

Corporate Expatriate Package

Summary of Benefits 2025

Information for employer

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.

Medical expenses

The amounts stated are per insured person per year of insurance, unless stated otherwise.

Important when living 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 if the Terms and Conditions required him to do so. 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.

There is a maximum reimbursement

A maximum insured amount applies of € 2.000.000,- per event (illness) for Optimal and € 3.000.000,- per event (illness) for Excellent. In the regions C and D (see additional terms and conditions) 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.

Insured categories		
	Optimal	Excellent
Maximum period of reimbursement per hospital admission	365 days	365 days
Hospital cover (including day-care)		
Nursing expenses	100% for standard double- or multiple bedded room	100% for standard private room
Specialist treatment costs	100%	100%
Dental surgery	100%	100%
Organ transplants	100%	100%
Mastectomy for preventive reasons	Not covered	100%
Breast correction	100%	100%
Eyelid correction	Not covered	100%
Cosmetic surgery	100%	100%
Costs of transport by ambulance	100%	100%
Outpatient treatment		
General practitioner	100%	100%
Specialistic treatment	100%	100%
Youth care	100%	100%
Home nursing	100%	100%
Haemodialysis/home dialysis (also inpatient)	100%	100%
Alternative therapy	Not covered	100% max. €50 per treatments, up to a maximum of € 300 per year
Physiotherapy (Manual therapy)	20 treatments	30 treatments
Dietary advice	100%	100%
Language and speech therapy	Not covered	100%
Phlebologist	10 treatments	15 treatments
Occupational therapy	10 treatments	15 treatments
Camouflage therapy	10 treatments	15 treatments
Podiatry	10 treatments	15 treatments
Psoriasis outpatients' treatment	30 treatments	30 treatments
Stutter therapy	10 treatments	15 treatments
Medicines and medical devices		
Prescription drugs	100%	100%

Insured categories		
	Optimal	Excellent
Homeopathic medicines	Not covered	100% up to a maximum of € 300
Contraceptives	Not covered	100%
Other medical aids	75% up to a maximum of € 2.000	85% up to a maximum of € 2.500
Glasses and contact lenses	Not covered	maximum of € 100
Hearing aids	Not covered	A maximum of € 750 once per five policy years
Therapeutic inserts	100% up to a maximum of € 200	100% up to a maximum of € 300
Psychiatric care		
Outpatient psychiatric and/or psychological care	50% up to a maximum of € 2.000	75% up to a maximum of € 2.000
Admission psychiatric hospital	100% up to a maximum of 180 days	100% to a maximum of 180 days
Pregnancy and childbirth		
Delivery not in the U.S.A.	100%	100%
Delivery in the U.S.A.	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	100% if on medical grounds	100%
Obstetrician (during pregnancy)	100%	100%
Maternity care	100% with a maximum of € 2.500	100% with a maximum of € 3.500
Travelling costs delivery in the Netherlands	Not covered	50% of travelling costs
Pregnancy and childbirth for one on the effective date known pregnancy	100% up to a maximum of € 4.000. From month 10 and on the coverage is as mentioned above.	100% up to a maximum of € 6.500. From month 10 and on the coverage is as mentioned above.
Fertility treatment incl. research and medication (Waiting period of 18 months after commencement date)	Not covered	Maximum of € 3.000 per attempt, and a maximum of € 9.000 per lifetime
Abortion	100% on medical grounds or in case of established accordingly deviations	100%
Rehabilitation		
Inpatient rehabilitation	100% up to a maximum 180 days	100% up to a maximum 365 days
Outpatient rehabilitation	20 treatments	30 treatments
Special rights and entitlements		
Worldwide medical emergency care	100%	100%
Second opinion	100%	100%
Genetic testing	Not covered	100%
Preventive medical care	Not covered	100% ¹
Total body scan	Not covered	Age 50+, once per 5 years. 70% max. € 1.000 ¹
Sterilisation	Not covered	100%
Travel vaccines	50%	75%
Blood transport from the Netherlands	Not covered	100%
Ronald McDonald home	100% of own contribution	100% of own contribution

- 1 A waiting period of 12 months applies. In the terms and conditions, you can read which examinations are covered.

Insured categories		
	Optimal	Excellent
Accommodation expenses	Max € 125 per day with a max of € 2.500 per illness	Max € 125 per day with a max of € 2.500 per illness
Cover during acts of war	100%	100%
Dental care		
Dental costs	Optional	Optional
Dental care following accident	100% up to a maximum of € 750	100% up to a maximum of € 1.500

SOS-Assistance

SOS-Assistance is part of the module medical expenses, and in case of an emergency you can rely on the well-known and reputable Goudse Assistance (tel. +31 182 544 557). The support service of Gouda Assistance offers you:

Assistance and repatriation on medical grounds

€ 1.000.000²

Sums insured per person per year

- Reimbursement of expenses for a scheduled flight or air ambulance, regular ambulance, train etc. for repatriation on medical grounds.
- Reimbursement of travel expenses (round trip) for one person to accompany the insured person.
- If the person who has been repatriated does not return to the country of temporary residence, travel expenses (round trip) will be paid for somebody who acts as the insured person's agent or a replacement employee.
- Reimbursement of medical repatriation and/or evacuation during a stay outside the Netherlands as a result of acts of war.

Repatriation of mortal remains or local burial/cremation

100%

Sums insured per person per year

- All formalities on site and transport of the insured's mortal remains to the Netherlands or:
- Reimbursement of costs of local burial or local cremation and of the travel expenses (round trip) of relatives in the first and second degree, limited to the maximum amount of transport of the mortal remains if these had been transported to the Netherlands, but with a maximum of € 10.000,-.
- Reimbursement of travel expenses (round trip) for a somebody who acts as the insured person's agent or a replacement employee.

² Except if you are staying in a high-risk region, for which the dutch government has given a code red. Then the maximum sum insured per person is reduced to € 75.000.

Additional travel and accommodation expenses

€ 7.500

Sums insured per person per year

Reimbursement of costs of an economy-class round trip for two insured persons in connection with the death or serious illness of a relative in the first or second degree in the Netherlands, or for all insured persons together, the trip to the Netherlands. Accommodation expenses will be reimbursed up to a maximum of € 125 per day for all insured persons together, with a maximum of 22 days.

- Reimbursement of the costs of a necessary visit of a maximum of two relatives in the first or second degree, in the event that the insured person is in mortal danger as a result of illness or accident.
- Accommodation expenses will be reimbursed up to a maximum of € 175 per day for all insured persons together, with a maximum of 15 days.
- Unforeseen additional expenses up to a maximum of € 100 for all insured persons together.

Search and rescue services (per policy)

€ 25.000

Sums insured per person per year

Telecommunication expenses

Reimbursement of € 125 per event of the necessary communication costs for an event covered by Gouda Assistance.