

Expatriate Package Individual

Summary of Benefits and Premiums 2026

Information for the customer

*This summary is a translation, this translation has been done with care.
However, if there are differences, the Dutch summary (770567okt2025) is
leading.*

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.

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1 SOS-assistance

If the SOS-assistance insurance has been taken out, the insured person can always call our emergency center, De Goudse Alarmcentrale. Together with doctors and support staff the employees of this center are available 24 hours a day, seven days a week to lend a helping hand in case of illness, accident or death.

De Goudse Alarmcentrale can be reached on +31 182 544 557 and when you are in the U.S. resides on +1 800 694 9832.

1.1 SOS emergency package contents

The SOS assistance package includes the following components (insured amounts are per insured per year):

- Medically necessary assistance and repatriation.
- Checking and monitoring medical progress.
- Repatriation after death or burial/cremation on site.
- Extra travel and accommodation costs.
- Referral service to a competent medical specialist.
- Search and rescue.
- Telecommunication costs.

1.1.1 Extra travel and accommodation costs

The maximum reimbursement is € 7.500,- for all insured persons together per insurance year.

We reimburse:

- the costs of the outward and return journey for all insured persons in the event of death or serious injury illness of a person who is a first- or second-degree relative of one of the insured. Accommodation costs are reimbursed up to a maximum of € 125,- per day for all insured parties together, with a maximum of 22 days;
- the necessary transfer of a maximum of two persons when an insured is in life is in danger due to an illness or accident. Accommodation costs for these persons are reimbursed up to a maximum of € 175,- per day combined, for a maximum of 15 days;
- extra flight costs in the event of an unexpected longer stay outside the country of residence, up to a maximum of € 1.500,- for all insured persons together. We therefore reimburse additional accommodation costs. The maximum reimbursement is € 100,- per person per day and € 175,- for all insured persons together.
- unforeseen extra costs up to a maximum of € 100,- for all insured persons combined.

1.1.2 Death

We reimburse:

- the cost of all on-site formalities and transportation of the mortal remains to the Netherlands or;
- the funeral/cremation costs on site and costs of the outward and return journey of a maximum of two persons up to a maximum of the amount for the transport of the mortal surplus would have cost, however up to a maximum of € 10.000,-.

1.1.3 Search, rescue and recovery costs

De Goudse reimburses the costs necessary to trace the insured person(s), to rescue or to salvage if the insured(s) are missing or have been involved in an accident. The maximum compensation is € 20.000,- per event.

1.1.4 Medical evacuation (only if you also have health insurance)

We reimburse cost price, except if you are in a high-risk area for which the central government has set a code red has been issued. Then we reimburse a maximum of € 75.000,-.

We reimburse:

- transport by scheduled or ambulance aircraft, ambulance, train, etc. in the case of medical necessary evacuation;
- medical evacuation is also reimbursed if the necessary medical treatment is as a result of a molestation situation. In the General Terms and Conditions, the coverage is during molestation further explained;
- the outward and return journey of an accompanying insured person.

1.1.5 Referral service to a competent medical specialist

The emergency centers have a lot of experience with hospitals and medical specialists in the field abroad. They are happy to advise you if you need medical care.

1.1.6 Checking and monitoring medical progress (only if you also have the health insurance)

When you end up in the hospital, the emergency center will keep in touch with your hospital. They check whether the proposed treatments are the right ones for your situation and they are always informed about your medical status.

1.1.7 Telecommunications Charges

Reimbursement of € 125,- per event of the necessary telecommunication costs for all insured parties together, which arise from an event covered by the SOS assistance.

Annual premium SOS-assistance (in euro) ¹			
	Single	Married/Living together or Single with child(ren)	Married/Living together with child(ren)
Europe	156,99	283,98	396,98
Worldwide	261,99	468,98	606,98

¹ The premiums shown include insurance tax.

2 Medical expenses

2.1 Coverage

There is a maximum reimbursement

For insured persons aged up to 66 years a maximum insured amount applies of € 2.000.000,- per event (illness).

In the regions C and D (the regions are described under 2.2 Annual premiums) a lower maximum insured amount applies for congenital defects of € 1.000.000,- per event (illness). This only applies to children who were born after the inception date of the insurance.

For insured persons from the age of 67 a lower maximum insured amount applies of:

- € 100.000,- per insured person per event (illness);
- € 150.000,- per insured person in the event of an accident;
- € 150.000,- per insured person per event (illness) in the United States.

Did a treatment commence before the insured turned 67? And is this treatment continued after the 67th birthday? Then the lower maximum applies for that part of the costs incurred from the 67th birthday onwards.

After the 72nd birthday, the coverage is no longer extended. The cover therefore ends between the 72nd and 73rd birthday. The exact date of termination is the contract renewal date of the insurance (see the policy schedule).

	<i>Standard</i>	<i>Optimal</i>	<i>Excellent</i>
Hospital cover (including day-care)			
Nursing expenses	100% for double or multiple bedded room. Up to 365 days	100% for double or multiple bedded room. Up to 365 days	100% for standard single bedded room. Up to 365 days
Specialist treatment costs	100%	100%	100%
Dental surgery	100%	100%	100%
Organ transplants	100%	100%	100%
Mastectomy for preventive reasons	Not covered	Not covered	100%
Breast correction	Not covered	100%	100%
Eyelid correction	Not covered	Not covered	100%
Cosmetic surgery (in case of mutilation or birth defect)	100%	100%	100%
Costs of transport by ambulance	100%	100%	100%
Outpatient treatment			
General practitioner	100%	100%	100%
Specialists treatment costs	100%	100%	100%
Youth care	Not covered	100%	100%
Home nursing	100%	100%	100%
Haemodialysis/home dialysis (also inpatient)	Not covered	100%	100%
Alternative therapy	Not covered	Not covered	€ 30 per treatment and a maximum of 10 treatments per year
Physiotherapy (Manual therapy)	Not covered	20 treatments	30 treatments

	<i>Standard</i>	<i>Optimal</i>	<i>Excellent</i>
Language and speech therapy	15 treatments	30 treatments	100%
Dietary advice	Not covered	100%	100%
Phlebologist	Not covered	10 treatments	15 treatments
Occupational therapy	Not covered	10 treatments	15 treatments
Camouflage therapy	Not covered	10 treatments	15 treatments
Podiatry	Not covered	10 treatments	15 treatments
Psoriasis outpatients' treatment	15 treatments	30 treatments	30 treatments
Stutter therapy	Not covered	10 treatments	15 treatments
Medicines and medical devices			
Prescription drugs	100%	100%	100%
Homeopathic medicines	Not covered	Not covered	100% up to €300,-
Contraceptives	Not covered	Not covered	100%
Other medical aids	Not covered	75% up to €3.000,-	85% up to €5.000,-
Glasses and contact lenses	Not covered	Not covered	Maximum of € 150,- per 3 insurance years
Hearing aids	Not covered	Not covered	Maximum of € 750,- per 5 insurance years
Therapeutic inserts	Not covered	100% up to €200,-	100% up to €300,-
Psychiatric care			
Outpatient psychiatric and/or psychological care	Not covered	50% up to €2.000,-	75% up to €2.500,-
Admission psychiatric hospital	Not covered	100%. Up to 180 days	100% up to 365 days
Pregnancy and childbirth			
Delivery not in the U.S.A.	Not covered	100%	100%
Delivery in the U.S.A.	Not covered	100% with prior permission of GMMI for the selected hospital. Without permission the reimbursement is 50%	100% with prior permission of GMMI for the selected hospital. Without permission the reimbursement is 50%
Caesarean section	Not covered	100% if on medical grounds	100% if on medical grounds
Birth companion	Not covered	Not covered	100% up to €300,-
Obstetrician (during pregnancy)	Not covered	100%	100%
Maternity care (for each day in the Hospital €125,- is deducted)	Not covered	Maximum €2.500,-	Maximum €3.500,-
Prenatal screening	Not covered	Maximum €175,-	Maximum €275,-
Pregnancy and childbirth in case of a known pregnancy on the commencement date	Not covered	Max. reimbursement of €2.500; Starting the 10th month the regular coverage applies	Max. reimbursement of €5.000; Starting the 10th month the regular coverage applies
Breast pump	Not covered	Not covered	Maximum €125,-
Travelling costs voluntary delivery in the Netherlands	Not covered	Not covered	50%
Fertility treatment incl. research and medication (after commencement date a waiting period of 18 months applies)	Not covered	Not covered	Maximum of 3 treatments; up to €3.000 per treatment. We will reimburse this once per lifetime

	<i>Standard</i>	<i>Optimal</i>	<i>Excellent</i>
Abortion	Not covered	100% on medical grounds or in case of established accordingly deviations	100%
Sterilisation	Not covered	Not covered	100%
<i>Rehabilitation</i>			
Inpatient rehabilitation	100% up to 60 days	100% up to 180 days	100% up to 365 days
Outpatient rehabilitation	Not covered	20 treatments	30 treatments
<i>Special rights and entitlements</i>			
Worldwide medical emergency care	100%	100%	100%
During a visit to The Netherlands	100%	100%	100%
Second opinion	100%	100%	100%
Genetic testing	Not covered	Not covered	100%
Preventive medical care	Not covered	Not covered	100% ²
Total body scan	Not covered	Not covered	70% up to €1.000,- ² . Only age 50 and older, once per 5 insurance years.
Travel vaccines	Not covered	50%	75%
Blood transport from the Netherlands	Not covered	Not covered	100%
Ronald McDonald home	Not covered	100%	100%
Accommodation expenses	Not covered	Max € 125,- per day and max €2.500,- per medical condition	Max € 125,- per day and max €2.500,- per medical condition
<i>Dental care and orthodontics</i>			
Dental costs children up to 20 years	Optional	100% up to €300,-	100% up to €375,-
Dental costs adults	Optional	Optional	Optional
Dental care following accident	100% up to €375	100% up to €500,-	100% up to €750,-
Lip, jaw, palate cleft	Not covered	Not covered	100%
Orthodontics up to 20 years	Not covered	Not covered	100% up to €1.000,- per lifetime

The insured person that lives in de U.S.A. sometimes gets a partial reimbursement for a treatment in the U.S.A

An insured person who lives in the U.S.A. gets 80% of the regular reimbursement if:

- he does not use the network of GMMI while he was able to do so well; and
- it is required in the terms and conditions of de medical expenses insurance for the requested type of healthcare.

If the insured person does use the GMMI network for the treatment? Or if it is a different treatment? Then he is entitled to the regular fee as mentioned in the article of the specific treatment and in the medical coverage overview.

On www.gmmi.com you can find the hospitals and doctors that GMMI cooperates with. You can call GMMI 24 hours a day at number 1-800-694-9832.

- 2 In the Terms and Conditions you find which examinations are covered and which age limitations apply. After commencement date a waiting period of 12 months applies.

2.2 Annual premiums

The premium depends on the insured region, the age, the chosen coverage and the deductible. In addition, the rate is reset every year. There is a choice of an excess of €0,-, €250,-, €500,-, €1.000,- and only for regions C & D €2.500,-, per insurance year for all insured persons together.

Premium per coverage area

The premium increases per main premium due date at the moment the insured party receives the next age group reached. All premiums mentioned are annual premiums in euros.

For emergency care there is coverage worldwide, regardless of the chosen coverage area.

Coverage area Europe (Region A)				
Leeftijd	Standard			
	Excess			
	0,-	250,-	500,-	1.000,-
< 18	935,-	935,-	935,-	860,-
18-26	1.375,-	1.255,-	1.135,-	1.000,-
27-29	1.375,-	1.255,-	1.135,-	1.000,-
30-34	1.495,-	1.375,-	1.255,-	1.120,-
35-39	1.615,-	1.495,-	1.375,-	1.240,-
40-44	1.860,-	1.740,-	1.620,-	1.485,-
45-49	2.245,-	2.125,-	2.005,-	1.870,-
50-54	2.635,-	2.515,-	2.395,-	2.260,-
55-59	3.300,-	3.180,-	3.060,-	2.925,-
60-66	4.205,-	4.085,-	3.965,-	3.830,-
67-72	4.590,-	4.470,-	4.350,-	4.215,-

Coverage area Europe (Region A)				
Leeftijd	Optimal			
	Excess			
	0,-	250,-	500,-	1.000,-
< 18	1.190,-	1.190,-	1.190,-	1.115,-
18-26	1.625,-	1.505,-	1.385,-	1.250,-
27-29	1.695,-	1.575,-	1.455,-	1.320,-
30-34	1.805,-	1.685,-	1.565,-	1.430,-
35-39	2.010,-	1.890,-	1.770,-	1.635,-
40-44	2.250,-	2.130,-	2.010,-	1.875,-
45-49	2.650,-	2.530,-	2.410,-	2.275,-
50-54	3.205,-	3.085,-	2.965,-	2.830,-
55-59	4.035,-	3.915,-	3.795,-	3.660,-
60-66	5.180,-	5.060,-	4.940,-	4.805,-
67-72	5.570,-	5.450,-	5.330,-	5.195,-

Coverage area Europe (Region A)				
Leeftijd	Excellent			
	Excess			
	0,-	250,-	500,-	1.000,-
< 18	1.315,-	1.315,-	1.315,-	1.240,-
18-26	1.980,-	1.860,-	1.740,-	1.605,-
27-29	2.085,-	1.965,-	1.845,-	1.710,-
30-34	2.175,-	2.055,-	1.935,-	1.800,-
35-39	2.410,-	2.290,-	2.170,-	2.035,-
40-44	2.680,-	2.560,-	2.440,-	2.305,-
45-49	3.100,-	2.980,-	2.860,-	2.725,-
50-54	3.610,-	3.490,-	3.370,-	3.235,-
55-59	4.500,-	4.380,-	4.260,-	4.125,-
60-66	5.700,-	5.580,-	5.460,-	5.325,-
67-72	6.165,-	6.045,-	5.925,-	5.790,-

Coverage Area World excluding Canada, China, Hong Kong, Japan, Singapore, United Arab Emirates and United States (Region B)

Leeftijd	Standard			
	Excess			
	0,-	250,-	500,-	1.000,-
< 18	975,-	975,-	975,-	900,-
18-26	1.385,-	1.265,-	1.145,-	1.010,-
27-29	1.385,-	1.265,-	1.145,-	1.010,-
30-34	1.630,-	1.510,-	1.390,-	1.255,-
35-39	1.785,-	1.665,-	1.545,-	1.410,-
40-44	2.030,-	1.910,-	1.790,-	1.655,-
45-49	2.355,-	2.235,-	2.115,-	1.980,-
50-54	2.750,-	2.630,-	2.510,-	2.375,-
55-59	3.740,-	3.620,-	3.500,-	3.365,-
60-66	4.760,-	4.640,-	4.520,-	4.385,-
67-72	5.250,-	5.130,-	5.010,-	4.875,-

Coverage Area World excluding Canada, China, Hong Kong, Japan, Singapore, United Arab Emirates and United States (Region B)

Leeftijd	Optimal			
	Excess			
	0,-	250,-	500,-	1.000,-
< 18	1.220,-	1.220,-	1.220,-	1.145,-
18-26	1.675,-	1.555,-	1.435,-	1.300,-
27-29	1.785,-	1.665,-	1.545,-	1.410,-
30-34	2.055,-	1.935,-	1.815,-	1.680,-
35-39	2.230,-	2.110,-	1.990,-	1.855,-
40-44	2.500,-	2.380,-	2.260,-	2.125,-
45-49	2.810,-	2.690,-	2.570,-	2.435,-
50-54	3.375,-	3.255,-	3.135,-	3.000,-
55-59	4.480,-	4.360,-	4.240,-	4.105,-
60-66	5.830,-	5.710,-	5.590,-	5.455,-
67-72	6.380,-	6.260,-	6.140,-	6.005,-

Coverage Area World excluding Canada, China, Hong Kong, Japan, Singapore, United Arab Emirates and United States (Region B)

Leeftijd	Excellent			
	Excess			
	0,-	250,-	500,-	1.000,-
< 18	1.400,-	1.400,-	1.400,-	1.325,-
18-26	2.075,-	1.955,-	1.835,-	1.700,-
27-29	2.345,-	2.225,-	2.105,-	1.970,-
30-34	2.510,-	2.390,-	2.270,-	2.135,-
35-39	2.795,-	2.675,-	2.555,-	2.420,-
40-44	3.015,-	2.895,-	2.775,-	2.640,-
45-49	3.415,-	3.295,-	3.175,-	3.040,-
50-54	4.045,-	3.925,-	3.805,-	3.670,-
55-59	5.180,-	5.060,-	4.940,-	4.805,-
60-66	6.430,-	6.310,-	6.190,-	6.055,-
67-72	7.000,-	6.880,-	6.760,-	6.625,-

Coverage Area Canada, China, Hong Kong, Japan, United Arab Emirates and Singapore (Region C)					
Leeftijd	Standard				
	Excess				
	0,-	250,-	500,-	1.000,-	2.500,-
< 18	1.295,-	1.295,-	1.295,-	1.220,-	1.145,-
18-26	1.805,-	1.685,-	1.565,-	1.430,-	1.055,-
27-29	1.805,-	1.685,-	1.565,-	1.430,-	1.055,-
30-34	2.295,-	2.175,-	2.055,-	1.920,-	1.545,-
35-39	2.535,-	2.415,-	2.295,-	2.160,-	1.785,-
40-44	2.900,-	2.780,-	2.660,-	2.525,-	2.150,-
45-49	3.375,-	3.255,-	3.135,-	3.000,-	2.625,-
50-54	4.115,-	3.995,-	3.875,-	3.740,-	3.365,-
55-59	5.380,-	5.260,-	5.140,-	5.005,-	4.630,-
60-66	6.895,-	6.775,-	6.655,-	6.520,-	6.145,-
67-72	7.500,-	7.380,-	7.260,-	7.125,-	6.750,-

Coverage Area Canada, China, Hong Kong, Japan, United Arab Emirates and Singapore (Region C)					
Leeftijd	Optimal				
	Excess				
	0,-	250,-	500,-	1.000,-	2.500,-
< 18	1.865,-	1.865,-	1.865,-	1.790,-	1.715,-
18-26	2.535,-	2.415,-	2.295,-	2.160,-	1.785,-
27-29	2.755,-	2.635,-	2.515,-	2.380,-	2.005,-
30-34	3.130,-	3.010,-	2.890,-	2.755,-	2.380,-
35-39	3.405,-	3.285,-	3.165,-	3.030,-	2.655,-
40-44	3.685,-	3.565,-	3.445,-	3.310,-	2.935,-
45-49	4.145,-	4.025,-	3.905,-	3.770,-	3.395,-
50-54	5.080,-	4.960,-	4.840,-	4.705,-	4.330,-
55-59	6.870,-	6.750,-	6.630,-	6.495,-	6.120,-
60-66	8.405,-	8.285,-	8.165,-	8.030,-	7.655,-
67-72	9.040,-	8.920,-	8.800,-	8.665,-	8.290,-

Coverage Area Canada, China, Hong Kong, Japan, United Arab Emirates and Singapore (Region C)					
Leeftijd	Excellent				
	Excess				
	0,-	250,-	500,-	1.000,-	2.500,-
< 18	2.260,-	2.260,-	2.260,-	2.185,-	2.110,-
18-26	3.235,-	3.115,-	2.995,-	2.860,-	2.485,-
27-29	3.515,-	3.395,-	3.275,-	3.140,-	2.765,-
30-34	4.020,-	3.900,-	3.780,-	3.645,-	3.270,-
35-39	4.420,-	4.300,-	4.180,-	4.045,-	3.670,-
40-44	4.700,-	4.580,-	4.460,-	4.325,-	3.950,-
45-49	5.210,-	5.090,-	4.970,-	4.835,-	4.460,-
50-54	6.215,-	6.095,-	5.975,-	5.840,-	5.465,-
55-59	8.390,-	8.270,-	8.150,-	8.015,-	7.640,-
60-66	10.190,-	10.070,-	9.950,-	9.815,-	9.440,-
67-72	10.740,-	10.620,-	10.500,-	10.365,-	9.990,-

United States coverage area (Region D)					
	Standard				
	Excess				
Leeftijd	0,-	250,-	500,-	1.000,-	2.500,-
< 18	3.275,-	3.275,-	3.275,-	3.200,-	3.125,-
18-26	4.315,-	4.195,-	4.075,-	3.940,-	3.565,-
27-29	4.315,-	4.195,-	4.075,-	3.940,-	3.565,-
30-34	4.935,-	4.815,-	4.695,-	4.560,-	4.185,-
35-39	5.385,-	5.265,-	5.145,-	5.010,-	4.635,-
40-44	6.440,-	6.320,-	6.200,-	6.065,-	5.690,-
45-49	7.540,-	7.420,-	7.300,-	7.165,-	6.790,-
50-54	9.840,-	9.720,-	9.600,-	9.465,-	9.090,-
55-59	11.340,-	11.220,-	11.100,-	10.965,-	10.590,-
60-66	13.540,-	13.420,-	13.300,-	13.165,-	12.790,-
67-72	14.740,-	14.620,-	14.500,-	14.365,-	13.990,-

United States coverage area (Region D)					
	Optimal				
	Excess				
Leeftijd	0,-	250,-	500,-	1.000,-	2.500,-
< 18	3.990,-	3.990,-	3.990,-	3.915,-	3.840,-
18-26	5.340,-	5.220,-	5.100,-	4.965,-	4.590,-
27-29	5.740,-	5.620,-	5.500,-	5.365,-	4.990,-
30-34	6.940,-	6.820,-	6.700,-	6.565,-	6.190,-
35-39	7.790,-	7.670,-	7.550,-	7.415,-	7.040,-
40-44	8.790,-	8.670,-	8.550,-	8.415,-	8.040,-
45-49	9.240,-	9.120,-	9.000,-	8.865,-	8.490,-
50-54	11.515,-	11.395,-	11.275,-	11.140,-	10.765,-
55-59	14.540,-	14.420,-	14.300,-	14.165,-	13.790,-
60-66	17.140,-	17.020,-	16.900,-	16.765,-	16.390,-
67-72	18.990,-	18.870,-	18.750,-	18.615,-	18.240,-

United States coverage area (Region D)					
	Excellent				
	Excess				
Leeftijd	0,-	250,-	500,-	1.000,-	2.500,-
< 18	4.600,-	4.600,-	4.600,-	4.525,-	4.450,-
18-26	6.915,-	6.795,-	6.675,-	6.540,-	6.165,-
27-29	7.485,-	7.365,-	7.245,-	7.110,-	6.735,-
30-34	8.430,-	8.310,-	8.190,-	8.055,-	7.680,-
35-39	9.585,-	9.465,-	9.345,-	9.210,-	8.835,-
40-44	10.540,-	10.420,-	10.300,-	10.165,-	9.790,-
45-49	11.140,-	11.020,-	10.900,-	10.765,-	10.390,-
50-54	13.740,-	13.620,-	13.500,-	13.365,-	12.990,-
55-59	16.240,-	16.120,-	16.000,-	15.865,-	15.490,-
60-66	19.240,-	19.120,-	19.000,-	18.865,-	18.490,-
67-72	20.990,-	20.870,-	20.750,-	20.615,-	20.240,-

If this insurance component is used as supplementary cover to the Dutch basic insurance, a discount of:

- 20% for coverage area Europe (Region A);
- 20% for coverage area World excluding Canada, China, Hong Kong, Japan, Singapore, United Arab Emirates and the US (Region B);
- 10% for coverage area Canada, China, Hong Kong, Japan, Singapore and the United States Arab Emirates (Region C);
- 10% for U.S. coverage area (Region D).

Does the insured have a health insurer? Then the costs must first be submitted to the health insurer.

3 Dental Care

This insurance is only available in combination with the health insurance component. At the start of the insurance, a waiting period of twelve months applies for periodontal treatments and placing crowns, bridges and implants. If you are during the waiting time undergoes such treatment, it will not be reimbursed.

3.1 Coverage

Reimbursement of 80% for dental treatments with a maximum of € 1.500,- per insured per insurance year. Is the insured also entitled to a benefit on grounds of health insurance?

The insurance policies are then complementary to each other. Dependent of the situation is first paid out on the insurance policy that is most beneficial to the insured is favorable. If there is a remainder left, the other insurance will also be used. Orthodontics and purely aesthetic treatments, such as teeth whitening, fall not under cover.

3.2 Premium

€ 465,- per insured person per year.

4 Work incapacity

4.1 Description target group

The disability insurance is an insurance for expats who want financial security in the event of disability. The occupational disability insurance has many options and can be made entirely according to the wishes of the expat.

4.2 Fixed premium

The age at which the insurance is taken out determines the premium. This premium will except for a chosen increase, unchanged.

4.3 Particulars

In case of a stay in a country in Africa, your advisor should contact De Goudse. In some African countries we don't accept the risk of work incapacity.

4.4 Insured categories

4.4.1 Maximum sums insured

- constant € 100.000,-. The insured amount remains the same during the term. Any payment will not be indexed. The insured amount is possible on request are being adjusted. The conditions state which rules apply.
- rising € 85.000,-. The sum insured is automatically increased by 3% each year the maximum of € 85.000,-. Any payment is indexed each year by 3%, no maximum amount will then apply to this indexation.

The insured amount may not exceed 80% of the income.

4.4.2 Incapacity Table

You can choose from what percentage of disability you want the insurance to pay out.

- From 45% incapacity for work.
- From 55% incapacity for work.
- From 65% incapacity for work.
- From 80% incapacity for work.

4.4.3 Own Risk Term

The following own risk terms are possible:

- 90 days
- 180 days
- 365 days
- 720 days

4.4.4 Final Age

The following final ages are possible:

- 55 years
- 60 years
- 62 years
- 65 years
- 67 years

4.4.5 Waiver of Premium

After 1 year of disability with an excess period of 90, 180 or 365 days.

With an excess term of 720 days, the premium waiver applies after two years disability.

4.5 Acceptance

Up to 55 years.

4.6 Assessment

Occupational disability.

4.7 Premium

You can request the premium from your insurance adviser.

4.8 Medical examination

You fill in a health declaration with the application. Sometimes it shows in the assessment additional information is needed.

- Are you younger than 50 years old? Then our doctors can request additional information from a from your doctors and/or practitioners.
- Are you 50 years or older? Then a medical examination can take place at the expense of De Goudse.

5 Travel luggage and Cancellation costs

This insurance covers damage to luggage during business and private travel in the country of temporary residence and outside the country of temporary residence due to loss, theft or missing. And the cost when you have to cancel your trip due to an insured event.

5.1 Insured amounts

The insured amounts apply per policy per event.

	Standard	Optimal	Excellent	Excellent Plus
Bagage				
Maximum reimbursement per trip	4.000,-	5.000,-	7.500,-	15.000,-
Deductible per event	50,-	50,-	50,-	0,-
(Tele) communication equipment	250,-	350,-	500,-	1.000,-
Body jewellery	500,-	750,-	1.250	4.000,-
Photo, film, image and sound equipment, binoculars, telescopes, musical instruments	1.000,-	1.500,-	2.500,-	3.000,-
Luxury garments, bags and suitcases	1.000,-	1.500,-	2.500,-	5.000,-
Computers, tablets, laptops and notebooks	1.000,-	1.500,-	2.500,-	3.500,-
Money and valuable papers	250,-	300,-	500,-	500,-
Driving licenses, passports, travel tickets and other travel documents.	100%	100%	100%	100%
Contact lenses, (sun)glasses, prostheses, hearing aids and dental braces.	200,-	375,-	625,-	1.000,-
Bicycles, bicycle carriers, bicycle and surf roof racks, surf equipment, collapsible or inflatable boats (the propulsion system is not covered), ski and luggage boxes, children's, strollers and invalid carriages and rollators.	250,-	375,-	500,-	650,-
Sports equipment	500,-	700,-	900,-	2.000,-
– Other luggage per item	1.000,-	1.250,-	1.500,-	2.500,-
Extra covers				
loss of hotelsafe key	350,-	350,-	350,-	350,-
Necessary to purchase replacement clothing and toiletries with a maximum amount per event	250,- 500,-	375,- 750,-	750,- 1500,-	850,- 1750,-
– Per insured person				
– All insured together				
Cancellation costs				
Cancellation costs maximum per year per policy	3.000,-	4.000,-	5.000,-	5.000,-

5.2 Premium

Annual Premiums (in Euro) - Travel Luggage and Cancellation Costs ³			
Standard	Optimal	Excellent	Excellent Plus
138,40	212,60	276,80	846,80

Annual Premiums (in Euro) ³ - Additional Cancellation Coverage	
Increase cancellation costs cover by € 5.000,-	157,30
Increase cancellation costs cover by € 10.000,-	314,60

³ The premiums shown include 21% insurance tax.

6 Legal Aid

This insurance covers the costs of legal advice and legal assistance by legal experts and lawyers, depending on the cover chose.

6.1 Insured amounts

All amounts are in Euro.

	Standard	Excellent
Franchise by event	450,-	450,-
Legal assistance for legal recourse		
Granted in the Netherlands by BrandMr experts/lawyers	100%	100%
External representation	up to 25.000.-	up to 25.000.-
Criminal legal aid		
Granted in the Netherlands by BrandMr experts/lawyers	100%	100%
External representation	up to 25.000.-	up to 25.000.-
Contract legal aid (purchases done within the EU) incl. rental disputes		
Granted in the Netherlands by BrandMr experts/lawyers	100%	100%
External representation	up to 25.000.-	up to 25.000.-
Security / security deposit	up to 25.000.-	up to 25.000.-
Labor law and social law aid		
Granted in the Netherlands by BrandMr experts/lawyers	Not covered	100%
External representation	Not covered	up to 25.000.-
Legal aid in the field of personal and family law		
Granted in the Netherlands by BrandMr experts/lawyers	Not covered	100%
External representation	Not covered	up to 25.000.-

Annual Premiums (in Euro)- Legal Aid ⁴		
	Standard	Excellent
Single with or without child(ren)	102,85	254,10
Married/Living together with or without children	193,60	363,-

⁴ The premiums shown include 21% insurance tax.

7 Household contents

7.1 Coverage Overview

The contents insurance covers the financial consequences of damage to the contents, depending on of the cover chosen by the insured.

Coverage overview			
Damage to the contents in the described building is insured in case of:	Standard	Optimal	Excellent
Fire, fire extinguishing, lightning strike	Covered	Covered	Covered
Explosion	Covered	Covered	Covered
Any defect or inherent deterioration resulting in fire or explosion	Covered	Covered	Covered
Falling of aircraft and spacecraft or objects therefrom	Covered	Covered	Covered
Theft after burglary from the outside	Not covered	Covered	Covered
Vandalism by someone who illegally entered the building (after breaking and entering from the outside)	Not covered	Covered	Covered
Storm	Not covered	Not covered	Covered
Water, steam, precipitation	Not covered	Not covered	Covered
Oil, smoke, soot	Not covered	Not covered	Covered
Collision and collision, as well as damage due to fallen or spilled cargo	Not covered	Covered	Covered
Breaking aquarium glass	Not covered	Not covered	Covered
Unforeseen outflow of water from aquariums	Not covered	Not covered	Covered
Extortion and robbery (in the house)	Not covered	Not covered	Covered
Costs of staying in a rented accommodation due to damage from a covered event. Up to a maximum 10% of the insured amount	Covered	Covered	Covered
Damage to antennas	Not covered	Not covered	Covered

7.2 Coverage based on premier risk

This means that we do not rely on any underinsurance in the event of damage. We do take the maximum reimbursement and the deductible into account.

7.3 Items with a maximum reimbursement

There is a maximum reimbursement per event for the items listed below for the risk of burglary, theft and robbery.

- A maximum reimbursement of €3.000 for photo, video, audio and computer equipment;
- A maximum reimbursement of €1.500 applies to money and valuable paper;
- A maximum reimbursement of €750 applies to (electric) bicycles and speed pedelecs (there is only cover for this if you have the Excellent cover);
- A maximum reimbursement of €1.000 applies to borrowed property.
- If valuables, personal jewellery and collections are insured, the insured amount is stated on your policy.
- If tenant liability is insured, the insured amount is stated on your policy.

7.4 Additional insurance

7.4.1 Valuables, personal jewelry and collections

There is only coverage for valuables such as jewelry, art and antiques if this is additionally insured. The conditions of the Excellent coverage apply to this additional coverage. There is only coverage in the home at the address stated on the policy. The deductible is applicable.

7.4.2 Tenant Liability

There is coverage if the insured is held liable for damage to the rented property caused by: fire, frozen pipes belonging to the central heating system, water leaking or overflows from a (dish)washing machine or from the central heating system and for oil that leaks or escapes from the central heating systems. We never reimburse more than twenty times the amount you pay annually in rent. The deductible is not applicable.

7.4.3 Rented contents

There is coverage of a maximum of €25.000 per event for damage to third-party property that the insured has leased, rented or has in his possession through a hire-purchase agreement. The conditions of the Excellent coverage apply to this coverage. There is only coverage in the home at the address stated on the policy. The deductible is applicable.

7.4.4 Outside the home

This covers your personal jewellery, photo, video and audio equipment and musical instruments and medical devices also insured outside the home up to a maximum of €4.000 per event. The conditions of Excellent coverage apply to this coverage. The coverage is only applicable in the country where you live. This coverage is subject to a deductible of €150 per event.

7.5 Deductible

You can choose from a deductible of €250 or €500 per insurance year.

7.6 Acceptance guidelines

Acceptance and the amount to be insured are reserved to De Goudse.

If the nature of the risk makes this necessary, it is possible that De Goudse sets different premiums and conditions and/or includes special provisions.

7.7 Annual premium

Minimum annual premium: Standard € 20,- Optimal € 35,- Excellent € 45,-.

Annual Premiums ⁵ (in Euro) per € 1.000,- insured amount - Household Contents			
	Standard	Optimal	Excellent
Excess 250,-	4,54	6,35	7,87
Excess 500,-	3,93	5,75	7,26

The Premiums⁵ for the additional coverage

- Valuables, personal jewellery and collections of premiums for additional coverage The premium is 18,15‰ of the insured amount. We ask you for invoices and/or appraisal reports.
- Tenant liability
The premium is 1.7% of the annual rental amount. We ask you to share the rental agreement in advance.
- Rented furnishings
The premium is €72,60 per year.
- Outside the home
The premium is €145,20 per year.

⁵ The premiums shown include 21% insurance tax.

8 Personal Liability

8.1 Coverage The insurance covers worldwide liability for damage to:

- persons (injury and death);
- goods belonging to persons other than the insured person(s) (damage, destruction and/or loss).

You can read more about what is and what is not covered in the policy conditions.

8.2 Additional insurance Home in the Netherlands or holiday home in Europe

The liability of the insured person(s) as owner of:

- a home in the Netherlands for both rental and vacancy, and/or
- a holiday home in Europe provided that this home is not rented out for more than 120 days per calendar year.

8.3 Maximum insured amount per event

- Standard € 500.000,-
- Optimal € 1.000.000,-
- Excellent € 1.500.000,-

Damage to items borrowed or used by the insured and damage caused by an animal for which the insured is liable, we reimburse up to a maximum of € 10.000,-.

8.4 Annual premium

Annual Premiums ⁶ - Personal Liability			
	Standard	Optimal	Excellent
Excess € 250,-			
Europa			
Single	66,55	72,60	90,75
Married/Living together or Single with child(ren)	78,65	90,75	102,85
Married/Living together with child(ren)	90,75	102,85	114,95
Worldwide excluding the U.S.A.			
Single	72,60	84,70	96,80
Married/Living together or Single with child(ren)	90,75	102,85	114,95
Married/Living together with child(ren)	108,90	121,-	133,10
Worldwide including the U.S.A.			
Single or Single with child(ren)	127,05	157,30	175,45
Married/Living together without children	157,30	196,60	211,75
Married/Living together with child(ren)	169,40	211,75	229,90

Premiums for additional insurance: Home in the Netherlands or holiday home in Europe

- Standaard €48,40
- Optimaal €54,45
- Excellent €60,50

⁶ The premiums shown include 21% insurance tax.

9 (Family) accidents

The consequences of an accident abroad can also be serious: permanent disability or, in the worst case, death. Accident insurance can alleviate the financial consequences of this suffering. During your stay outside the Netherlands also cover for accidents resulting from acts of war.

9.1 Coverage

Coverage overview (family) accidents			
	Standard	Optimal	Excellent
In case of death due to an accident	15.000,-	25.000,-	50.000,-
In case of death due to an accident on a motorcycle or scooter			
– with helmet	10.000,-	10.000,-	10.000,-
– without helmet	2.500,-	2.500,-	2.500,-
In case of permanent disability due to an accident	40.000,-	75.000,-	125.000,-
In case of permanent disability due to an accident on a motorcycle or scooter			
– with helmet	25.000,-	25.000,-	25.000,-
– without helmet	5.000,-	5.000,-	5.000,-

9.2 Annual premium

Annual Premiums (in Euro) - (Family)accidents			
Single	56,-	85,-	130,-
Married/Living together or Single with child(ren)	100,-	148,-	250,-
Married/Living together with child(ren)	131,-	185,-	300,-

10 Other

10.1 Insurance Premium Tax

Insurance tax is charged for the components of legal assistance, household contents, liability, cancellation costs and SOS assistance.

10.2 Age Limit

As long as the insured does not cancel, the insurance will run at least until the last day the insured is 72 years old. After that, the insurance can be canceled annually by De Goudse. The occupational disability insurance continues until the day on which the insured person turns 55, 60, 62 or 65, depending on which final age has been chosen.

Children can be co-insured until the last day they are 21 years old or until the moment that they get married. Subsequently, they can take out insurance in their own name close without medical questions.

10.3 Want to know more?

Would you like to know more about your Expat Individual Package? Please contact De Goudse at (0182) 544 916 or expat@goudse.com