

Expatriation Policy for Foreign Professionals in The Netherlands

Premium and coverage overview

Information for the expat

Who we are...

Geert Bouwmeester was only 22 years old when in 1924 he started his own company. A small space was converted into an office. The first policies were distributed by bike, a traditional Dutch mode of transport. Since then our company has gone through exponential growth and therefore a lot has changed. Despite our present size we are still an independent family business that has kept its entrepreneurial spirit.

Insurances for entrepreneurs

Our focus is on supplying insurance solutions for entrepreneurs. Men and women who work hard at achieving success for their companies, who seek security and convenience. And who are looking for good and practical insurance solutions for each phase of their entrepreneurship.

Independent advisors

Our society is becoming more and more complex. Both individuals and entrepreneurs have the need for advice given by third parties who know their specific requirements and can advise them accordingly. Therefore, we work closely with independent brokers, who like no other are capable of providing the right customized solution.

1 Gouda Service Package

1.1 Cover

- If the insured person becomes seriously ill, has an accident or passes away in The Netherlands:
 - Additional travel expenses from the original country of origin to The Netherlands for 1 or 2 family members in the 1st or 2nd degree, up to a maximum of €5.000 for both family members together;
 - Additional accommodation expenses up to a maximum of 15 days in case of illness or accident and 3 days in case of death, up to a maximum of €150 per day for both insured parties together.
- If a family member in the 1st or 2nd degree becomes seriously ill, has an accident or passes away in the original country of origin:
 - Additional travel expenses for the return journey of a maximum of 2 insured persons to the original country of origin, up to a maximum of €5.000 for both family members together, or
 - Additional, one-way travel expenses for the journey to the original country of origin for all insured persons, up to a maximum of €5.000 for all insured persons together;
 - Additional accommodation expenses up to a maximum of 15 days in the event of illness, accident or death, up to a maximum of €150 per day for all insured parties together.
- Transporting the remains to the original country of origin or to the burial/cremation in The Netherlands, up to a maximum of €10.000,-.
 - Telecommunication charges maximum € 125,- per event.

1.2 Premium (annual)

Single	€ 143
Single with children	€ 212
Family with/without children	€ 280

1.3 Acceptance guidelines

The cover is only valid in The Netherlands. If you require cover for emergency assistance while travelling abroad, you can take out the Continuous Travel Insurance policy.

2 Personal liability

2.1 Cover

Cover	Insured amount
If you cause another person damage, said other person can ask you for compensation for these damages, providing you are liable for the damage.	The cover applies up to a maximum of €2.500,000 per incident for all insured parties together.
A special rule applies if you are not liable because the damage is connected to philanthropy. In that case we will assess your liability as if there had not been any philanthropy.	Then we will pay a maximum of €15.000 in compensation per incident.
Supervision is also covered. This refers to liability in respect of damage to items caused for such time as these were in your possession or in the possession of someone on your behalf.	The maximum applicable amount of compensation for this cover is €15.000 per incident.

2.2 Premium (annual)

Single	€ 33,50
Single with children	€ 55,50
Family with/without children	€ 55,50

2.3 Supplementary insurance, annual premium

Recovery Assistance	€ 8,-
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With the supplementary Recovery Assistance insurance policy, you can recover damages you suffered yourself, unlike the liability insurance, which covers damages you inflict on another person.

2.4 Acceptance guidelines

The cover only applies to insured persons as private individuals. There is no cover for running a (sideline) company, practising a (sideline) career or for any other paid work. This cover is valid worldwide.

3 Household contents

3.1 Cover

If the contents are situated in the home, we will reimburse the damages ensuing from an unexpected incident. Therefore, you are insured in the event of fire, thunder, explosion, precipitation and burglary, as well as if a child breaks a lamp by accident.

You will have limited cover:

- outside of the home, albeit on the parcel of land on which the home is situated;
- outside of the parcel of land on which the home is situated.

Cover	Insured amount
Household contents	Unlimited
Maximum cover for:	
– Body jewellery	€ 5.000
– Audio, video and computer equipment	€ 15.000
– Special effect (valuable belongings such as collections, antiques, art, musical instruments)	€ 30.000
– Money and monetary instruments	€ 1.500
– Vessels, caravans, trailers, motor vehicle parts and accessories, if these are situated in the home	€ 1.500
– Property of others	€ 1.500
Theft or robbery of house keys	Replacement locks for outside doors up to a maximum of € 350
Theft from a locked car	€ 250
Cost of emergency provisions	€ 10.000
Clean-up and sanitation costs	€ 10.000
Necessary hotel and board expenses	€ 10.000
The cost of transporting and storing your household contents	€ 10.000
The cost of soil, paving and landscaping on your parcel of land. you will not be compensated for these expenses if the damage was caused by a storm, (heavy local) precipitation, theft, attempted theft or vandalism.	€ 10.000

3.2 Glass insurance (optional)

We reimburse damage due to the breakage of plate glass at your home arising from a sudden and unexpected event. By glass we mean glass and plastic in windows, doors, walls, facades, roofs and roof domes. After a glass breakage we reimburse:

- the costs of new glass of the same type, size and thickness as the broken glass;
- the costs of installing the glass;
- the costs that you reasonably incur for emergency facilities (up to a maximum of € 2,000);
- any paintings, decorations, lettering and inscriptions applied on the glass (up to a maximum of € 2,000)

3.3 Excess

There is no applicable excess, except if you are renting a home and as a result of a storm damage occur to the tenant's interest (these are all permanent intergrated improvements made to a home at the expense of the tenant). In that case an excess of €250 applies.

3.4 Premium (annual)

The Base premium is € 80,-. If the insured amount is above €20.000,- an extra 1.68 per thousand applies.

Glass insurance (optional)

The premium for the glass insurance is € 45,- per year.

3.5 Acceptance guidelines

This insurance policy is intended for private contents for personal use in the home. You can only insure your household contents if the home is situated in The Netherlands.

3.6 Guarantee against under-insurance

We cannot automatically determine the (new) value of your household contents. If you want a guarantee against underinsurance we need a completed inventory list or a filled out value calculator (Inboedelwaardemeter). Do you wish to insure your household contents without supplying us with one of these? Then we don't offer a guarantee against underinsurance. In that case you may be underinsured. If you are underinsured we can reduce your compensation in relation to the underinsurance.

4 Continuous travel

4.1 Cover

Cover	Insured amount
Area	Worldwide
Maximum number of travel days	90
Extraordinary expenses	Cost price
Medical expenses	Cost price (supplementary to the Dutch basic insurance policy)
Accidents	€ 25.000 - in the event of death € 75.000 - in the event of permanent disability € 3.500 in case of: – Children up to the age of 16 years and persons older than 70 years – Motor/scooter, adventure sports
Personal legal aid – Europe – Worldwide	Cost price € 5.000
Winter sport	Even if this adventure sport is practised in The Netherlands
Adventure sports (see the list referring to adventure sports contained in the terms and conditions of your insurance policy)	Even if this adventure sport is practised in The Netherlands
Luggage of which: – Photography film, video, audiovisual equipment, computers and such – Body jewellery – Telecommunication equipment – (Sun)glasses Furthermore, with regard to the abovementioned items, there is a maximum applicable compensation per incident for all insured persons together – Money and monetary instruments – Obtaining new travel documents, driver's licenses and vehicle registration certificates – Contact lenses, prostheses, dental braces, hearing aids For other maximum amounts of compensation, see the cover summary in the terms and conditions of the insurance policy	€ 3.000 per person € 1.500 € 500 € 250 € 250 € 250 € 2.000 € 250 costs that you pay to the issuer € 250
Cancellation (optional insurance) – per person – maximum compensation per trip	€ 2.500 € 8.750

4.2 Extraordinary expenses

This includes expenses such as the cost of repatriation (including repatriation by air ambulance), transport costs, search and rescue costs and additional travel and accommodation expenses.

4.3 **Premium (annual)**

Single	€ 105
Single with children	€ 150
Family with/without children	€ 190

4.4 **Supplementary insurance policy: cancellation**

€ 2.500 per person, up to a maximum of € 8.750 per trip

Single	€ 85
Single with children	€ 145
Family with/without children	€ 190

4.5 **Excess**

In the case of luggage, there is an excess of €50 per incident.

4.6 **Acceptance guidelines**

The insurance policy is intended for everyone who is travelling.

Insured persons are required to hold a valid healthcare insurance policy in The Netherlands while travelling.

4.7 **Assistance company**

In the event of repatriation, accidents, additional travel expenses, admission to a hospital or a premature return on medical grounds, you must contact De Goudse's assistance company in advance. The telephone number is +31 182 544 557.

4.8 **Insurance premium tax**

No insurance premium tax will be applied to the portion of the premium intended for accidents and medical expenses.

5 Personal accidents

5.1 Cover

We will reimburse the insured amount in the event of death.

In case of permanent disability, we will determine the amount of compensation based on medical reports and the expected degree of disability.

Death (in case of children below 16 years of age and adults above 70 years of age, the compensation will be halved).	€ 15.000
In case of permanent disability (among adults aged 70 or above, the amount of compensation will be halved).	€ 75.000
Medical expenses	€ 1.000
Dental expenses per tooth/molar (this does not cover adults)	€ 300

5.2 Premium (annual)

Single	€ 57
Single with children	€ 110
Family with/without children	€ 175

5.3 Acceptance guidelines

In the event of acceptance, the insured party's profession will not be taken into consideration.

This cover is valid in The Netherlands. If you require cover while travelling abroad, you can take out the Continuous Travel Insurance policy.

5.4 What should you do in the event of a serious accident?

In case of death, we must be notified of this at least 48 hours prior to the burial or cremation. In case of an accident expected to result in permanent disability, it is important for us to be informed as soon as possible or, in any case, within 3 months of the accident. If you wish to make a claim under other components of the Accidents insurance policy, it is also important for you to contact us as soon as possible, within 3 months of the accident at the latest.

5.5 Damages covered elsewhere

If another insurance policy or scheme provides full or partial cover for medical or dental expenses, then we will only reimburse the damage in excess of the amount for which you can make a claim.

6 Personal legal assistance

6.1 Cover

You are only insured as a private individual.

You can end up in all kinds of situations which will require legal assistance. For example, in case of conflicts involving:

- The purchase of goods
- Your work
- The recovery of damages caused to you by others
- Hiring persons or companies with whom you have made agreements about performing work for you

A request can also be made to SRK Rechtsbijstand (hereinafter: SRK) for legal advice if there is no conflict. For example, if you wish to have a new employment contract assessed or if you wish to know everything you are required to do, in the legal sense, when selling your house.

In The Netherlands	Unlimited, except:
External cover sum for	
– Personal lawsuits, family law or succession law	€ 20.000
– Employment law, social insurance law cases	€ 20.000
– A quarrel with your neighbours	€ 20.000
Minimum conflict of interests	€ 225

6.2 Premium (annual)

Single	€ 130
Single with children	€ 150
Family with/without children	€ 150

6.3 Acceptance guidelines

There is cover for providing legal assistance and issuing legal recommendations for all legal issues you may encounter as a private individual, unless these legal issues are specifically excluded in the insurance policy.

This cover is valid in The Netherlands. If you require cover while travelling abroad, you can take out the Continuous Travel Insurance policy.

6.4 SRK

SRK is responsible for implementing the legal assistance insurance policy. This is an independent organisation that provides specialist legal assistance to persons insured by De Goudse. It employs specialist legal experts for each legal field and it employs approximately 50 attorneys. For more information, please visit www.srk.nl.

6.5 Please note

Most claims under insurance policies are only made after the damage has occurred and then compensation is paid afterwards. This is different in the case of a legal assistance insurance policy, under which a claim can be made if a conflict is expected to arise. Therefore, it is extremely important to report this as early as possible. After all, prevention is better than cure!

To this end, you can contact SRK directly by telephone (+31 79 344 81 81), via www.SRK.nl or by post (PO Box 3020, 2700 LA Zoetermeer, The Netherlands).