

Health insurance

pertaining to policy terms and conditions: GHU2010

Costs due to War and Kindred Risks

We will reimburse the costs that fall under the health insurance coverage (standard or extended), even if these are incurred as a result of war and kindred risks. War and kindred risks includes armed conflict, civil war, uprisings, domestic unrest, riots and mutiny. The costs of war and kindred risks are insured on a mutual basis. This means that you will be reimbursed at cost price provided there are sufficient resources in the 'war and kindred risks fund'. If there are insufficient resources in the fund, you will be reimbursed a percentage.

Medical Expenses

- We will only reimburse the costs listed below if they are medically necessary.
- The maximum that we reimburse is the amount approved by the official institutions in the country where the medical treatment is given. In the Netherlands, that institution is the Dutch Health Care Authority, known as the NZa.

General Practitioner	Cost price
Medicines	Cost price
Tests, e.g. laboratory tests	Cost price
Specialists	Cost price
Hospitalisation, including nursing, specialists, tests and other additional costs	Cost price <ul style="list-style-type: none"> • Maximum of 365 days. • If the hospital has several nursing classes, we will reimburse the costs of the nursing class that is equivalent to the 3rd class in a Dutch hospital.
Transplant (bone marrow, bone, cornea, skin tissue, kidney, heart, liver (orthotopic), lung, heart-lung and kidney-pancreas)	Cost price
Dialysis	Cost price
Plastic surgery	Cost price We will only reimburse these costs in the event of: <ul style="list-style-type: none"> • disfiguration caused by an accident; or • serious defects immediately present and detected at birth.
Medical transport	Cost price A maximum of € 0.20 per km is reimbursed if you use your own transport.
Rehabilitative day care	Cost price
Physiotherapy and exercise therapy	Maximum of 25 treatments per person and per year insured
Speech therapy	Maximum of 25 treatments per person and per year insured
Vaccinations and immunoglobulins against rabies and tetanus	Cost price We will only reimburse these costs if you have been exposed to the risk of infection.
Dental treatment	Maximum of € 350 per person and per year insured.
Psychotherapy	Maximum of € 700 per person and per year insured. We will only reimburse the costs if the therapy is given by a psychotherapist or psychiatrist.

Pregnancy and delivery	<ul style="list-style-type: none"> • During the first 12 months coverage (cost price) only exists for unforeseen emergencies that necessitate critical medical intervention. • After the 12-month waiting time, coverage also exists for other costs. As soon as you know that you are pregnant, you must call the OOM Emergency Centre. If you do this on time, we will reimburse at cost price. If you fail to do this or do this too late, we will only reimburse a maximum of 65% of the costs.
Maternity care	Maximum of € 1,500

SOS Costs

Repatriation/evacuation	<p>We will only reimburse these costs if on site medical treatment is not possible and the treatment cannot be postponed (i.e. only when urgent). In that case we will reimburse:</p> <ul style="list-style-type: none"> • the patient's travelling costs (round trip). You can choose to be repatriated to the closest treatment option or to your country of origin or the country where you reside. • travelling and accommodation costs for 1 accompanying person if medical accompaniment is necessary or if the patient is younger than 16. • travelling and accommodation costs of children younger than 24 months (who are insured through us) if the mother is repatriated. <p>Travelling costs are reimbursed at cost price (scheduled or charter flight, on an economy class basis).</p> <p>Accommodation costs are reimbursed up to a maximum of € 100 per day and up to a maximum of € 2,000 per case of illness.</p>
Search/rescue	Maximum of € 10,000 per event.
Transport of mortal remains	Cost price
Special costs	<ul style="list-style-type: none"> • Costs of extending an airline ticket in the event of illness/an accident while on leave in your country of origin: maximum of € 1,200. • Visit by 1 person in the event of danger to the life/death of an insured person: travelling costs (cost price) and accommodation costs up to a maximum of € 100 per day and a maximum of € 2,000 per case of illness. • Telecommunication charges in the case of covered repatriation: maximum of € 125 per repatriation.

Miscellaneous Costs

Exceptional Medical Expenses Act (AWBZ) benefits	<p>If you return from abroad to live in the Netherlands again and are insured under the Exceptional Medical Expenses Act (AWBZ), there are waiting times for some benefits. We will reimburse these AWBZ benefits during those waiting times.</p>
Accommodation costs	<p>If you must live close to a hospital (away from your place of residence) as a patient for medical reasons, we will reimburse your accommodation costs up to a maximum of € 100 per day and up to a maximum of € 2,000 for each case of illness.</p>

Cost price means that we fully reimburse the costs.

Insurance package

pertaining to policy terms and conditions: VP2010

Category 1: Travel insurance

Luggage	In the event of theft, loss or damage, we will compensate the current value up to a maximum of € 1,600 per person, per event. Maximum compensation amounts apply to specific types of luggage (e.g. for valuables). Excess: € 125 per event.
Repatriation	We will reimburse travelling costs (round trip) in the event of danger to life (illness/accident) or death of non-accompanying family members in the 1st or 2nd degree.
Theft or loss of passport or visa	We will reimburse the travelling and accommodation costs that you must incur to go to where a replacement document is issued to a maximum of € 450. The compensation for the passport/visa itself falls under the luggage coverage.
Telecommunication charges	If an event is covered under the travel insurance, we will reimburse the costs for contacting Unigarant or the OOM Emergency Centre. Contact with others will be reimbursed up to a maximum of € 150.
Lodging and subsistence costs	Maximum of € 50 per person, per day.

Category 2: Household contents insurance

Damage to household contents as the result of fire, storms or burglary	<ul style="list-style-type: none">• Compensation takes place on a first loss insurance basis. This means that no underinsurance is applied.• The maximum compensation is € 5,000.• Jewellery is compensated up to a maximum of € 300 and audiovisual equipment up to a maximum of € 800.• Excess: € 250 per event.• Coverage only exists at the risk address that you have specified and which is mentioned on the policy sheet.
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Category 3: Personal accident insurance

In the event of death (category A)	Amount insured: € 10,000
In the event of permanent disability (category B)	Amount insured: € 75,000 Depending on your particular invalidity, you will receive a percentage of this figure.
Riding on a motorcycle of 50 cc or more	Maximum of 25% of the amount to be paid out for Category A or B. If you ride without a helmet, the maximum payment is 10%.

Category 4: Legal assistance insurance

<ul style="list-style-type: none">• Assistance for redress• Criminal law assistance• Contractual assistance	You are entitled to legal assistance. This is provided by DAS Rechtsbijstand. If DAS incurs external costs, these will be reimbursed up to a maximum of € 12,500. A case will be handled if the interest is at least € 450.
Surety	The maximum advance is € 12,500 per event.

Category 5: Third party insurance for private individuals

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

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The OOM Verzekeringen trade name is used by OOM Holding N.V., OOM Global Care N.V., OOM Schadeverzekering N.V. and "O.O.M." Onderlinge Molestverzekering-Maatschappij U.A., all legally registered in The Hague with offices in Rijswijk and registered with the The Hague Chamber of Commerce under numbers 27194193, 27111654, 27155593 and 27117235 respectively.