

Health Insurance

Corresponding policy conditions: SV2012

Exceptions

It is important to know that several exceptions apply to this insurance. The most important are:

- We do not reimburse costs that are the result of ailments, complaints or physical impairments that already existed on the commencement date of the insurance.

This applies even if you did not know that you had that ailment, complaint or physical impairment.

- We further do not reimburse costs that are the result of diabetes mellitus, gall stones, kidney stones or pregnancy/delivery.

A complete summary of the exceptions can be found in the policy terms and conditions

What does the OOM Schengen Visitor Health Insurance reimburse?

All compensations apply per insured person per insured period.

We will only reimburse the costs listed below if they are medically necessary.

The maximum that we reimburse is the amount that is approved by the official institutions in the country of origin where the medical treatment occurs. In the Netherlands, that institution is the NZa.

Cost price means that we fully reimburse the costs.

	OOM SCHENGEN VISITOR HEALTH INSURANCE
Maximum insured amount for all reimbursements combined:	€ 500,000
General practitioner	Cost price
Medication	Cost price
Specialist treatment and tests	Cost price
Second opinion	Cost price
Laboratory tests	Cost price
Hospitalisation	Cost price <ul style="list-style-type: none"> • If you are hospitalised before the insurance expiry date, we will reimburse that hospitalisation up to a maximum of 30 days after the expiry date. • If the hospital has several nursing classes, we will reimburse the costs of the nursing class that is comparable to a multiple occupancy room in a Dutch hospital.
Ambulance transport	Cost price
Medical aids after an accident	<ul style="list-style-type: none"> • Crutches and wheelchair up to a maximum of € 100, rent or buy. • Prosthetics up to a maximum of € 750
Physiotherapy	Maximum of 25 treatments
Dental treatment	Maximum of € 350 We will only reimburse these costs if they are incurred as the result of an accident.

Treatment by a plastic surgeon	Cost price We only reimburse these costs if the disfigurement is caused by an accident.
Transplantation (bone marrow, bone, cornea, skin tissue, kidney, heart, liver (orthotopic), lung, heart/lung and kidney/pancreas)	Cost price We will only reimburse these costs if they are incurred as the result of an accident.
Dialysis	Cost price We will only reimburse these costs if they are incurred as the result of an accident.

SOS costs

Repatriation/evacuation	Maximum of € 30,000
Search/rescue	Maximum of € 10,000
Transport of mortal remains to country of origin	Maximum of € 10,000

Third Party Insurance for private individuals Schengen Visitor/ Voorlopig Verblijf Nederland

Corresponding policy conditions: AVP_VIS2012

The Third Party Insurance for private individuals Schengen Visitor / Voorlopig Verblijf Nederland can be additionally co-insured. There is coverage if this is stated on the policy sheet.

Liability for damage to people and property	Maximum of € 1,250,000 per event.
Surety	Maximum of € 125,000

OOM Verzekeringen

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