital during your trip, we will base our reimbursement on the insured person's share of the daily fare for every day that he or she stays in hospital.

2.8.3. What is not insured?

2.8.3.1 No unexpected damages

If, when you booked the trip, you were in a position to foresee or if it was foreseeable that you would have to cancel the trip, postpone it or abandon it prematurely, or if you were in a position to expect or foresee admission to hospital, we will not reimburse these damages.

2.8.3.2 Existing, serious illnesses or disorders

If you had a serious illness or disorder at the time of booking the trip and if you did not consult your doctor or if it is inadvisable to travel in your situation, then we will not reimburse the expenses if your doctor would not have given you a positive recommendation.

2.8.3.3 Trip booked before taking out insurance policy

If you took out this supplementary insurance policy later than 14 days after booking your trip, we will not reimburse these damages.

Article 3.

How does it work if you need to make a claim?

If you incur damages, you will naturally want to work everything out as soon as possible. That is why you should contact your insurance consultant immediately after discovering the damages. He or she can assist you further. If you would like to know what general terms and conditions apply to handling claims, please read the general terms and conditions of your Expat Policy for Foreign Professionals in The Netherlands. Below you can read the specific details that apply to your Continuous travel insurance policy.

3.1 What should you do if you need to make a claim?

3.1.1 Making a report to the police

If your luggage is lost or stolen, you must report this to the police immediately at the location where the incident took place.

If your luggage gets lost or damaged during transit by airplane, bus or boat, always have the carrier compile a P.I.R. (Property Irregularity Report).

3.1.2 Reporting damages

Please report the damages to us as soon as you become aware or within 30 days of your return home at the latest.

If you are required to cancel your trip, please contact us within 3 days of any event that requires you to cancel your trip. In the event of a cancellation prior to your departure, you must immediately cancel the trip with the organisation with which you booked it.

3.1.3 Contacting the De Goudse Assistance

In the event of repatriation, accidents, admission to a hospital or a premature return on medical grounds, you must contact our De Goudse Assistance in advance. The telephone number is +31 20 59 29 011.

In the event of death resulting from an accident, a beneficiary must call the De Goudse Assistance immediately to allow an expert to carry out an inquiry prior to the burial or cremation. We will appoint this expert.

3.1.4 Legal assistance

If you would like to apply for legal assistance, please notify SRK of this immediately.

The telephone number is +31 79 34 48 181.

3.2 How are claims assessed?

We will assess the claims. In some cases we may have the claims assessed by a loss adjustor whom we will appoint. In that case you can also hire your own expert. If you decide to do so, please inform us of this prior to the assessment of a claim. Our loss adjustor will assess the damages together with your loss adjustor. If they do not agree, a third expert will be hired, whom they will designate in advance. This expert will make a binding decision. In doing so, he will stay within the limits of the amounts assessed by both experts.

3.3 What information is required to settle your claim?

Below you can read what information we require to settle your claim.

3.3.1 Extraordinary expenses and medical expenses

If you incur extraordinary expenses or medical expenses, you must send us:

- a fully completed claim form;
- original bills;
- statement from a local doctor proving your illness or accident;
- flight tickets, in the event of additional travel and accommodation expenses;
- death certificate, if applicable;
- statement from your health insurance company outlining which costs will not be covered or are partly covered under your health insurance policy.

3.3.2 Luggage

If your luggage is damaged, lost or stolen, you must send us:

- a fully completed claim form;
- original receipts of purchase and/or repairs;
- original police report;
- Property Irregularity Report (PIR) from the carrier, in the event of loss or damage to luggage during transit.

3.3.3 Cancellation

If you incurred cancellation fees, you must send us:

- a fully completed claim form;
- the original proof of booking;
- the bill for the cancellation fees;
- the reason for your cancellation, together with proof such as a statement from a doctor, specialist, proof of premature return, admission to hospital and other documentary evidence.

3.4 When will we pay the claim amount to you?

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

Article 4.

What else is important for you to know?

4.1 Other insurance policy that may offer cover for your claim

If your claim is fully or partially covered by one or more other insurance policies or if the damages would have been fully or partially covered by one or more other insurance policies if this Continuous Travel insurance policy did not exist, then the following terms and conditions apply:

- this Continuous Travel insurance policy will apply lastly;
- this Continuous Travel insurance policy will only apply 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 force must cause you immediate bodily injury in an instant. It must be possible to medically assess this injury.

Accident also refers to:

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

Adventure sports

Abseiling, ballooning, baseball, beach boarding, mountain walking over accessible and existing routes, archery, cave tours, hang-gliding, scuba-diving up to 40 metres below sea level, hang gliding, go karting, cross country and enduro mountain biking, horse riding, paragliding, parachute jumping, paragliding, parasailing, canoeing, kayaking, kite surfing, rock climbing using ropes, speleology, rafting, rowing, safari trips, skating, skateboarding, skating, surfing, survival trips and other adventure trails, rope sliding, ultralight flights, rafting, water skiing, wild rafting, windsurfing and other adventure sports.

Body jewellery

This is jewellery made to be worn on the body. Jewels are made fully or partly from (precious) metals, gemstones, minerals, pearls, ivory, (blood) coral or similar materials. This also includes watches, watch bands and watch chains.

Cancellation

- abandoning a trip before the trip begins;
- changing the booking for a trip before the trip begins;
- travelling with a smaller group, if one of the insured persons cancels before the trip begins

Cancellation fees

The fees due if you cancel your trip and they are not refunded by the travel organisation, lessor or carrier. These costs can comprise:

- the fare or a portion thereof;
- the costs that you incur if you do not fully abandon the trip but rather change the booking to another date;
- the increase in fare, if one insured person cancels and you travel with a smaller group.

Child(ren)

This includes any of your children who travelled to The Netherlands with you:

- this is understood to mean minor children, including foster children and stepchildren;
- this is understood to mean adult, unmarried children, including foster children and stepchildren, providing these children:
 - live with the policyholder;
 - are living away from home for their studies (full-time, daytime classes);
- unmarried children, including foster children and stepchildren living in a nursing home in The Netherlands. This nursing home must be recognised by the government.

Current market value

The purchase value or appraisal value, less an amount for depreciation due to ageing or wear and tear.

Daily fare

The fare divided by the number of days that your trip lasts.

Dangerous sports (non-insurable)

Martial arts and self-defence sports, rugby, participating in and training for motor racing competitions, motor vessels (such as speed boats, jet-skis and water scooters), motorcycles, bicycles, mopeds or skis (except Gästerennen) with a dominant speed and/or skill element or other sports that involve an above-average risk such as bungee jumping, ice climbing, hunting for big game, bob-sleighting, ice hockey, catapulting, skydiving, formation skydiving and sailing, underwater sports at depths of 40 metres and above, sailing on (pleasure) vessels outside of territorial waters, carrying out insured

adventure sports without professional supervision, if this is actually required, given your experience and the nature of the sport.

De Goudse Assistance

The De Goudse Assistance that provides assistance abroad on behalf of De Goudse. Telephone number: +31 20 59 29 011.

Driver

You or another insured person who is driving the vehicle at the time of the incident.

Europe/European

Europe, including Iceland, the countries that border the Mediterranean Sea, the Baltic Sea, the Black Sea, Madeira, the Canary Islands, the Azores and the Commonwealth of Independent States (CIS) in the East as far as the Ural Mountains.

Fare

All amounts you paid or must still pay to book transport and accommodation. This does not include the cost of excursions and other arrangements that you book and pay for during your trip.

First or second-degree family members

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 these relatives of the person with whom you permanently cohabit as a family.

Incident

The actual incident or a series of connected incidents from which the damage arose.

Insured person(s)

This is the policyholder, although it can also refer to other persons the policyholder constitutes a household with in The Netherlands. Therefore, it refers to the spouse, a registered partner, children and house-mates, for example. The names of these persons do not need to be stated on the insurance policy. If one of these insured persons incurs damages, he or she is entitled to compensation under the terms and conditions.

Intent

If the insured party intended to cause the damage or if the damage is the certain result of his/her actions or negligence, this is intent. It doesn't matter whether the damage occurred to the property of this insured person or to the property of other insured parties.

Loss adjustor

A person who assesses the damage and abides by the Code of Conduct for Expert Organisations.

Luggage

Belongings for personal use that you take with you on your trip, purchase while travelling or that you forward in advance of or during your trip.

Money and monetary instruments

By money we mean all coins and bank notes used as legal tender. Monetary instruments are all papers to which one assigns a certain monetary value in society. This includes cheques, payment cards, credit cards and electronic payment methods such as debit cards and chip-knip (multi-purpose prepaid) cards.

Motor vehicle

A personal motor vehicle with Dutch license plates that you own and which you used to make your journey.

Natural disaster

Flood, tidal wave, inundation, hail, earthquake, volcanic eruption, avalanches, falling rocks, rock burst, landslide.

Nuclide

Atomic species. A type of atomic nucleus.

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 under the terms and conditions of the insurance policy.

Premature return

If you return home prematurely by abandoning your trip.

Purchase value

The amount paid when purchasing the item.

Recklessness

If an insured person consciously or unconsciously takes the risk that his/her actions or negligence could lead to damage, this is recklessness. It doesn't matter whether the damage occurred to the property of this insured person or to the property of other insured parties.

(Tele)communication equipment

Mobile phones, Blackberries, iPhones, smartphones, PDAs (Personal Digital Assistants) and other devices which can be used to communicate, even if they are equipped with a photo or video camera, Internet, e-mail and calendar functions.

Trailer

A trailer, caravan or another equivalent object, as set out pursuant to the Dutch Vehicle Liability Insurance, regardless of the number of wheels, that is your property.

Travelling companion

A person with whom you booked a travel or rental arrangement, listed on the booking or reservation form, who is not an insured person.

Valuable papers

These include money and monetary instruments, driver's licenses, vehicle registration certificates, green cards and travel documents (passport, visa, proof of identity and travel documents for your trip).

Valuable items

1. Photography, film, video, display and sound equipment (including iPods and mp3 players) and accessories, CDs, DVDs and mini-discs, computers, video game consoles, (tele)communication equipment, notebooks, memory cards, USB ports, USB sticks, electronic diaries, portable navigations systems;
2. body jewellery;
3. objects or items of clothing made from leather, suede, fur or silk;
4. objects made of gold, silver and other precious metals;
5. musical instruments;
6. (sun)glasses, optical instruments, binoculars, telescopes;
7. valuable items not listed above.

War risk insurance

War risk covers:

- *Armed conflict*: Any event in which states or other organised parties engage each other - or in which one party engages another - in conflict, using military force. We also take armed conflict to mean armed action taken by the peacekeeping forces of the United Nations.

- *Civil war*: A more-or-less organised, violent conflict between residents of the same state, involving a significant proportion of the residents of said state.
- *Revolt*: Organised, violent resistance within a state that is directed against the official authority.
- *Civil commotion*: More-or-less organised, violent actions occurring at various locations within a state.
- *Insurgency*: A more-or-less organised, local, violent movement that is directed against the official authority.
- *Mutiny*: A more-or-less organised, violent movement comprising members of the armed forces that is directed against the authority they serve.

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).

Winter sports

Any kind of skiing, langlaufen, skating, snowboarding, snow-blading, snowkiting, big foot skiing, monoskiing, Gästerennen and biathlons on public trails.

You/your

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.