

Cover overview for HollandZorg Student Insurance (continuation)

• Travel documents	Cost Price
• Dentures or other prostheses/hearing aids	€ 250.-
• Tools and other articles referred to in Article 1.10	€ 150.-
• Medical equipment	€ 150.-
• Equipment used for special winter and other special sports	€ 150.-
Loss of/delay in arrival of luggage	
• Replacement clothing and/or toiletries	€ 230.-
• Excess	NONE
Damage to accommodation inflicted by the insured person	
Maximum reimbursement for damage inflicted upon accommodation, official place where spending the night or buildings	€ 4,500.-
Excess per event	€ 100.-

Category IV MEDICAL EXPENSES

The cover under this category is applicable only if the premium for this cover is paid and this payment is evidenced by the completion of the insurance certificate.	
Illness or accident of the insured person, reimbursement for medical expenses:	Insured amounts (per person/insured period, unless stated otherwise)
Excess per person/insured period:	NONE
In the insurance area:	
• Physician's fees and hospital costs	Cost Price
• Purchased/rented crutches/wheelchair	€ 90.-
• Prostheses, required due to an accident	€ 680.-
• Dental costs due to an accident	€ 230.-
• Dental costs for other emergency assistance	€ 230.-
Medical Expenses in the country of residence	
Reimbursement of medical expenses during an interim stay in the country of residence for a period not exceeding 21 consecutive days/ after definitive return in the country of residence for a period not exceeding 14 days	
• Medical and hospital costs in the country of residence	€ 4,540.-
Excess per person/insured period	€ 115.-

Category V TRAVEL LEGAL ASSISTANCE

Legal assistance is provided by DAS Nederlandse Rechtsbijstand Verzekeringmaatschappij N.V. in Amsterdam.	
• Within Europe, maximum per person/per event	€ 5,000.-
• Outside of Europe	Not insured

LIABILITY INSURANCE

The insured persons are insured in accordance with the most recent policy conditions of the Liability insurance for Private individuals of the public limited company under Dutch law London Verzekeringen N.V., which can be requested from Mondial Assistance, up to a maximum of € 1,000,000 per event. If the insured person can also claim reimbursement or payment under another insurance policy, act or provision, be it from an earlier date or not, this cover shall solely be in effect and only as a supplement to or as excess vis-à-vis that provision.

HollandZorg
No borders to security

About HollandZorg

HollandZorg is the top specialist in the Netherlands for people staying in the Netherlands temporarily for work or studies. Our (healthcare) insurances have been specially designed for you, including extra reimbursements and multilingual services. HollandZorg provides the best services and proven procedures. No borders to security? HollandZorg!

HollandZorg works with Mondial Assistance, the worldwide market leader in emergency services. Amongst other things, Mondial Assistance supplies the HollandZorg Emergency Service and takes care of the financial settlement of HollandZorg Student Insurance.

HollandZorg

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7418 EV Deventer
Phone: +31 (0)570 687 123
Fax: +31 (0)570 687 300
www.hollandzorg.com

HollandZorg is part of Eno

HollandZorg
No borders to security



Student Insurance



A good insurance during your studies

Welcome to Holland! We hope you will enjoy studying here. With a HollandZorg Student Insurance you have complete insurance for healthcare, liability, legal assistance, luggage and personal possessions, specially designed for foreign students. So should anything happen, then at least you are well insured!

And HollandZorg does more than just insure you. We also help you when you need to use healthcare facilities, for example. We do this with HollandZorg Medical Services.

These are your advantages:

Good insurance

HollandZorg Student Insurance offers:

- cover of medical expenses in Holland and in your home country and during holidays
- cover of extraordinary costs, for serious illness and death
- cover for legal liability and legal assistance
- cover for luggage and personal possessions
- payment in the event of accidents

You can find an overview of all the cover further on in this brochure.

The insurance is valid from the day you leave your home country up to two weeks after your return. You are also insured if you go on holiday in Europe and, depending on the cover, outside Europe.

HollandZorg Medical Services

HollandZorg is one of the few health insurance companies in Holland. We know a lot about healthcare in Holland and have good contacts with healthcare providers. That's how we can offer you HollandZorg Medical Services. Which is extremely convenient!

- **Calling or e-mailing a doctor:** if you are ill or have a medical question, you can ask a doctor (or nurse) for advice by telephone or e-mail. The doctor can answer questions in six languages, so there's a good chance you can be advised in your own language.
- **Support when visiting a doctor:** we make agreements with healthcare providers for multilingual services. So even if you don't speak Dutch, you can still visit a Dutch doctor.
- **No medical expenses up front:** we make agreements with healthcare providers for declaring medical expenses. As care providers send their invoices directly to HollandZorg, in most cases you don't need to pay medical expenses up front.
- **24/7 Emergency Service:** a comforting thought just in case something serious does happen. The HollandZorg Emergency Service is there for you day and night! This service will organise a return flight for you if a member of your family is ill or dies, for instance. It can also arrange for one or two members of your family to come to Holland if something happens to you.

Questions?

If you have any questions we will always be pleased to help you

If you have any questions about your insurance or are looking for a doctor, don't worry. We will do everything possible to help you.

You can also contact the HollandZorg Customer Service if you want to notify us of changes or want to submit a claim.

- **Questions about your insurance**
HollandZorg Customer Service
+31 (0)570 687 123
info@hollandzorg.com
- **Medical issues**
HollandZorg Medical Services
+31 (0)570 687 124
medicalservices@hollandzorg.com
- **Notifying us of changes or submitting claims**
HollandZorg Customer Service
+31 (0)570 687 123
info@hollandzorg.com
- **Emergencies**
HollandZorg Emergency Service
+31 (0)570 687 112

You can also find more information at www.hollandzorg.com.



Cover overview for HollandZorg Student Insurance

For immediate assistance in the event of hospitalisation, serious accident or death and recall to the country of residence, please immediately contact: HollandZorg Emergency Service, +31 (0)570 - 687 112; 24 hours a day; fax +31 (0)570 - 687 113

Pertaining to and forming an integral part of the General Conditions, the Special Conditions of Hollandzorg Student Insurance and the insurance certificate of Mondial Assistance International SA, with offices in Amsterdam.

Category I S.O.S. COSTS

The Company shall reimburse the following costs up to the maximums said if required in connection with:

	Insured amounts (per person, per event, unless stated otherwise)
a. Illness, accident or missing of the insured person	
Extra accommodation expenses	€ 70.- per person per day
Extra return travel costs to the Netherlands or the country of residence	Cost Price
Return travel costs by air-ambulance	Cost Price
Family travel costs in case of danger to life:	
Travelling costs (max. 2 relatives)	Cost Price
Extra accommodation expenses (max. 2 relatives)	€ 70.- per person per day for max. 10 days
Search and rescue costs	€ 45,500.-
b. Death of the insured person	
Transport costs of the body or	Cost Price
Funeral or cremation costs in the Netherlands, incl. travelling costs of 2 relatives	Up to the amount of the transport costs of the body to the country of residence
c. Illness, accident or death of non-co-travelling relatives of the insured person:	
Extra return travel costs to the country of residence	Cost Price
Extra return travel costs to the Netherlands	Cost Price
Furthermore, the Company shall reimburse the following costs if they arise from an event insured under this category:	
d. Telecommunication costs	€ 90.- per person/insured period
e. If a private motor vehicle is used when extra travelling expenses are incurred	€ 0.19 per kilometre

Category II TRAVEL ACCIDENTS

a. Payment in the event of death as a result of an accident	€ 10,000.-
Resulting from driving a motorcycle/riding a scooter	€ 5,000.-
b. Payment in the event of general permanent disability as	
a result of an accident up to a maximum of	€ 75,000.-
Resulting from driving a motorcycle/riding a scooter	€ 25,000.-

Category III LUGGAGE (Premier Risk)

	Insured amounts (per person/insured period, unless stated otherwise)
Theft, loss or damage of luggage, insured amount	€ 2,150.-
Excess per person/insured period	€ 45.-
Including:	
• Photo, film, video/DVD and computer equipment	€ 1,000.-
• Valuables	€ 300.-
• Telecommunication equipment	€ 300.-
• Contact lenses and glasses	€ 300.-
• Musical instruments (excess: € 34 per event)	€ 300.-