

# ***Expat 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

The premiums shown are exclusive of insurance tax. This tax is not calculated on the premium, but on fixed bases of the tax authorities. The insurance tax is € 1.99 per year for singles, € 3.98 for a household of 2 persons and € 6.98 for a family of 3 or more persons.

## 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

#### Premium optional cover

Recovery Assistance	€ 8,-
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An insurance tax of 21% is applicable.

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.

### 2.3 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

We will reimburse the damages ensuing from an unexpected incident if the contents are situated in the home.

#### **Standard cover**

With Standard cover your contents are insured for the most common risks, such as fire, theft, storm and leakage.

#### **Addition Excellent (optional)**

With the additional Excellent cover your contents are also insured for damage caused by other sudden and unforeseen events, such as falling, knocking and colliding.

#### **Maximum Reimbursement**

<b>Maximum cover for</b>	<b>Maximum insured amount per event in euro</b>
Personal jewellery	€ 5.000,-
Photo, audio, video and computer equipment	€ 15.000,-
Special effect (valuable belongings such as collections, antiques, art, musical instruments)	€ 30.000,-
Cash and valuable documents	€ 1.500,-
If located in the home, trailers and parts and accessories of vessels, trailers and motor vehicles	€ 1.500,-
Property of others	€ 1.500,-
Replacement of locks after theft from the house or robbery of house keys	€ 500,-
Theft from a locked car	€ 250,-
Cost of emergency measures	€ 10.000,-
Cost for necessary hotel stay	€ 10.000,-
Cost of necessary transporting and storing	€ 10.000,-
Clean-up and sanitation costs	€ 12.500,-
Damage to tenant's interest	€ 25.000,-
Costs of damage to ground, pavement and landscaping on the parcel on which the home is situated. (You will not be reimbursed for these costs if the damage is caused by theft, attempted theft or vandalism.)	€ 5.000,-,-

*How do we determine the extent of the damage?*

- For works of art, antiques and collections the value that may be granted in all fairness on account of their rarity applies.
- For other household contents: to determine the damage, the new-for-old value applies.
- For some objects the current market value applies to compensate damage, for instance for objects whose current market value is less than 40% of the new-for-old value and for objects that belong to third parties that you have leased, rented or have in your possession through a hire purchase agreement.

### 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 **Personal jewellery and Special Effects (optional)**

With this cover, both the compensation mentioned under “Maximum Reimbursement” as well as an additional compensation of €10.000 for personal jewellery and an additional compensation of €20.000 for special effects apply.

This cover applies to the jewellery en special effects at the address stated on the policy schedule. Outside of the home we pay a compensation for jewellery and special effects up to a maximum of €3.500.

When taking out this cover you automatically agree to the following:

- The house meets the requirements of the Police Quality Mark Safe Living or the VRKI
- architectural measures;
- Jewellery is kept in a safe or a “wall-tight” lockable cabinet that have been fitted with burglary-resistant locks with at least five minutes delay time.
- In case of damage you must provide a validation report or purchase receipt.

### 3.4 **Homeowners’ interest**

Do you own an apartment that is a part of an Owner Association (Vereniging van Eigenaren or VVE)? Then there is a cover for €25.000 per event for damage to the homeowners’ interest.

#### *Garden*

For the costs of damage to the land, the pavement and landscaping on the plot on which the house is situated, we will compensate a maximum of €5.000. You will not be paid for these costs if the damage is caused by theft, attempted theft or vandalism.

### 3.5 **Excess**

#### *Standard covered events*

No excess applies for the Standard covered events except:

- For damage to the tenant’s or homeowner’s interest caused by storm. In this case an excess of €250 per event applies.
- And for items that are leased, rented or in your possession through a hire purchase agreement. In this case an excess of €100 per event applies.

#### *Addition Excellent*

For damage covered by the Excellent cover an excess of €250 applies.

### 3.6 **Premium (annual)**

The base premium is € 78,-. An extra 9,00 per 10.000 applies.

Addition Excellent	4,20 per 10.000,-
Glass insurance	45
Personal jewellery and special effects	210
Homeowners’ interest	60

Insurance tax of 21% is applicable.

### **3.7 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.

Business use is permitted if part of the home is used as an office. But always without staff. The use of a room or building such as: shop, workshop, storage space/warehouse is never allowed.

Not insurable:

- recreational homes as primary insured building.
- homes with thatched roofs.
- homes or parts thereof that are rented out, this includes a Bed & Breakfast.
- homes/apartments directly above companies with fire sensitive activities, such as a restaurant, bar or dry cleaner.

## 4 Continuous travel

### 4.1 Cover

Cover	Cover details
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	Cost price
– Worldwide	€ 5.000
Winter sport and Adventure sports	Included
Luggage	€ 3.000 per person
of which:	€ 1.500
– Photography film, video, audiovisual equipment, computers and such	€ 500
– Body jewellery	€ 250
– Telecommunication equipment	€ 250
– (Sun)glasses	€ 250
Furthermore, with regard to the abovementioned items, there is a maximum applicable compensation per incident for all insured persons together	€ 2.000
– Money and monetary instruments	€ 250
– Obtaining new travel documents, driver's licenses and vehicle registration certificates	costs that you pay to the issuer
– Contact lenses, protheses, dental braces, hearing aids	€ 250
For other maximum amounts of compensation, see the cover summary in the terms and conditions of the insurance policy	
Cancellation (optional insurance)	
– per person	€ 2.500
– maximum compensation per trip	€ 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

#### **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

An insurance tax of 21% is applicable. But no insurance tax will be applied to the portion of the premium intended for luggage, accidents and medical expenses. And for extraordinary expenses the insurance tax is based on fixed bases of the tax authorities.

#### 4.4 Excess

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

#### 4.5 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.

#### 4.6 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.



## 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 Brandmeester Advocaten en Juristen B.V. (hereinafter: BrandMR) 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

Insurance tax of 21% is applicable.

### 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 BrandMR

BrandMR 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 [brandmr.nl/goudse](http://brandmr.nl/goudse).

## **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!

BrandMR's contact details are as follows:

Brandmeester Advocaten en Juristen B.V.

Postal address: Oude Middenweg 17

2491 AC Den Haag

088-0188500

[brandmr.nl/goudse](http://brandmr.nl/goudse)