

Gouda Expatriate Policy

General Conditions

CONTENTS

	pag.
General conditions	1
Gouda Service Package	5
Medical Expenses	8
Continuous Travel	12
Household Contents	15
Personal Liability	19
Personal Accident	22

IMPORTANT INSTRUCTIONS AND TIPS

Risk carrier for this insurance is Goudse Schadeverzekeringen N.V.

Goudse Schadeverzekeringen N.V. has been registered as a non-life Insurer with the Autoriteit Financiële Markten (Authority Financial Markets; AFM). Gouda Insurance provides insurances and other financial products. Gouda Insurance is situated at: Bouwmeesterplein 1, 2801 BX Gouda, The Netherlands (Postal address: PO Box 9, 2800 MA Gouda, The Netherlands).

Please take the policy abroad with you.

Gouda Assistance is at your disposal 24 hours a day.
Phone (worldwide): +44 1243 621170
Phone (USA): +1-866-415-1709 (toll free)

You can also contact Gouda Assistance USA per fax, e-mail or post:
Gouda Assistance (GMMI)
7901 SW 36th Street, Suite 100, Davie, FL 33328, USA
Tel: +1-954-370-4538, Fax: +1-954-370-8130
E-mail: customerservice@gmmusa.com

In the following cases you may use Gouda Assistance:

During your stay abroad

You must contact Gouda Assistance in order to have the conditions of cover confirmed in the event of:

- admission of an insured person to hospital for daycare or inpatient treatment prior to seeking care;
- an emergency/life threatening situation. Seek help at the closest emergency room and contact Gouda Assistance as soon as possible, but no later than 48 hours of an emergency admission;
- claiming extra travelling and accommodation expenses in the event of necessary presence of relatives, if an insured person is in a life-threatening condition;
- repatriation of mortal remains or local burial/cremation.

When calling you should state:

- your name and policy number;
- town, country and telephone number where you may be reached;
- a short summary of the assistance that is desired;
- if applicable, name, address and telephone number of the hospital to which the insured will be/has been admitted;
- name, address and telephone number of the attending physician and, if necessary, of the insured person's own general practitioner.

Gouda Assistance provides assistance with referrals to medical providers in the USA, help you navigate through the sometimes complex US healthcare system, and organize direct billing of your medical bills, so that you do not have to pay in advance for eligible services. When in need of medical services in the USA, contact Gouda Assistance to arrange your billing prior to seeking care. Alternatively, visit www.gmmusa.com to learn if your provider of choice participates in the Gouda Assistance network of preferred providers in the USA and show your Gouda ID card to

the medical provider. Should you not have an 'username' or 'password', please do not hesitate to contact Gouda Assistance or Gouda Insurance and we will be happy to provide you with full details.

ARTICLE 1. DEFINITIONS

In these insurance conditions the following terms shall have the following meanings:

1.1 Gouda Insurance

The insurer is: Goudse Schadeverzekeringen N.V.,
P.O. Box 9, 2800 MA Gouda, The Netherlands.
Trade Register Gouda: 29012404

1.2 Policyholder

The person who has retained the insurance and in whose name the insurance is valid.

1.3 Insured person

The person named on the certificate as being an insured person. The said person shall only be insured in his/her capacity as private person.

1.4 Beneficiary/ies

The person to whom a benefit is payable on the strength of this insurance and whose name has been stated as such on the certificate.

1.5 Relative in the first or second degree

Spouse, parents(-in-law), children and the person with whom the insured person lives together on a permanent basis. Brothers (-in-law), sisters(-in-law), grandparents and grandchildren.

1.6 Insurance

The whole of general and special conditions to which reference is made in the policy.

1.7 Europe

Europe, including the islands in and the countries surrounding the Mediterranean Sea, the Black Sea and the Baltic Sea, the countries of Commonwealth of Independent States as far as the Ural Mountains and the Caspian Sea, Madeira, the Canary Islands, and the Azores, but excluding Switzerland.

1.8 Assistance company/Gouda Assistance

The assistance companies as appointed by Gouda Insurance, i.e. Cega Air Ambulance Ltd., Goodwood Airfield, Chichester, West Sussex PO18 0PH, UK and Global Medical Management Inc., 7901 SW 36th Street, Suite 100, Davie, FL33328, USA.

1.9 Annual renewal date

The date which is (a multiple of) twelve months after the effective date as detailed on the certificate.

1.10 Certificate

Details of the insured person, insurance year, premium, deductible and effective date, etc. This certificate forms part of the insurance. A new certificate will be provided after each alteration.

1.11 Country of residence

The country in which the insured have their habitual residence at the time this policy is first taken out, or at each subsequent review date.

1.12 Home country

The country which the policyholder declared as such on the application form for this insurance.

1.13 Effective date

The date that the insurance starts as shown on the certificate.

1.14 Insurance year/period of insurance

The period stated as such on the certificate.

1.15 Family

Spouse or defacto spouse and accompanying children under 20 years of age, with a minimum of three members, living at the same address.

1.16 Couple

Spouse or defacto spouse or a parent and an accompanying child living at the same address.

1.17 Unexpected and fortuitous event

Unless expressly agreed otherwise by parties, this insurance meets the requirement of uncertainty as referred to in article 7:925 of the Netherlands Civil Code if and insofar the damage suffered by the insured or a third party, with regard to which a claim for compensation is made against Gouda Insurance or an insured, is caused by an event of which it was unclear to parties at the time the insurance was taken out that it had caused damage to the insured or the third party or that damage would arise in the normal course of events.

1.18 Event

A unexpected and fortuitous event or a series of unexpected and fortuitous events that are related and that share a common damage cause.

1.19 Personal injury

Injury or damage to health, which may or may not result in death, including all consequential damage.

1.20 Initial premium

The premium due on the part of the policyholder with respect to the new insurance policy and/or an interim amendment of the insurance policy.

1.21 Subsequent premium

The premium due on the part of the policyholder in the case of tacit renewal of the insurance.

1.22 Fraud Attempting to obtain payment, payment in kind or acquire coverage under false circumstances and where no rights exist to do so.

Consequences of committing fraud Where fraud (wholly or partially) is committed there will be no entitlement to payment, payment in kind or issuing of coverage.

In addition, committing fraud may lead to:

1. You being reported to the police or local justice;
2. termination of the insurance;
3. registration in the national insurers signalling register
4. Any payment, or payment in kind that has already been issued will be claimed back by us in addition to the termination of the insurance coverage.
5. Any other costs made in connection with or to determining the right to payment shall be recovered from the insured.

ARTICLE 2. BASIS OF THE COVERAGE

All statements and declarations submitted to Gouda Insurance by the policyholder and the insured person(s) in the application form(s), invoice(s) of health and examination report(s) form the basis of the insurance and are considered integral parts thereof. No promotional literature or advice booklets form part of your contract.

ARTICLE 3. EXTENT OF COVERAGE

3.1 Description

The scope of the cover is determined with due consideration to the applicable general terms and conditions and special conditions and the certificate.

3.2 Deductible

1. The deductible as mentioned in the policy shall apply per insurance year and per person, unless the certificate states differently. The deductible amount must be paid by the policyholder or the insured person(s).
2. If a maximum amount has been stated for part of the insured package, this maximum shall remain in full force both for the application of the deductible and for any payment thereafter.

3. In the event of suspension or termination of the coverage, no reduction of the deductible already applied shall be made.

3.3 Insurance area

The insurance shall be in force in the country of residence as mentioned in the policy. At the same time the insurance shall be in force during travels in countries outside the country of residence and during temporary leave in the home country. For the coverage in the home country there is a maximum stay of 90 consecutive days per insurance year. If the temporary stay in the home country lasts for more than 90 consecutive days, the insured person should report this to Gouda Insurance immediately.

3.4 Other insurance

Where the claimant is rightfully entitled to compensation on the grounds of other insurance, whether of an earlier date or otherwise, or on the grounds of the law or other provisions, had the present insurance not existed, then the cover of the present insurance will only be valid and applicable in the final instance. In such situations, the insured will only be entitled to compensation for amounts exceeding the amount to which the insured is entitled on the grounds of the other insurance. This provision does not apply to the section Accidents.

ARTICLE 4. GENERAL EXCLUSIONS

No claim can be made on compensation or payment for damage or expenses caused by or as a result of:

4.1 War risk/terrorism

A direct or indirect war invasion, riots, lock-outs, civil commotion, rebellion, revolution, insurrection, terrorism, or military or usurped power or any illegal act.

4.2 Nuclear reactions

– Ionizing radiation's or contamination by radioactivity from any irradiated nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.

– The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof. An exception applies when nuclear reactions came about in any medical treatment given to the insured person.

4.3 Weapons

The possession and/or use of weapons.

4.4 Crime

The committal of or complicity in any crime by the insured or by the person who is interested in the payment.

4.5 Alcohol/stimulants

The use of alcoholic beverages, intoxicants, stimulants or similar substances (also including soft drugs). Unless the use of stimulants is made in accordance with the prescription of a physician and the insured person adhered to the instructions for use.

4.6 Dangerous sports

- Preparation for or participation in speed races with motor vehicles or other vehicles, motor boats or bicycles;
- Amateur flying, delta flying, hang-gliding and the like, parachuting;
- White water boating, deep sea diving;
- Equestrian competitions;
- All combat and self-defense sports;
- Rugby;
- Glacier trips without a guide, mountaineering;
- Ski jumping, ski alpinism, ski bob;
- Ski sailing, ice sailing, bobsledding, tobogganing, skeleton, swing bo;
- Ice hockey;
- Other hazardous winter sports activities.

If a sport or activity is not on this list, Gouda Insurance will decide if it is a dangerous sport or activity.

4.7 Restriction of freedom

Restriction of freedom, barring in the event of aeroplane hijacking, deportation, seizure and/or confiscation.

4.8 Wilful act

Damage caused wilfully by the insured whether due to wilful recklessness or due to evident negligence, irrespective of whether the damage is inflicted on his/her own interest(s) or (also) on (an)other insured person(s). In this context, 'insured person(s)' will also be understood to include the spouse, registered partner, children, and other members of the household whose interests are co-insured, irrespective of whether they are or are not specified as insured person(s) on the certificate.

4.9 Electronic date recognition

The failure, rear of failure or inability of any equipment or any computer program, whether you own it or not, to recognize or to correctly interpret or process any date as its true calendar date, or to continue to function correctly beyond that date.

4.10 Miscellaneous exclusions

- Suicide;
- Participation in arguments, fights or risky ventures in which the insured person has endangered his/her life or body, unless this risky venture was reasonable in legitimate self-defense or in an attempt to save oneself, others, animals or goods;
- Expenses which would have been payable if the event giving rise to the claim had not occurred.
- Expenses which the insured person(s) incur(s) after the end of the insurance, whether or not the event giving rise to the claim has occurred before the end of the insurance.

ARTICLE 5. OBLIGATIONS FOLLOWING CLAIMS

5.1 Claim notification obligation

As soon as the policyholder, the insured person(s) and/or the beneficiary(ies) has been informed or could reasonably be assumed to have been informed about an event that could entail an obligation on the part of Gouda Insurance to pay out compensation, the said person will be bound to notify Gouda Insurance forthwith of the said event.

5.2 Obligation to provide information about the claim

The policyholder, the insured person(s) and the beneficiary(/ies) are bound, as soon as possible, to provide Gouda Insurance with all information and documents that may be of importance to Gouda Insurance with respect to the determination of its obligation to pay the applicable compensation.

5.3 Obligation to cooperate

The policyholder, the insured person(s) and the beneficiary(/ies) are bound to provide their full cooperation and to refrain from actions that could harm the interests of Gouda Insurance.

5.4 Sanctions in the case of failure to fulfil obligations

No rights can be derived from this insurance where the policyholder, the insured person(s) or the beneficiary(/ies) has failed to fulfil one or more of the aforementioned obligations and thereby harmed the interests of Gouda Insurance. All rights to benefits will lapse where the policyholder or the person entitled to the benefits has failed to fulfil the obligations stipulated under 1 and 2, above, with the intent of misleading the insurance company, except where the misrepresentation does not justify the lapse of the applicable rights.

ARTICLE 6. SETTLEMENT AND DETERMINATION OF THE CLAIM

6.1 Claims handler

Gouda Insurance is responsible for the arrangement and determination of the claim. Please send your claim form to: Goudse Schadeverzekeringen N.V.
Attn. Claims Department
P.O. Box 9
NL-2800 MA Gouda, Netherlands

6.2 Claim form

Gouda Insurance must forthwith be notified in writing of any possible claims. It will then issue you with a claim form, which is to be completed according to the accompanying instructions. The claim form must be submitted with all the applicable bills, invoices, statements, summons and reports.

6.3 Payment

All payments will be converted to Euros. The date of the event will serve as the currency conversion date.

6.4 Subrogation

Claims by injured parties for compensation for personal injury will be treated and settled pursuant to that which is stipulated in Article 7:954 of the Dutch Civil Code.

ARTICLE 7. PREMIUM PAYMENT

7.1 Non-payment or untimely payment of premium

1. The policyholder will be liable to fulfil the premium, including all related costs and insurance taxes in advance on the premium expiry date.
2. Where the policyholder fails or refuses to fulfil the initial premium by the latest on the thirtieth day following receipt of the request for payment, no cover will be provided for subsequent events without the need for notice of default on the part of Gouda Insurance.
3. Where the policyholder refuses to fulfil the subsequent premium, no cover will be provided for subsequent events.
4. Where the policyholder fails to fulfil the subsequent premium in good time, no cover will be provided for events occurring from the fifteenth day following the date on which Gouda Insurance reminded the policyholder to that effect after the expiry date and after which date the premiums remained unfulfilled.
5. The policyholder will be bound to fulfil the premium as yet.
6. The cover will again apply to all events occurring from the day after Gouda Insurance has received full payment of all due premiums from the policyholder. In the case of the existence of an agreement to fulfil the premiums in instalments, the cover will only recommence once all unfulfilled instalments have been paid up in full.

7.2 Premium refund

With the exception of cancellation with the intent of misleading Gouda Insurance, the current premium will be reduced in fairness after cancellation of the policy.

ARTICLE 8. CHANGE OF PREMIUM AND/OR INSURANCE CONDITIONS

Gouda Insurance is entitled to amend the premium and/or insurance conditions of certain groups of insurance and suspended insurance covered by it en bloc. If this insurance policy pertains to the latter group, then Gouda Insurance will be entitled to adjust the premium and/or conditions of this insurance policy in accordance with the applicable amendment on a date to be determined by Gouda Insurance. Amendment of premiums for insurance policies under which claims are being paid out will become effective on a date to be determined by Gouda Insurance, but the amendment of the conditions will come into effect as soon as the payout has been terminated. The policyholder will be notified of the amendment and will be asked to explicitly provide his/her agreement therewith. Where the policyholder has expressed his/her explicit disagreement within the period specified in the notice, the insurance will expire on the date specified by Gouda Insurance in the said notice. The policyholder will not be entitled to disagree where:

1. the amendment of the premium and/or insurance conditions arises from legal regulations or provisions;
2. the amendment entails a reduction of the premium and/or and expansion of the cover;
3. the amendment of the premium arises directly from the fact that the insured has reached the age limit associated with the premium.

ARTICLE 9. OBLIGATIONS AFTER FINAL RETURN TO THE HOME COUNTRY

In the event of a final return to his/her home country, the insured person must report this to Gouda Insurance within 48 hours.

ARTICLE 10. DURATION AND END OF THE INSURANCE

10.1 Duration of the insurance

The insurance will be valid for the period specified on the certificate and will be tacitly renewed for identical subsequent periods. The maximum period of insurance is 5 years.

10.2 End of the insurance

10.2.1 Cancellation by Gouda Insurance

The insurance will be terminated by means of a written notice to that effect issued by Gouda Insurance.

- a. At the end of the duration of the insurance, as specified on the certificate, with due consideration to a two-month notice period;

b. At the start of a new insurance year following a full insurance year without claims, provided that the notice of cancellation is issued within one month following the expiry of the previous insurance year;

c. Where the policyholder either fails or refuses to fulfil the due premium on the first premium expiry date, as well as where the policyholder fails or refuses to fulfil the subsequent premium; in the latter instance however exclusively where Gouda Insurance has reminded the policyholder without effect to fulfil the subsequent premium after the premium expiry date. The insurance will end on the date specified in the notice of cancellation; however, in the case of failure to fulfil the due premiums in good time, no earlier than two months after the date of signature of the notice of cancellation;

d. Within two months of the discovery that the policyholder has failed to fulfil his/her obligation to provide information to Gouda Insurance when taking out the insurance and that the policyholder had acted with the intention of misleading Gouda Insurance, alternatively where Gouda Insurance would not have issued the insurance had it been aware of the true state of affairs. The insurance will end on the date specified on the notice of cancellation.

10.2.2 Cancellation by the policyholder

The insurance will be terminated by means of a written notice of cancellation issued by the policyholder:

a. At the end of the duration of the insurance, as specified on the certificate, with due consideration to a two-month notice period;

b. Within one month of receipt of the written notice, issued by Gouda Insurance, regarding an amendment to the premium and/or conditions to the detriment of the policyholder and/or insured. The insurance will end on the date of the coming into effect of the amendment specified in the written notice, as issued by Gouda Insurance, however no earlier than 30 days after the date of signature of the notice of amendment;

c. At the start of a new insurance year following a full insurance year within which Gouda Insurance was not required to pay out any insurance claims, provided that the said termination is effected within one month of the expiry of the previous insurance year;

d. Within two months of Gouda Insurance notifying the policyholder of failure to fulfil the obligation to provide information when taking out the insurance. The insurance will end on the date specified in the notice of cancellation or, in the absence thereof, on the date of signature of the notice of cancellation.

10.2.3 End of the insurance by law

The insurance will be terminated by law:

1. On the last day of the insurance year in which the insured reaches the age of 65;

2. Upon definite return by the insured person(s) to the home country, as determined in article 9 of the General Conditions;

3. Upon expiry of the maximum duration of the insurance, as specified in article 10.1 of the General Conditions;

4. At such time as the insured person ceases to practise a profession.

ARTICLE 11. APPLICABLE LAW/CONFLICTS

This insurance shall be subject to Dutch law. In so far as the law does not prescribe differently in a coercive manner, any conflicts between the parties shall be submitted to the competent court in the District of Rotterdam.

ARTICLE 12. COMPLAINTS

All complaints related to this insurance can be submitted to the independent complaint committee of Goudse Schadeverzekeringen N.V.:

Klachtencommissie De Goudse
P.O. Box 9
2800 MA GOUDA

and/or you may contact the following institution:

Stichting Klachteninstituut Financiële Dienstverlening
PB 93527
2509 AG Den Haag
T 0900 3552248

ARTICLE 13. NOTIFICATIONS

Notifications by Gouda Insurance to the policyholder shall be made in a legally valid manner to the latter's last address known

to Gouda Insurance or the address of the intermediary through whose intervention this insurance runs.

ARTICLE 14. PRIVACY CODE

All applications for insurance products and services require the specification of personal data. Gouda Insurance uses the aforementioned personal data for the following purposes: to enter into and execute the agreements, to service customer relations that to prevent and counter fraud against financial institutions, for statistical analysis, and to ensure compliance with all relevant legal obligations. The processing of personal data is subject to the Code of Conduct for the Processing of Personal Data by Financial Institutions (Gedragscode Verwerking Persoonsgegevens Financiële Instellingen). A consumer brochure on the aforementioned Code of Conduct is available upon request from Gouda Insurance.

You can order a copy of the Code of Conduct from the Verbond van Verzekeraars (Postbus 93450, 2509 AL Den Haag, telephone 070-3338500). The complete text of the Code of Conduct is also available for scrutiny on the website of the Verbond van Verzekeraars (Association of Dutch Insurers) at www.verzekeraars.nl.

INDEX

Subject	Paragraph
Alcohol	4.5
Applicable law	11
Assistance company	1.8
Basis of the coverage	2
Beneficiary/ies	1.4
Certificate	1.3/1.8/1.9/1.12/1.13/2/8.1/1.10
Claim form	6.2
Premium Payment	7
Consequences	5.4
Complaints	12
Conflicts	10
Country of residence	1.11
Couple	1.16
Crime	4.4
Dangerous sports	4.6
Europe	1.7
Excess	1.10/3.2
Duration of insurance	10.1
Effective date	1.9/1.12/1.13
Electronic date recognition	4.9
End of the insurance	10.2
Europe	1.7
Exclusions	4
Extent of coverage	3
Family	1.15
Final return to home country	9
Fraud	1.22
Gouda Assistance	1.8
Gouda Insurance	1.1
Home country	1.12/9
Insurance	1.6
Insurance area	3.3
Insurance year	1.14
Insured person	1.3
Miscellaneous exclusions	4.10
Negligence	4.9
Notifications	13
Nuclear reactions	4.2
Other insurance	3.4
Period limitations	7.2
Petition period	7.3
Policyholder	1.2
Premium Payment	7
Privacy code	14
Refund	7.2
Relative	1.5
Renewal date	1.9
Responsibilities of the insured person	5
Restriction of freedom	4.7
Stimulants	4.5
Subrogation	6.4
Suicide	4.10
War risk	4.1
Weapons	4.3
Wilful act	4.8

Gouda Expatriate Policy Gouda Service Package Special Conditions

IMPORTANT INSTRUCTIONS AND TIPS

Please take the policy abroad with you.

Gouda Assistance is at your disposal 24 hours a day.
Phone (worldwide): +44 1243 621170
Phone (USA): +1-866-415-1709 (toll free)

You can also contact Gouda Assistance USA per fax, e-mail or post:

Gouda Assistance (GMMI)
7901 SW 36th Street, Suite 100, Davie, FL 33328, USA
Tel: +1-954-370-4538, Fax: +1-954-370-8130
E-mail: customerservice@gmmusa.com

In the following cases you may use Gouda Assistance:

During your stay abroad

You must contact Gouda Assistance in order to have the conditions of cover confirmed in the event of:

- Admission of an insured person to hospital for daycare treatment or inpatient treatment prior to seeking care.
- A life-threatening condition. Seek help at the closest emergency room and contact Gouda Assistance as soon as possible, but no later than 48 hours of an emergency admission.
- Claiming extra travelling expenses and accommodation expenses in the event of necessary presence of relatives, if an insured person is in a life-threatening condition.
- Repatriation of mortal remains or local burial/cremation.

When calling you should state:

- Your name and policy number.
- Town, country and telephone number where you may be reached.
- A short summary of the assistance that is desired.
- If applicable, name, address and telephone number of the hospital to which the insured will be/has been admitted.
- Name, address and telephone number of the attending physician and, if necessary, of the insured person's own general practitioner.

Gouda Assistance provides assistance with referrals to medical providers in the USA, help you navigate through the sometimes complex US healthcare system, and organize direct billing of your medical bills, so that you do not have to pay in advance for eligible services. When in need of medical services in the USA, contact Gouda Assistance to arrange your billing prior to seeking care. Alternatively, visit www.gmmusa.com to learn if your provider of choice participates in the Gouda Assistance network of preferred providers in the USA and show your Gouda ID card to the medical provider. Should you not have an 'username' or 'password', please do not hesitate to contact Gouda Assistance or Gouda Insurance and we will be happy to provide you with full details.

ARTICLE 1. DEFINITIONS

1.1 Daycare treatment

Treatment at a hospital where an insured person is admitted and occupies a bed for medical necessary treatment, but does not remain overnight.

1.2 Extra travelling expenses

The transportation costs by the most economical mode of transport as approved by the assistance company.

1.3 General practitioner

A physician established in the town or in the place of residence of the insured person or in its vicinity, who carries out a general practice in the customary manner. Carrying out a general practice shall be the rendering of general practitioner's services both at the home of the insured person and at the physician's practice.

1.4 Medical evacuation

The transportation costs of an insured person who needs to be moved from the place of incident to a hospital in another country, which is appropriate in the judgement of the assistance company, to receive inpatient treatment or daycare treatment for a medical condition, which is medically necessary and, for medical reasons, is not available locally.

1.5 Medically necessary

Those healthcare services, supplies and/or treatments which in the opinion of the insured person's general practitioner and/or attending specialist is appropriate and consistent with the diagnosis, which is in accordance with generally accepted medical standards and which could not have been omitted without adversely affecting the insured person's condition.

1.6 Inpatient treatment

Medically necessary admission to a hospital for more than 24 hours, provided that nursing, examination and treatment can only be offered in a hospital for medical reasons, and uninterrupted treatment by a specialist is deemed necessary.

1.7 Specialist

A person suitably qualified and legally licensed to practice medicine in the country where treatment is provided and who holds a certificate of specialist training (or an equivalent which is accepted by Gouda Insurance). The specialist must be practicing within the scope of his/her license and training.

1.8 Accommodation expenses

The cost of any stay at a hotel or boarding house to a maximum as indicated in the coverage overview for all insured together with a maximum of 15 days.

1.9 Hospital

An establishment which is legally licensed as a medical or surgical hospital under the laws of the country in which it is situated.

ARTICLE 2. COVERAGE

Gouda Insurance shall pay up to the amount insured as mentioned under the section Gouda Service Package of the Coverage Overview.

2.1 In the event of inpatient treatment

2.1.1 Issue of hospital guarantees

The assistance company will issue a guarantee or, in those instances where such a guarantee is not accepted, arrange payment through Gouda Insurance for an insured person of any required hospital admittance charges on behalf of Gouda Insurance, provided that all of the following criteria are met:

- The inpatient treatment or daycare treatment the insured person needs is covered under the terms and conditions Medical Expenses of that insured person's cover; and
- The inpatient treatment or daycare treatment is medically necessary; and
- Prior approval of the assistance company is obtained by contacting them as shown in article 4. The assistance company will discuss all relevant factors with the insured person's general practitioner or attending specialist before issuing a guarantee of payment. The assistance company reserves the right to appoint the hospital.

2.1.2 Extra travelling expenses and accommodation expenses in the event of necessary presence of relatives

Gouda Insurance shall pay extra travelling expenses and accommodation expenses in connection with the necessary presence of a maximum of two (2) relatives in the first or second degree, if:

- As a result of an accident or serious illness the insured person is in a life-threatening condition; and
- The insured person has not yet died before the time of departure; and
- Prior approval of the assistance company is obtained by contacting them as shown in article 4.

2.2 In the event of medical evacuation

2.2.1 Expenses for medical evacuation of an insured person

Gouda Insurance shall pay necessary expenses incurred for the insured person's medical evacuation for inpatient treatment and daycare treatment to the country where the treatment is available, if:

- The inpatient treatment or daycare treatment the insured person needs is covered under the terms and conditions Medical Expenses of that insured person's cover; and
- The inpatient treatment or daycare treatment is medically necessary and, for medical reasons, is not available locally; and
- Prior approval of the assistance company is obtained by contacting them as shown in article 4. The assistance company will discuss all relevant factors with the insured person's general practitioner or attending specialist before authorising payment for a medical evacuation.
- All arrangements for the insured person's medical evacuation are made by the assistance company.

2.2.2 Expenses of an accompanying insured person

Gouda Insurance shall pay necessary extra travelling expenses for another insured person to accompany the insured person requiring the inpatient treatment or daycare treatment as referred to in article 2.2.1, provided that:

- It is medically necessary to accompany the insured person requiring the inpatient treatment or daycare treatment; or
- The insured person being evacuated is a child under the age of sixteen.

2.2.3 Expenses for the return journey to the country of residence

Gouda Insurance shall pay necessary expenses of the insured person's and, if applicable, the accompanying insured person's return journey to the country of residence by the most economical way of transport, provided that all arrangements for the return journey are made by the assistance company.

2.2.4 Extra unforeseen expenses

Gouda Insurance shall pay extra unforeseen expenses, insofar as they can be proved by original bills, to a maximum amount of EUR 200 for all the insured persons together in connection with inpatient treatment of an insured person in another country than the country of residence.

2.2.5 Expenses for substitution in the event of medical evacuation

If an insured person who has been evacuated does permanently not return to the country of residence and if the presence of a substitute as appointed by the insured person is necessary in the country of residence, Gouda Insurance will pay for extra travelling expenses (round-trip) to a substitute. Extra travelling expenses shall only be paid, if all arrangements are made by the assistance company. In deviation from the general conditions, article 1.2, the insured person's capacity as private person is ignored in this article.

2.3 In the event of repatriation of mortal remains or local burial/cremation

2.3.1 Expenses for transport of mortal remains

Gouda Insurance shall pay the necessary expenses of taking the insured person's mortal remains to the former domicile in the home country in the event of death, including the formalities locally in the country of residence. If the mortal remains are transported to another place than the former domicile in the home country, these expenses shall be paid, limited to the amount that the transport of the mortal remains to the home country would have entailed. Expenses shall only be paid, if all arrangements for the repatriation of the insured person's mortal remains are made by the assistance company.

2.3.2 Local burial/cremation

If no use is made of the benefit under article 2.3.1 and article 2.3.4, Gouda Insurance shall pay necessary expenses in the event of death for the insured person's burial or cremation in the country where death occurs and for the extra travelling expenses (round-trip) of relatives in the first and second degree, limited to the amount that the transport of the mortal remains to the home country would have entailed, but with a maximum as indicated in the Coverage Overview.

2.3.3 Expenses for substitution in the event of death

In the event of death of an insured person and if the presence of a substitute is necessary in the country of residence, Gouda Insurance will pay for extra travelling expenses (round-trip) to a substitute. Extra travelling expenses shall only be paid, if all arrangements are made by the assistance company. In deviation from the General Conditions, article 1.2, the insured person's capacity as private person is ignored in this article.

2.3.4. Extra travelling expenses and accommodation expenses in the event of death

Gouda Insurance shall pay the necessary extra travelling expenses and accommodation expenses made by an insured person in connection with the repatriation of the mortal remains of another insured person as referred to in article 2.3.1 to his/her home country.

2.4 Extra accommodation expenses and travelling expenses in the event of early return to the home country

Gouda Insurance shall pay extra travelling expenses and accommodation expenses made by an insured person in connection with the necessary early return of the insured person to the home country, because a relative in the first or second degree (not aged over 75) who did not come along, has died or has been hospitalised during the stay of the insured person abroad as a result of an accident or serious illness and is in a life-threatening condition in the view of Gouda Insurance, while this could not be foreseen on the effective date. Gouda Insurance shall pay for a single trip for either all the insured persons to the home country or a round trip of a maximum of two (2) insured persons. These expenses shall only qualify for payment, if:

- The return trip is within three weeks from the arrival in the home country and is in order to continue the stay in the country of residence; and
- Prior approval of the assistance company is obtained by contacting them as shown in article 4.

ARTICLE 3. EXCLUSIONS

As an addition to the general exclusions (see general conditions), no claim or compensation can be made for damage and/or expenses caused by or concerning:

1. Any pre-existing condition of which the insured person knew before the commencement date of the cover or had complaints at the time.
2. Diseases or defects of a relative in the first or second degree which already existed before the effective date of the cover and as a result of which it was certain at the start of the insurance period that the expenses would have to be made within one year of the effective date.
3. Travelling outside the home country and/or the country of residence contrary to the advice of a general practitioner or specialist and/or for the purpose of obtaining medical treatment.
4. Any unexpected and fortuitous event in the home country.
5. Any unexpected and fortuitous event at sea.

ARTICLE 4. RESPONSIBILITIES OF AN INSURED PERSON

Without prejudice to the responsibilities as referred to in previous articles, the insured person shall be obliged:

1. To give notice to the assistance company in the event of inpatient treatment and daycare treatment prior to seeking care and in the event of an insured person being in a life-threatening condition no later than 48 hours after admission in order to obtain approval.
 2. To give notice to the assistance company in the event of claiming extra travelling and/or accommodation expenses in order to obtain prior approval.
 3. To give notice to the assistance company in the event of repatriation of mortal remains or local burial/cremation in order to obtain prior approval.
 4. On request by Gouda Insurance, to give cooperation to its medical advisor, the assistance company or those appointed by Gouda Insurance to acquire the necessary information.
 5. To cooperate in the speediest possible recovery and in any medical examination desired by Gouda Insurance or any observation in a hospital designated by Gouda Insurance.
- If the above-mentioned responsibilities are not fulfilled, no claim or compensation can be made.

ARTICLE 5. TERMINATION BY LAW OF GOUDA SERVICE PACKAGE

Coverage under the Gouda Service Package is not effective for children when reaching the age of 21. Subsequently they will be insured independently on a separate policy with the premium corresponding their age. In that case the termination of the insurance will be equal to the termination of the first policy.

Gouda Expatriate Policy Medical Expenses Special Conditions

IMPORTANT INSTRUCTIONS AND TIPS

Please take the policy abroad with you.

Gouda Assistance is at your disposal 24 hours a day.
Phone (worldwide): +44 1243 621170
Phone (USA): +1-866-415-1709 (toll free)

You can also contact Gouda Assistance USA per fax, e-mail or post:

Gouda Assistance (GMMI)
7901 SW36th Street, Suite 100, Davie, FL 33328, USA
Tel: +1-954-370-4538, Fax: +1-954-370-8130
E-mail: customerservice@gmmusa.com

In the following cases you may use Gouda Assistance:

During your stay abroad

You must contact Gouda Assistance in order to have the conditions of cover confirmed in the event of:

- Admission of an insured person to hospital for daycare or inpatient treatment prior to seeking care.
- An emergency/life threatening situation. Seek help at the closest emergency room and contact Gouda Assistance as soon as possible, but no later than 48 hours of an emergency admission.
- Claiming extra travelling and accommodation expenses in the event of necessary presence of relatives, if an insured person is in a life-threatening condition.
- Repatriation of mortal remains or local burial/cremation.

When calling you should state:

- Your name and policy number.
- Town, country and telephone number where you may be reached.
- A short summary of the assistance that is desired;
- If applicable, name, address and telephone number of the hospital to which the insured will be/has been admitted.
- Name, address and telephone number of the attending physician and, if necessary, of the insured person's own general practitioner.

Gouda Assistance provides assistance with referrals to medical providers in the USA, help you navigate through the sometimes complex US healthcare system, and organize direct billing of your medical bills, so that you do not have to pay in advance for eligible services. When in need of medical services in the USA, contact Gouda Assistance to arrange your billing prior to seeking care. Alternatively, visit www.gmmusa.com to learn if your provider of choice participates in the Gouda Assistance network of preferred providers in the USA and show your Gouda ID card to the medical provider. Should you not have an 'username' or 'password', please do not hesitate to contact Gouda Assistance or Gouda Insurance and we will be happy to provide you with full details.

ARTICLE 1. DEFINITIONS

In these insurance conditions the following terms shall have the following meanings:

1.1 Additional expenses

The medical expenses that are directly related to and have been made during the specialist treatment (such as expenses of X-rays, laboratory examination, blood transfusions, prescribed drugs, radiation treatment, anesthetics, bandages and use of operating theater or outpatient department).

1.2 Day care treatment

Treatment at a hospital where an insured person is admitted and out of medical necessity occupies a bed but does not remain overnight.

1.3 Physical therapist

A practicing physical therapist who is registered as such by the regulating government authority.

1.4 General practitioner

A physician established in the town or in the place of residence of the insured or in its vicinity, who carries out a general practice in the customary manner. Carrying out a general practice shall be the rendering of general practitioner's services both at the home of the insured person and at the physician's practice.

1.5 Cost of specialist treatment

- a. Inpatient or day care treatment:
the fee of a specialist for the treatment performed by him during the stay at a hospital. The additional expenses as described in art. 1.1. in so far as they belong to the received treatment.
- b. Outpatient specialist treatment:
– The fee of a specialist consulted on the advice of the general practitioner or the dentist due to any treatment performed by him that is not accompanied by admission to a hospital.
– The additional expenses as described in art. 1.1. in so far as they belong to the outpatient treatment.
– Expenses of outpatient specialist treatment are considered to be the expenses of laboratory examination requested by the general practitioner, in so far as those expenses are charged by a hospital or laboratory.

1.6 Medically necessary

Those healthcare services, supplies and/or treatments which, in the judgment of the insured person's doctor, general practitioner, physician or attending specialist, is appropriate and consistent with the diagnosis and which, in accordance with generally accepted medical standards, could not have been omitted without seriously affecting the insured person's condition or quality of treatment rendered.

1.7 Inpatient treatment

Medically necessary admission to a hospital for more than 24 hours, provided that nursing, examination and treatment can only be offered in a hospital for medical reasons, and uninterrupted treatment by a specialist is deemed necessary.

1.8 Specialist

A person suitably qualified and legally licensed to practice medicine in the country where treatment is provided and who holds a certificate of specialist training (or an equivalent which is accepted by us).
The specialist must be practicing within the scope of his/her license and training.

1.9 Dentist

A physician who has been recognized as a dentist by the competent authority.

1.10 Nursing expenses

The expenses, comparable with the most economical class of nursing in the home country or the customary class within the social insurance in the country of residence and that are charged by a hospital in accordance with rates approved by the regulating authorities.

1.11 Hospital

An establishment which is legally licensed as a medical or surgical hospital under the laws of the country in which it is situated.

1.12 Cost of transport of patients

The expenses of medically necessary transport of patients by ambulance vehicle, both to and from a hospital. The cost must be related to medical treatment that Gouda Insurance is responsible for either in full or in part. If the insured person is not in a critical medical condition, a right to reimbursement of the expenses of ambulance transport shall only exist if Gouda Insurance has given prior written approval following a request for that specific purpose.

1.13 Obstetrician

An obstetrician who is registered as such with the regulating government authority.

1.14 Alternative medical treatment

Treatment given by practitioners mentioned in article 2.9. on condition that the practitioner is a member of a professional organization approved by us.

1.15 Psychiatric disorders

Is defined as psychoses, neuroses, temporary states of maladaptation and any other ailments and problems normally treated by psychiatrists.

1.16 Outpatient treatment

Private specialists consultation, diagnostic procedures and treatment by a specialist, other than inpatient or day care treatment.

Outpatient services also include prescribed drugs of which the sale and use are legally restricted to the order of a physician and exclude items that may be purchased without a physician's prescription.

1.17 Speech therapist/phoniatrics

A speech therapist who is registered as such with the regulating government authority.

1.18 Rehabilitation center

A rehabilitation center registered in accordance with the regulating authorities legislation but excluding hospitals.

1.19 Prescribed drugs

Medications of which the sale and use are legally restricted to the order of a doctor, general practitioner, physician or specialist's prescription. Prescribed drugs shall also be products to prevent pregnancy.

Not eligible for compensation shall, for example, be:

- Restorative and nutritional products.
- Slimming products.
- Tonics, medicinal wines, cod-liver oil products.
- Vitamin products.
- Laxatives.
- Cosmetics.
- Malaria prophylaxis.

1.20 Nursing at home

Medical services provided by a registered nurse in the insured person's home when prescribed by a medical practitioner immediately following inpatient or daycare treatment in hospital.

1.21 Organ transplants

The medical treatment to perform a transplant of an organ provided it is a matter of mutilation as a result of an accident,

that is covered under this policy. The transplant is limited to either heart, lung, heart-lung, kidney, and liver, and up to a maximum as stated in the Coverage & Premium Overview.

ARTICLE 2. EXTENT OF COVERAGE

Depending on the type of cover (Classic or Select) Gouda Insurance shall pay up to the amount insured as mentioned under the section Medical Expenses of the Coverage overview.

CLA/SEL indicates that cover applies to Classic or Select or both, when both mentioned.

2.1 Inpatient treatment CLA SEL

- a. The nursing expenses.
- b. The cost of specialist treatment and the additional expenses.
- c. The cost of transport of the patient shall be paid in conformity with article 1.12.
- d. The cost of organ transplants provided the treatment is received in an institution recognized for these operations by a regulating government authority and officially approved rates have been issued for them.
- e. The cost of accommodation in a hospital, nursing home or a hotel, when it is medically necessary for a parent (being an insured person) to accompany an insured person, being a child under the age of sixteen who is in hospital.

2.2 Day care treatment CLA SEL

- a. The nursing expenses.
- b. The cost of specialist treatment and the additional expenses.

2.3 Outpatient treatment

2.3.1 Outpatient treatment Classic CLA

The cost of treatments directly related to and following a hospital stay. Outpatient services include services provided by or ordered by a physician who is licensed as a general practitioner or specialist and laboratory testing, radiographic and nuclear medicine procedures used to diagnose and medical conditions.

2.3.2 Outpatient treatment Select SEL

Medical treatments provided to the insured person when he/she is not a registered inpatient in a hospital, or in any other facility for medical care. Outpatient services include services provided by or ordered by a physician who is licensed as a general practitioner or specialist and laboratory testing, radiographic and nuclear medicine procedures used to diagnose and treat medical conditions.

2.4 Normal maternity care

Normal maternity care include prenatal, childbirth and postnatal treatment. Any costs incurred will only qualify for reimbursement after a period of twelve months of coverage from the effective date of the coverage under this section.

2.5 Cost of treatment by the physical therapist SEL

Physical therapy that has been applied by the order of a general practitioner or specialist. The reimbursable expenses of physical therapy do not include those of antenatal and maternity exercises, manual therapy, sports massage and occupational therapy.

2.6 Cost of treatment by the general practitioner SEL

The fee payable to the general practitioner for consultations and visits for medical treatment, the expenses of laboratory and X-ray examinations, electrocardiograms and small surgical operations in so far as they have not yet been included in the consultation rate and also the expenses of the drugs prescribed by the general practitioner as described in article 1.4.

2.7 Cost of speech training and phoniatrics SEL

Treatment given by a speech therapist under the supervision of a specialist.

2.8 Psychiatric treatment SEL

It is a condition that psychiatric disorders, as described in article 1.15, in a hospital or other treatment facility, has been prescribed by the attending specialist in psychiatry, and that the nature and scope of the treatment is approved by Gouda's physician.

2.9 Alternative medical treatment SEL

On condition that the practitioner is qualified and a member of a professional organization, after the first two (2) visits compensation shall be paid:

- To or for an acupuncturist, chiropractor, homeopath, manual therapist or osteopath.
- The expenses for homeopathic and antroposophic medicine up, provided that such treatment has been recommended by a qualified physician or homeopath.

2.10 Physical rehabilitation SEL

On condition that the treatment takes place in a rehabilitation center and immediately follows inpatient treatment.

2.11 Emergency dental treatment CLA SEL

Necessary and reasonable emergency dental treatment expenses provided that such treatment is carried out by a licensed dental practitioner for the relief of dental pain and dental treatment necessary to restore or replace sound natural teeth lost or damaged as a result of the insured person sustaining accidental bodily injury during the period of insurance.

ARTICLE 3. SPECIAL CLAIMS AND RIGHTS

3.1 Abroad CLA SEL

If during a stay of the insured person outside the country of residence, medical treatment is necessary in connection with an acute illness or accident, the insured expenses shall be paid, with the understanding that:

- The cost of patient transport shall only be paid in so far as this transport is carried out by road ambulance to the nearest hospital.
- Not paid shall be the expenses relating to an admission and/or medical treatment that is only or partly the object of the stay abroad, not being the country of residence.

There will be no coverage for emergency medical expenses when the insured travels outside the area of coverage, unless the continuous travel with worldwide coverage is included.

3.2 Elective home country treatment CLA SEL

An insured person may elect to be treated in his or her home country, up to the maximum amount as detailed in the Coverage Overview, provided that:

- a. Prior authorization has been obtained from Gouda Insurance.
- b. The expense of such treatment does not exceed the expense of such treatment in the country of residence, unless the home country is included in the insurance area.
- c. No transportation and accommodation expenses are paid.

3.3 Children CLA SEL

The following provisions shall apply to children born during the current duration of the insurance, provided they have been presented to Gouda Insurance for insurance within one month after their birth and provided all the children qualifying for the purpose have been insured under this coverage:

- a. The coverage shall be in force from the time of birth, irrespective of any congenital diseases or defects; the provisions of the first sentence of article 4.1. shall not apply in that event.
- b. If these children must remain in hospital with the mother for breast-feeding the expenses involved shall be paid in accordance with the rate for healthy siblings as long as Gouda Insurance owes reimbursement of the nursing expenses for the mother.

3.4 Complications of pregnancy CLA SEL

Full reimbursement shall be paid for the medical expenses incurred in respect of emergency treatment required by the insured person and/or required by the child or children born to the insured person for up to 4 days from the time and date of birth of the child or children due to complications in pregnancy and/or childbirth as a direct result of the insured person/sustaining accidental bodily injury or suffering illness that first manifests itself whilst pregnant during the period of insurance.

3.5 Organ transplants (donor) CLA SEL

Full reimbursement shall be paid for the expenses of nursing and treatment of the donor on the basis of the insured class for which he has been insured elsewhere. Moreover a donor shall be entitled to reimbursement of expenses of medical treatment

during a maximum of 3 months after the date of discharge from the hospital to which the donor was admitted for selection or removal of transplant material, provided that such treatment is related to that admission.

3.6 Nursing at home SEL

After inpatient or daycare treatment in hospital Gouda Insurance will pay for home nursing following your specialist approval for a maximum of 90 days up to the maximum as detailed in the Coverage Overview per insured on the condition that the home nursing:

- Is necessary to replace hospital nursing.
- Immediately follows inpatient or daycare treatment covered by the policy.
- Is prescribed by a specialist for medical reasons.
- Is under the direction of a specialist.
- Is performed by a registered nurse.
- Is not related to pregnancy, childbirth or maternity care.

3.7 Childbirth in the home country SEL

50% reimbursement of the travelling expenses on the basis of economy rate, if the insured woman elects to give birth in the home country. This also applies to accompanying children to the age of 4 insured under this coverage. This facility may be used until the seventh month of the pregnancy at the latest. Further reimbursement of the expenses shall be paid in accordance with article 2.4. Any costs incurred will only qualify for reimbursement after a period of twelve months of cover from the effective date of the cover under this section.

3.8 Routine dental treatment (optional) CLA SEL

The policy covers up to 80%, however up to the maximum as detailed in the Coverage Overview. The following treatments are covered: dental check, tooth cleaning, filling per tooth, root canal treatment per tooth, extraction per tooth and X-ray examination.

Gouda Insurance is entitled to reduce or refuse to reimburse the expenses of dental treatment to the extent that the insured's teeth are deemed by a dentist to have been in a considerably worse condition than the teeth of a person of the same age as the insured who have regular dental checks and receive the dental treatment recommended in this connection, or if a dentist deems that treatment could have been avoided as the cause of the worse condition of the insured's teeth is prior to the date on which the policy comes into force.

ARTICLE 4. EXCLUSIONS

In addition to the general exclusions (see General Conditions), there shall be no claim on reimbursement of expenses:

1. For diseases or defects that already existed before application of the cover if the policy holder or the insured person already knew this or had complaints at the time.

Note: where there is a break in cover, we reserve the right to reapply this exclusion.

2. If and in so far as the policyholder or the insured may claim reimbursement of the expenses insured or provision of nursing or treatment on the basis of:

- A legally regulated insurance.
- A government scheme.
- Any subsidy arrangement.
- Another agreement.

This exclusion shall remain in full force if in conformity with matters stated elsewhere in this article, there is a claim but it is not honored because a prescribed procedure has not been followed or an obligation has not been fulfilled.

3. For the required personal contributions towards medical examination of the population.

4. For psychological and/or psychotherapeutic treatment.

5. For kidney dialysis, unless it is a matter of mutilation as a result of an accident or disease or of a serious defect present and noted at birth, that is covered under this policy.

6. For contact lenses, glasses, hearing aids.

7. For routine eye, ear or health examinations.

8. For treatments relating to orthopaedic treatment of the jaw by an oral surgeon.

9. For dental implants and the expenses related to their insertion in the jaw.

10. For cell therapy, inoculations, tests, the issue of medical certificates.

11. For cosmetic operations, if the reason follows from personal need, necessity or circumstance, unless it is a matter of mutilation as a result of an accident or disease or of a serious defect present and noted at birth.

12. To undo a voluntarily undergone sterilization.

13. For fertility-promoting treatments (for example I.V.F.).

14. For sterilization and abortion.

15. Attributable directly or indirectly to Human Immunodeficiency Virus (HIV) and/or any HIV related illness including Acquired Immune Deficiency Syndrome (AIDS) and/or any mutant derivatives or variations thereof and/or sexually transmitted disease or venereal disease however caused.

16. For prescription for:

– Special diets and/or weight control.

– Children's food and/or baby supplies.

– False teeth or dental appliances or dental work involving precious material.

– Wigs or hairpieces.

– Protheses, medical appliances or corrective devices unless deemed by the insured person's physician to be medically necessary following accidental bodily injury or illness covered under this policy.

17. For treatment for:

– Dry skin.

– Baldness or hair loss unless it is a result of accidental bodily injury or illness covered under this policy and such treatment is deemed by the insured person's physician to be medically necessary.

– Anorexia nervosa, bulimia, insomnia and home sickness.

18. For services or treatment at any long term care facility, spa clinic, hydro sanatorium or institution that is not a hospital.

19. For outpatient treatment and daycare treatment in a private hospital, unless Gouda Insurance has given its prior written approval and the outpatient treatment or daycare treatment is, for medical reasons, not available in a public hospital.

20. For inpatient treatment in another hospital than the hospital designated by the assistance company, unless the insured person is in a critical medical condition which needs immediate medical attention.

21. For inpatient treatment, which has not been reported to the assistance company within 48 hours after admission to hospital.

22. For medical treatment administered by relatives, whether qualified or not, unless Gouda Insurance has given its prior written approval.

ARTICLE 7. TERMINATION BY LAW OF MEDICAL EXPENSES

For children who reach the age of 21 during the period of insurance, the medical expenses insurance is not effective anymore. Subsequently they will be insured independently on a separate policy with the premium corresponding their age. In that case the termination of the insurance will be equal to the termination of the first policy.

ARTICLE 5. RESPONSIBILITIES OF THE INSURED PERSON

The insured person shall be obligated to:

1. Give notice as soon as possible to the assistance company, in the event of admission to a hospital, but no later than 48 hours after admission. In the event of childbirth this notice must be given as soon as it has become known that admission will be necessary.

2. In out-patient specialist treatment, submit a referral from the general practitioner or dentist, upon the request of Gouda Insurance.

3. Submit all the bills within one year after the invoice date.

4. Itemize all bills in such a manner that it may be understood easily and without further inquiries as to the payment responsibilities of Gouda Insurance. Computer bills must be signed by the person rendering assistance.

5. Provide that the bills for emergency dental treatment are accompanied by a specification form.

6. On request by Gouda Insurance, give cooperation to its medical advisor or those appointed to acquire necessary information.

7. To cooperate in the speediest possible recovery and in any medical examination desired by Gouda Insurance or any observation in a hospital designated by Gouda Insurance.

If the above-mentioned responsibilities are not fulfilled no claim or compensation may be made.

ARTICLE 6. DEDUCTIBLE

If admission to a hospital does not end in the insurance year in which it began the deductible shall only be applied once as it applied at the time of admission.

Gouda Expatriate Policy Continuous Travel Special Conditions

IMPORTANT INSTRUCTIONS AND TIPS

Please take the policy abroad with you.

Gouda Assistance is at your disposal 24 hours a day.
Phone (worldwide): +44 1243 621170
Phone (USA): +1-866-415-1709 (toll free)

You can also contact Gouda Assistance USA per fax, e-mail or post:

Gouda Assistance (GMMI)
7901 SW36th Street, Suite 100, Davie, FL 33328, USA
Tel: +1-954-370-4538, Fax: +1-954-370-8130
E-mail: customerservice@gmmusa.com

In the following cases you may use Gouda Assistance:

During your stay abroad

You must contact Gouda Assistance in order to have the conditions of cover confirmed in the event of:

- Admission of an insured person to hospital for daycare or inpatient treatment prior to seeking care.
- An emergency/life threatening situation. Seek help at the closest emergency room and contact Gouda Assistance as soon as possible, but no later than 48 hours of an emergency admission.
- Claiming extra travelling and accommodation expenses in the event of necessary presence of relatives, if an insured person is in a life-threatening condition.
- Repatriation of mortal remains or local burial/cremation.

When calling you should state:

- Your name and policy number.
- Town, country and telephone number where you may be reached.
- A short summary of the assistance that is desired;
- If applicable, name, address and telephone number of the hospital to which the insured will be/has been admitted.
- Name, address and telephone number of the attending physician and, if necessary, of the insured person's own general practitioner.

Gouda Assistance provides assistance with referrals to medical providers in the USA, help you navigate through the sometimes complex US healthcare system, and organize direct billing of your medical bills, so that you do not have to pay in advance for eligible services. When in need of medical services in the USA, contact Gouda Assistance to arrange your billing prior to seeking care. Alternatively, visit www.gmmusa.com to learn if your provider of choice participates in the Gouda Assistance network of preferred providers in the USA and show your Gouda ID card to the medical provider. Should you not have an 'username' or 'password', please do not hesitate to contact Gouda Assistance or Gouda Insurance and we will be happy to provide you with full details.

ARTICLE 1. DEFINITIONS

In the insurance and on the policy sheet, the terms are defined as follows:

1.1 Money

Cash, bank or currency notes, checks, traveler checks, postal or money orders, petrol coupons, food, holiday and credit vouchers and airport tax coupons.

1.2 Travel documents

Passports, drivers licenses, registration plates, certificates, tourists passes and also tickets or other travel documents for which no duplicates can be issued.

1.3 Luggage

Luggage, clothing and personal effects:

1. Belonging to or hired by the insured person and.
2. Accompanying the insured person on his/her journey.

1.4 Period of cover

The travel insurance provides coverage outside the country of residence from the time at which the insured person crosses the national border and leaves the country of residence to start the journey abroad, and remains in force until his/her return to that country, i.e. when he/she crosses the national border. If the insured person travels by air, the policy covers from the time at which the insured person checks in for the flight at the airport until he/she passes through the Customs control and re-enters the country of residence.

The travel insurance provides coverage for pre-booked holidays and accommodation inside the country of residence from the time at which the insured person leaves his/her residence to start the journey and remains in force until his/her return to his/her residence. Not included in the coverage in the country of residence shall be commuting, visits to relatives and other recreational activities. Coverage will be terminated when the insured person travels for a period in excess of 60 days.

1.5 Sports equipment

The equipment necessary to exercise the sports as mentioned in articles 1.6. and 1.8. (also including a ski-box and an imperial).

1.6 Sub aqua sports

Sub aqua activities requiring the use of artificial breathing apparatus. Deep sea diving however is considered to be a dangerous sport and is therefore not covered.

1.7 Valuable articles

Valuable articles include, but are not limited to, the following:

- Furs, suede and leather articles.
- Watches and clocks.
- Photographic, film, audio, visual and optical equipment.
- Musical instruments.
- Articles of gold, silver and precious metals and jewellery.
- Works of art.
- Scientific instruments and equipment.

1.8 Winter Sports

Any downhill and cross country skiing on the normally marked public open pistes, skating, snowboarding, big foot skiing and mono-skiing.

ARTICLE 2. EXTENT OF COVERAGE

2.1 General

For luggage, luggage delay, winter- and sub-aqua sports, cancellation, curtailment, missed departure and travel delay, the coverage shall be valid during travel and while staying in all countries of the world during the period of cover. For emergency assistance and medical expenses abroad, the coverage shall be valid during travel and while staying in all countries of the insurance area as detailed on the certificate during the period of cover. Provided that the section continuous travel with worldwide coverage is included in the policy, coverage for emergency assistance and medical expenses abroad will be applicable to all countries of the world during the period of cover.

2.2 Luggage

Gouda Insurance shall compensate all damage incurred in the period of cover caused by any calamity from without, including loss, theft or missing. The limit of indemnification in respect of some articles is mentioned in the Coverage Overview under the section Continuous Travel.

2.3 Luggage delay

Gouda Insurance shall pay for the emergency purchase or hire of essential items of clothing, requisites or sports equipment resulting from temporary deprivation of luggage for at least 12 hours from the time of arrival at the destination on the outward journey due to any delay or misdirection in the delivery by the carrier. The limit of indemnification with respect to some articles is mentioned in the Coverage Overview under the section Continuous Travel.

2.4 Winter- and sub aqua sports

The insurance reimburses, up to the maximum amount insured as detailed in the Coverage Overview, the following:

1. Damage to sports equipment caused by any calamity from without, including loss, theft or misplacement.
2. The cost of renting a sports equipment at the vacation address, if the sports equipment which had been taken along has broken, or has been stolen.
3. Lessons, passes and rent of sports equipment, which were paid for in advance but were unused, or used but not yet expired, if the insured person is being hospitalized due to illness or an accident abroad or is forced to return to the country of residence earlier than planned because of some other event covered by this insurance. In the case that the insured person is forced to return earlier than planned, the aforementioned reimbursement shall also be made for any co-insured person.

2.5 Cancellation, Curtailment

Gouda Insurance shall indemnify the insured person with respect to his/her legal liability to pay all or part of the direct travel and accommodation costs, including prepaid excursions, paid in advance or contracted to be paid notwithstanding that the travel and/or holiday arrangements are necessarily and unavoidably canceled or curtailed as a result of:

1. Death, bodily injury, or illness of the insured person or a personal friend with whom he/she were to travel, or intended to travel. Normal pregnancy is explicitly not considered to be an illness.
2. Death, bodily injury or illness of a relative of the insured person in the first or second degree.
3. Compulsory quarantine, jury service or witness summons applying to the insured person, a close business associate, a close relative or a personal friend with whom the insured person were to travel requiring appearance during the period of cover.
4. Unexpected call up for military service insofar as this is not for first exercises or mobilization.
5. The unemployment of an insured person following at least six months continuous full-time employment, provided that this was announced after the holiday trip was booked.
6. Damage to the residence of the insured person or to the company for whom he/she works by major fire, burglary, explosion, storm or flood the nature of which the presence of the insured person is urgently required and arising or being discovered within 5 days of commencement of or during the period of cover.
7. Death, severe illness or serious accident of family members abroad with whom the vacation was to have been spent and, as a result, lodgings cannot be offered to the insured person.
8. Inability to undergo, for medical reasons, a vaccination required for the destination of the insured person. If the reason

for the inability to undergo the vaccination is pregnancy, Gouda Insurance shall only pay for the costs if the insured person did not know or could reasonably not have known that she was pregnant at the time she booked the trip.

9. Damage to the holiday accommodations of the insured person, to the extent that these are no longer fit to live in, and only if it has proved impossible to find similar lodgings in the same location.

10. Hi-jack of any aircraft on which the insured person is travelling or was scheduled to travel.

In the event of unavoidable cancellation by the insured person as a result of a reason as mentioned in this article, the insurance shall compensate the loss of irrecoverable deposits or charges paid in advance or contracted to be paid for the benefit of the insured person up to the maximum amount insured as detailed in the Coverage Overview under the section Continuous Travel.

In the event of unavoidable curtailment by the insured person as a result of a reason as mentioned in this article, the insurance shall compensate a proportionate amount of the irrecoverable prepaid cost of the planned trip as shown on the booking invoice calculated at a prorated amount for each complete day of the planned trip lost due to the curtailment of the planned trip up to the maximum amount insured as mentioned in the Coverage Overview under the section Continuous Travel.

2.6 Missed departure

The insurance shall reimburse a proportionate amount of prepaid cost of the planned trip as shown on the booking invoice calculated per day, with a minimum of twelve hours up to a maximum of three days, if the insured person arrives at his/her departure point in the country of residence too late to commence the booked holiday as a result of:

1. Failure of public transport services such as bus, train, metro and tram, or
2. Breakdown of, or accident to, the vehicle in which the insured person is travelling.

2.7 Travel delay

The insurance shall reimburse a proportionate amount of prepaid cost of the planned trip as shown on the booking invoice calculated per day, with a minimum of twelve hours up to a maximum of three days in the event that the scheduled departure time of a pre-booked aircraft, sea vessel or coach on which the insured person has arranged to travel on the first outbound leg to or from the country of residence is delayed for at least 12 consecutive hours due to:

1. Strike or industrial action taken by workers with the intention of preventing, restricting or otherwise interfering with the provision of services.
2. Adverse weather conditions.
3. Mechanical breakdown or mechanical derangement of that aircraft, sea vessel or coach.

2.8 Emergency assistance and Emergency medical expenses

Coverage for Emergency assistance and Medical expenses abroad are included in the sections Gouda Service Package and Medical Expenses, respectively. For details about coverage for Emergency assistance and Medical expenses abroad, see the special conditions Gouda Service Package and Medical Expenses.

ARTICLE 3. EXCLUSIONS

3.1 Special exclusions - luggage

Excluded from the insurance shall be:

1. Wear and tear, depreciation, moth, vermin, mechanical or electrical breakdown or any gradually operating cause (like humidity, extreme cold or heat).
2. Breaking of china, pottery, glass or other fragile articles, other than photographic and spectacle lenses.
3. Any process of cleaning, dyeing, repair, restoration or alteration.
4. Any item confiscated or detained by customs or similar authorities.
5. Breakage of skins and strings in respect of musical instruments.
6. Failure by the insured person or his/her travelling companion to take ordinary and reasonable precautions for the safety of his/her luggage. Theft of luggage when left unattended, other than locked in secured premises (hotels, etc.) or locked out of sight, in the boot of a motor vehicle, but only during the hours

of daylight. **Leaving your luggage unattended and out of sight in public places encourages theft, and therefore such situations are not covered by the policy.**

7. Theft of valuable articles and/or computer equipment from tent, caravan and/or motor vehicle, whether in a locked boot or not, when these are left unattended.
8. Any unaccompanied luggage. That is luggage forwarded or posted under separate coverage, therefore not accompanying the insured person, while travelling.
9. Losses resulting from currency fluctuations.
10. Loss of luggage not reported to the police within 24 hours of discovery and supported by a written police statement.
11. Other damage than to the goods themselves.
12. Animals.
13. Defacement, scratches, dents etc. to suitcases, if the suitcase may still be used for its intended use.
14. Stamps, coins and similar collections.

3.2 Special exclusions - cancellation & curtailment

Coverage does not apply to occurrences arising from or connected with:

1. Expenses arising from illness or injury where the insured person:
 - a. Was proposing to travel against doctor's advice.
 - b. Is receiving, or is on a waiting list for in-patient treatment in a hospital or nursing home.
 - c. Has received a terminal prognosis.
2. Circumstances that were already known or could have been known before the booking of the trip or before arranging coverage under this policy, and that made it necessary or desirable to cancel or curtail the trip.
3. Any amount recoverable from a travel agent, tour operator, carrier or any other source. A claim cannot be made under more than one part of number 2.4. arising from the same incident.

3.3 Special exclusions - missed departure

Coverage does not apply to occurrences from or connected with:

1. Failure by the insured person to take all reasonable steps to arrive at the departure point at the time required.
2. Any claim arising from the use of a vehicle not in a roadworthy condition.

3.4 Special exclusions - travel delay

Coverage does not apply to occurrences from or connected with:

1. Any liability for claims arising directly or indirectly out of or in connection with strike or industrial action which had been publicized prior to the time of arranging coverage.
2. Any liability for claims not supported by a signed statement or certificate confirming the period of delay from a tour operator or carrier.
3. Compensation recoverable from any other source.

3.5 Additional exclusions

In addition to the general exclusions (see General Conditions), no claim to compensation can be made for damage and/or expenses caused by or concerning illnesses or defects that already existed prior to the commencing date of the insurance if:

- a. The temporary stay abroad is only or also intended to undergo a specific medical treatment.
- b. It was certain at the start of the insurance period that the expenses would have to be made during the insurance period.
- c. The insurance was taken out and/or commenced while the insured was/were already under medical treatment outside the home country.

ARTICLE 5. DAMAGE

This insurance is not a replacement insurance (new for old) and any amount paid is based on the actual purchase price, with a depreciation for use. This also applies to duty free purchases. The compensation shall never be higher for all the objects than the original purchase price. Gouda Insurance can also choose to have the damaged items repaired or to pay an amount corresponding to the repair costs.

Luggage is not regarded as lost until the carrier states in writing that the search for such luggage has been terminated and the luggage has not been found.

ARTICLE 6. TERMINATION OF CONTINUOUS TRAVEL

In deviation from article 8.3. of the General Conditions it is provided that in the event of definitive return to the home country, the coverage of this section shall end without written notice by Gouda Insurance, 24 hours after the insured person has returned definitively to the home country.

ARTICLE 4. RESPONSIBILITIES OF THE INSURED PERSON

In addition to the General Conditions, as soon as an insured person is aware of an event that may lead to a payment obligation for Gouda Insurance, he/she shall be obliged to:

1. On request, submit a statement in writing and, signed by himself/herself about the case, circumstances and extent of the damage. The statements made and/or to be made by the insured person, orally or in writing, shall also serve for the assessment of the extent of the loss and the right to benefit.
2. If luggage is missing or stolen the insured person shall be obliged to report this immediately to the local police at the place where the theft or loss/missing occurred and to submit proof thereof and to take all reasonable measures to (have others) recover the missing or stolen objects. If not reported immediately to the proper authorities, the insured person risks a loss of rights pertaining to the luggage involved.

Gouda Expatriate Policy Household Contents Special Conditions

IMPORTANT INSTRUCTIONS AND TIPS

Please take the policy abroad with you.

Gouda Assistance is at your disposal 24 hours a day.
Phone (worldwide): +44 1243 621170
Phone (USA): +1-866-415-1709 (toll free)

You can also contact Gouda Assistance USA per fax, e-mail or post:
Gouda Assistance (GMMI)
7901 SW36th Street, Suite 100, Davie, FL 33328, USA
Tel: +1-954-370-4538, Fax: +1-954-370-8130
E-mail: customerservice@gmmusa.com

In the following cases you may use Gouda Assistance:

During your stay abroad

You must contact Gouda Assistance in order to have the conditions of cover confirmed in the event of:

- Admission of an insured person to hospital for daycare or inpatient treatment prior to seeking care.
- An emergency/life threatening situation. Seek help at the closest emergency room and contact Gouda Assistance as soon as possible, but no later than 48 hours of an emergency admission.
- Claiming extra travelling and accommodation expenses in the event of necessary presence of relatives, if an insured person is in a life-threatening condition.
- Repatriation of mortal remains or local burial/cremation.

When calling you should state:

- Your name and policy number.
- Town, country and telephone number where you may be reached.
- A short summary of the assistance that is desired;
- If applicable, name, address and telephone number of the hospital to which the insured will be/has been admitted.
- Name, address and telephone number of the attending physician and, if necessary, of the insured person's own general practitioner.

Gouda Assistance provides assistance with referrals to medical providers in the USA, help you navigate through the sometimes complex US healthcare system, and organize direct billing of your medical bills, so that you do not have to pay in advance for eligible services. When in need of medical services in the USA, contact Gouda Assistance to arrange your billing prior to seeking care. Alternatively, visit www.gmmusa.com to learn if your provider of choice participates in the Gouda Assistance network of preferred providers in the USA and show your Gouda ID card to the medical provider. Should you not have an 'username' or 'password', please do not hesitate to contact Gouda Assistance or Gouda Insurance and we will be happy to provide you with full details.

ARTICLE 1. DEFINITIONS

1.1 Household contents

All the items belonging to the private household of the insured person(s) in the described building with annexes
With the exception of motor vehicles, caravans, trailers and vessels and the components and accessories of these vehicles and vessels.

1.2 Insured items

Insured shall be the items belonging to the insured and/or described in the policy.

1.3 Salvage costs

Costs for measures taken by or for a policyholder or insured during the term of the insurance, which measures are reasonably required in order to avert immediate imminent danger of damage which – if the damage actually arises – (an insured would be liable for) is covered by the insurance, or in order to limit that damage. In this context, costs of measures are also taken to mean damage to goods used when taking said measures.

1.4 New value

New value shall be the amount required to obtain new goods of the same kind and quality.

1.5 Market value

Market value shall be the new value with an adjustment in value based on age or wear and tear.

1.6 Personal ornaments

Ornaments, including watches, that have been made to be worn on or near the body and that consists entirely or partly of (precious) metal, stones, mineral, ivory, (red) coral or other such substances and also pearls.

1.7 Audio-visual equipment

All visual, audio, reception and transmission equipment, such as radio and television sets, video cameras, record players, tape, video and cassette recorders and mobile phones.
All kinds of computer equipment, such as game and micro computers.
Everything including customary peripherals and aids, such as records, tapes, compact discs, cassettes, boxes, monitors, writing and printing units.

1.8 Fire

[CLA](#) [SEL](#)

Fire shall be a fire outside a heater caused by combustion and accompanied by flames that is able to spread under its own force. Consequently fire shall not be:

- Charring, heating.
- Burn out of electrical appliances and engines.
- Overheating, burn through, breaking of ovens and kettles.

1.9 Fire extinction

[CLA](#) [SEL](#)

Damage caused to insured items as a result of necessary use of fire extinguishers.

1.10 Explosion

[CLA](#) [SEL](#)

A complete or partial destruction caused as a result of a sudden powerful combustion of gasses and/or toxic vapours which occurs in a confined space.

1.11 Storm

[CLA](#) [SEL](#)

Storm is a wind velocity of at least 14 meters per second.

1.12 Water, steam and precipitation

[CLA](#) [SEL](#)

Water, steam and precipitation is damage caused by:
– Water or steam escaping from pipes, present inside buildings.

– Or appliances connected thereto and installations of water supply and central heating as a result of bursting through frost, fracture, clogging or another suddenly occurring defect.
 – Water overflowing from the appliances and installations.
 – Precipitation (rain, snow, hail, melting water).
 Furthermore, the cost of repair of the water supply and/or the central heating installation and connecting pipes and appliances in the event of bursting due to frost, in so far as they are for the benefit of the insured person as a tenant, are covered.

1.13 Oil, smoke and soot SEL

Unforeseen outflow of oil from and/or smoke or soot suddenly ejected by a heating installation connected to the chimney with corresponding pipes and tanks of the building in which the household contents are present.

1.14 Lightning strike CLA SEL

Including induction/overload as a result of lightning strike.

1.15 Theft CLA SEL

Theft or attempted theft after forceful entry from the outside.

1.16 Impact SEL

Impact by vehicles on road or water or impact involving an aircraft or aerial device or anything falling from them.

1.17 Breaking of aquarium glass SEL

Water from an aquarium due to a fracture or defect thereof.

1.18 Vandalism SEL

Vandalism committed by someone who forcefully and unlawfully entered the building after breaking in from the outside.

1.19 Robbery in the home SEL

Extortion and robbery in the home.

1.20 Glass SEL

The breaking of glass of mirrors, paintings and etchings belonging to the household contents with the exception of damage to stained glass and other exceptional types of glass due to negligence.

1.21 Refrigeration damage SEL

A suddenly occurring breakdown of a refrigerator/freezer and/or the failure of the power supply for more than 6 hours.

This coverage only relates to the food present in the refrigerator/freezer.

1.22 Riots SEL

Riot, civil commotion, strike and political disturbances.

1.23 Cranes SEL

The falling of cranes, pile frames and trees.

1.24 Goods outside the described building SEL

If the goods insured are temporarily (max. 3 months) outside the described building but inside the country of residence, the insurance shall be provided against material damage by:

- Fire.
- Fire extinction.
- Lightning strike.
- Explosion.

ARTICLE 2. EXTENT OF COVERAGE

Gouda Insurance shall pay up to the amount insured as mentioned under the section Household Contents, of the Coverage Overview. cla/sel indicate that the article applies to either Standard or Super or both when both mentioned.

1. The cover for Household Contents shall include the damage to the household contents against material damage by:

- a. Fire, fire extinction and lightning strike.
- b. Explosion.
- c. Theft after forceful entry from the outside:
 - In case of theft of personal ornaments, a maximum compensation per event will be granted in accordance with the Coverage Overview.
 - In case of theft of audio-visual equipment, photographic and film equipment a maximum compensation per event will be

granted in accordance with the Coverage Overview.
 This limit shall not apply, if the valuable objects have been insured in excess of the maximum amount insured and the extra premium is paid.

- d. Storm.
- e. Water, steam and precipitation.
- f. Oil, smoke and soot.
- g. Impact.
- h. Breaking of aquarium glass.
- i. Vandalism.
- j. Robbery in the home.
- k. Glass.
- l. Refrigeration damage.
- m. Riots.
- n. Cranes.
- o. Goods outside the described building.

2. The following expenses and losses, in addition to the insured amount, shall be paid by Gouda Insurance:

- a. without a maximum: CLA SEL
 - Salvage expenses.
 - Fees and expenses of experts for assessment of the damage. Experts appointed by the insured persons person after an evaluation by an expert appointed by Gouda Insurance must be paid for by the insured person(s).
- b. Up to a maximum of 10% of the maximum amount insured for each of the following components, provided they are necessary and the result of damage by a covered event:

– The cost of debris removal. CLA SEL

– Extra expenses owing to a stay at a hotel, boarding house or elsewhere. SEL

- The repair cost of garden lay-out and vegetation.
 - The repair cost of damage to or replacement of any component of the described building only as a result of a burglary or an attempted burglary.
 - The repair cost or replacement of wallpaper, whitewashing and paintwork of the building described, and also of appliances and/or installations of public utility companies.
- Compensation of the last two mentioned costs shall be given in so far as they are for the benefit of an insured persons party as tenant of the building described.

ARTICLE 3. EXCLUSIONS

In addition to the general exclusions (see General Conditions), no claim for compensation can be made for damage and/or expenses caused by or concerning:

1. Damage within 24 hours after the occurrence of an earthquake or volcanic eruption unless the insured persons can prove that this was not a direct result of an earthquake or volcanic eruption.
2. Flood, unless the claim concerns damage by fire or explosion caused by a flood.
3. Construction errors, collapse, subsidence or maintenance in the area of the building in which the insured items are present.
4. Stamp and coin collections and objects with an antiquarian or rarity value.
5. Precipitation or groundwater, entered by open windows, doors or hatches.
6. Tropical storm, hurricane, typhoon, tropical cyclone and/or cyclonic storm, with maximum sustained surface winds of at least 17 m/s.
7. Dumping of dangerous substances which may travel through the air and as a result cause material damage.
8. Abuse of pincodes or loss or theft of cheques and credit cards and abuse thereof.
9. Insured items which are insured by a special insurance.
10. Insured items being left without an authorised inhabitant in the building(s) at the address as stated on the certificate for more than twenty-eight consecutive days.
11. Insured item if caused by the nature or a deficiency of this item.

ARTICLE 4. DAMAGE

4.1 responsibilities of the insured

In addition to the General Conditions, as soon as an insured person is aware of an event that may lead to any payment of benefit by Gouda Insurance, he/she shall be obliged to:

1. On request submit a statement in writing and signed by himself/herself about the cause, circumstances and extent of the damage.

2. Report an (attempted) theft, burglary, robbery at home, loss or vandalism to the police immediately.

3. Notify Gouda Insurance immediately, as soon as the insured person has knowledge of the fact that an insured item has been returned or recovered.

The statements made and/or to be made by the insured person, orally or in writing, shall also serve for the assessment of the extent of the loss and the right to benefit.

4.1 Claim settlement

The damage and expense caused by a covered event shall be assessed:

– By the insured person and Gouda Insurance by joint agreement.

– By an expert to be appointed by Gouda Insurance.

– By an expert to be appointed by the insured person due to a difference of opinion.

– By two experts, of which both the insured person and Gouda Insurance appoint one each.

In the last case, the two experts together, prior to the start of their work, shall appoint a third, who has to determine

the size of the loss (if the two experts do not reach an agreement) within the limits of the two valuations.

4.2 Compensation

The insurance provided is based on the new value of the insured items. The responsibility of Gouda Insurance to pay compensation shall comprise of the difference between the new value and the value of the insured items immediately after the event or, at the discretion of Gouda Insurance, the repair costs immediately after the event.

If in the opinion of the experts the damaged insured items can be repaired, then Gouda Insurance reserves the right to pay the costs of repair plus the amount for the possible loss in value which has been caused by this damage.

The compensation shall be paid based on market value with respect to:

– Mopeds.

– Insured items of which the market value prior to the damage was less than 40% of the new value.

– Insured items that have been withdrawn from the use for which they were intended.

Compensation shall only be payable proportionally, if the insured amount is lower than the new value of the insured items immediately before the event.

4.3 Stolen goods

If insured items are stolen, all the rights to the lost object shall pass to Gouda Insurance by payment of the loss amount.

ARTICLE 5. GENERAL ITEMS

5.1 Familiarity

CLA SEL

The description of the goods insured shall be considered to originate with the insured person.

Gouda Insurance is familiar with the location, type of construction, layout and use of the building at the time of the beginning of the agreement and also with the adjacent buildings.

5.2 Moving

SEL

If the contents are taken to another address the insured person must notify this to Gouda Insurance within 30 days. If the contents are taken to another building of the same type of construction and roofing, the insurance shall be continued unaltered.

If the contents are taken to another building with a deviating construction and/or another purpose Gouda Insurance reserves the right not to continue the insurance or not to continue it on the same conditions.

5.3 Tenant Liability

SEL

Gouda Insurance will cover expenses, up to a maximum of the annual rent multiplied by 20, that you become legally liable to pay because of your tenancy of your home if damage to the buildings is caused by:

1. Fire, freezing water in fixed domestic heating, water leaking or overflowing from washing machines, dishwashers, fixed domestic heating systems, oil leaking or escaping from fixed domestic heating systems.

2. Accidental damage to drains, pipes and cables and underground tanks that are used to service your home.

ARTICLE 6. AMENDMENTS

6.1 Policyholder's obligation of notification

The policyholder is bound to notify Gouda Insurance as soon as possible, but no later than within 14 days, of the relocation or modification of the purpose of the specified movable property and of the purpose, use, occupation, building type and roof covering of the specified building.

6.2 Evaluation of premium and conditions after notification

Following receipt of notification from the policyholder, as intended in Article 6.1, the cover will be continued unamended, except where Gouda Insurance notifies the policyholder to the effect that it does not wish to continue the fire and theft insurance or of its intention to amend the premium and/or conditions to the detriment of the policyholder.

Where Gouda Insurance adjusts the premium and/or conditions of the fire and theft insurance to the detriment of the policyholder, the policyholder will be entitled to terminate the fire and theft insurance from the date on which the amendment(s) come(s) into effect, but in any event within one month of the date on which he/she was notified of the applicable amendment(s). Where Gouda Insurance notifies the policyholder to the effect that it does not wish to continue the fire and theft insurance, the said fire and theft insurance will be terminated by Gouda Insurance or the policyholder with due consideration to a two-month period of notice.

6.3 Consequences of late or failed notification

Where the policyholder fails to notify the insurance company, in good time, of the risk amendment, as intended in Article 6.1, he/she will forfeit all claims to compensation two months after the date of the risk amendment, except where the fire and theft insurance would have been continued unamended after the intended notification. Where Gouda Insurance would have continued the fire and theft insurance subject to no further conditions other than an increased premium, all subsequent claims will be compensated based on the ratio existing between the original premium and the amended premium. That which is stipulated in Article 6.2 will continue to remain in force.

ARTICLE 7. TERMINATION OF HOUSEHOLD CONTENTS

7.1. Cancellation of household contents insurance by Gouda Insurance

Gouda Insurance will terminate the fire and theft insurance in a written notification to that effect within one month of a second claim for damages having been submitted by the insured to Gouda Insurance for an event at the same address within a single insurance year, and which could entail an obligation on the part of Gouda Insurance to pay compensation, or after Gouda Insurance has either fulfilled or rejected a second claim based on the fire and theft insurance within a single insurance year at the same address. The fire and theft insurance will end on the date specified in the notice of termination, however no earlier than two months after the date of signature of the notice of termination, except where the said termination is due to intent on the part of the insured to mislead Gouda Insurance.

7.2 Cancellation of household contents insurance by the policyholder

The policyholder will be entitled to terminate the fire and theft insurance by means of a written notice to that effect within one month of a second claim for damages having been submitted by the insured to De Goudse for an event occurring at the same address within a single insurance year, and which could entail an obligation on the part of De Goudse to pay compensation, or of De Goudse having either fulfilled or rejected a second claim based on the fire and theft insurance within a single insurance year at the same address. The fire and theft insurance will end on the date specified in the notice of termination, however no earlier than two months after the date of signature of the notice of termination.

7.3 Termination by law

The fire and theft insurance will be terminated by law as soon as the first insured specified on the policy sheet or his/her heirs cease(s) to have an interest in the insured movables.

Gouda Expatriate Policy Personal Liability Special Conditions

IMPORTANT INSTRUCTIONS AND TIPS

Please take the policy abroad with you.

Gouda Assistance is at your disposal 24 hours a day.
Phone (worldwide): +44 1243 621170
Phone (USA): +1-866-415-1709 (toll free)

You can also contact Gouda Assistance USA per fax, e-mail or post:

Gouda Assistance (GMMI)
7901 SW36th Street, Suite 100, Davie, FL 33328, USA
Tel: +1-954-370-4538, Fax: +1-954-370-8130
E-mail: customerservice@gmmusa.com

In the following cases you may use Gouda Assistance:

During your stay abroad

You must contact Gouda Assistance in order to have the conditions of cover confirmed in the event of:

- Admission of an insured person to hospital for daycare or inpatient treatment prior to seeking care.
- An emergency/life threatening situation. Seek help at the closest emergency room and contact Gouda Assistance as soon as possible, but no later than 48 hours of an emergency admission.
- Claiming extra travelling and accommodation expenses in the event of necessary presence of relatives, if an insured person is in a life-threatening condition.
- Repatriation of mortal remains or local burial/cremation.

When calling you should state:

- Your name and policy number.
- Town, country and telephone number where you may be reached.
- A short summary of the assistance that is desired;
- If applicable, name, address and telephone number of the hospital to which the insured will be/has been admitted.
- Name, address and telephone number of the attending physician and, if necessary, of the insured person's own general practitioner.

Gouda Assistance provides assistance with referrals to medical providers in the USA, help you navigate through the sometimes complex US healthcare system, and organize direct billing of your medical bills, so that you do not have to pay in advance for eligible services. When in need of medical services in the USA, contact Gouda Assistance to arrange your billing prior to seeking care. Alternatively, visit www.gmmusa.com to learn if your provider of choice participates in the Gouda Assistance network of preferred providers in the USA and show your Gouda ID card to the medical provider. Should you not have an 'username' or 'password', please do not hesitate to contact Gouda Assistance or Gouda Insurance and we will be happy to provide you with full details.

ARTICLE 1. DEFINITIONS

1.1 Insured person

In addition to the provisions of the General Conditions the following people shall also be regarded as an insured person:
– His/her/their domestic staff, in so far as their liability is related to work for the benefit of the insured person.

1.2 Damage

– Bodily injury by accident or disease.
Injury to or an adverse effect on the health of a person, whether or not resulting in death, including the damage resulting from that injury.
– Damage to property.
Damage, destruction or loss of goods of a person other than the insured person, including the damage resulting from that.

1.3 Salvage costs

Costs for measures taken by or for a policyholder or insured during the term of the insurance, which measures are reasonably required in order to avert immediate imminent danger of damage which – if the damage actually arises – (an insured would be liable for) is covered by the insurance, or in order to limit that damage. In this context, costs of measures are also taken to mean damage to goods used when taking said measures.

ARTICLE 2. CAPACITY

The liability of the insured as a private individual is insured. Liability relating to operating a(n) (ancillary line of) business or (additional) profession, gainful employment, as well as serving as a military or civil conscript is not covered. Liabilities of the employer or its successors in title or surviving relatives are not covered.

ARTICLE 3. EXTENT OF COVER

3.1 General

Covered shall be the liability of the insured person in his/her capacity as mentioned below in article 6.1 for damage caused or rising within the insurance year and this for all the insured persons together up to the maximum amount insured per event mentioned in the Coverage Overview under the section Personal liability.

3.2 Mutual liability

– The liability of the above mentioned with respect to each other shall only be covered for the bodily injury suffered by the relevant insured person and in so far as these insured persons have no claims on other grounds with respect to the event.
– The liability of the insured person towards domestic staff for damage as a result of occupational accidents shall be covered with respect to damage to property.
– No compensation shall be given if the claiming party is someone other than a natural person involved directly in the event or his surviving dependents.

3.3 Salvage costs

Salvage costs are covered up to the maximum amount insured per event. No rights can be derived from this personal liability insurance where the policyholder or the person entitled to the benefits has failed to take all reasonable measures to prevent or reduce the damage, as intended in Article 7:957 of the Dutch Civil Code and thereby harming the interests of Gouda Insurance.

3.4 Real estate

Insured with regards to real estate shall be:

1. The liability of the insured person:

– As possessor of the premises occupied by him/her, which shall also include a moored houseboat with buildings belonging thereto, even if part thereof is let.

– As possessor of a second home, recreational dwelling, site caravan or small house in the country of residence, provided they are not only used for letting to third parties.

2. The insured person's liability for damage to the accommodation used by him/her for holiday purposes, not belonging to one of the insured persons and the corresponding contents by:

– Fire.

– Water that has escaped from pipes, installations and appliances present in the accommodation as a result of a sudden unforeseen event.

– An insured person's liability for damage caused by an antenna, also for damage caused to the premises hired and occupied by him/her.

3. Other instances of liability for damage by real estate, including liability for damage by real estate under construction or in operation shall not be covered.

3.5 Litigation costs and statutory interest

If necessary and provided that the costs are related to damage for which the insured person is held liable, paid on top of the maximum amount insured per event shall be:

– The costs of legal actions conducted with the prior written approval or at the desire of Gouda Insurance.

– The costs of legal assistance rendered by order or with the prior written approval of Gouda Insurance.

– The statutory interest on the part of the principal sum covered by the insurance.

3.6 Security

If owing to any damage covered by this insurance, an authority should desire financial security to be given to safeguard the rights of the claimants, Gouda Insurance shall provide this security to 10% of the maximum amount insured at most. The insured person shall be obliged to authorize Gouda Insurance to have the disposal of the security as soon as it is released and moreover to give all cooperation to acquire the repayment.

3.7 Exclusions

1. Aircrafts

Not covered shall be the liability related to an aircraft, a model aircraft, a hang glider, a target aircraft, a parachute, a glider, an airship, a model rocket and also an balloon with a diameter in excess of 1 meter in fully inflated condition. This exclusion shall not apply, however, to:

– The liability for damage with or by model aircraft whose weight amounts to 44 pounds (20 kilogram) at most.

– The liability of an insured person as a passenger of an aircraft; the provisions of article 2.2. and 3.4. shall remain fully in force.

The coverage described in this article shall not apply in so far as the liability is covered by another insurance.

2. Motor vehicles

Not covered shall be the liability related to a motor vehicle that the insured person owns, possesses, holds, drives or uses. This exclusion shall not apply, however, to:

– The liability of an insured person as a passenger of a motor vehicle; the provisions of article 2.2. and 3.4. shall remain fully in force.

– The liability of the insured person for damage caused by domestic staff with or by a motor vehicle of which none of the other insured persons but the domestic staff is holder or possessor.

– The liability of an insured person for damage by powered mowing machines, children's toys and similar appliances provided they cannot exceed a speed of 6 miles per hour (10 kilometers per hour), and also model cars operated by remote control.

– The liability of an insured person for damage caused with or by a trailer if it has become detached or was detached from a motor vehicle and came to a standstill safely out of traffic.

– The liability of an insured person for damage caused by goods that are loaded on or unloaded from a motor vehicle.

– The liability of an insured person for damage caused during joy riding with a motor vehicle, provided the person causing the damage is younger than 18. Joy riding shall be any unlawful use of a motor vehicle without the intention of taking possession of

this motor vehicle. Not covered shall remain the liability for damage in the event of theft or fraudulent conversion of the motor vehicle. Damage to the motor vehicle with which joy riding has been committed, shall be insured up to the maximum amount insured as detailed in the Coverage Overview. This coverage shall not apply if an insured person is owner, holder or authorized user of this motor vehicle.

The coverage described in this article shall not apply in so far as the liability is covered by another insurance.

3. Wilful acts

Not covered shall be:

– The liability of an Insured for damage caused by and/or arising from deliberate, unlawful acts perpetrated against other persons and property or due to negligence.

– The liability of an Insured, being a member of a group, for damage caused by and/or arising from deliberate, unlawful acts perpetrated against other persons and property or negligence by one or more of the persons belonging to the group, including where the insured did not personally commit the intended act or negligence.

The intentional character of the said unlawful act or negligence will apply undiminished where the actions of the insured, or, in the case of the insured belonging to a group, one or more persons belonging to the group, were influenced by alcohol or other substances such that the said person(s) could not be deemed capable of exercising sound judgement.

4. Supervision

Caused to goods that an insured person, or someone else on his/her behalf, carries, processes, treats, occupies, hires, borrows, uses, keeps or has in his possession for any reason whatsoever. Coverage of the liability for fire and water damage to the rented holiday accommodation as mentioned in article 2.3 for damage by an antenna to the rented premises and for damage as a passenger as mentioned in article 3.1, and 3.2 shall remain fully in force.

5. Vessels

Not covered shall be the liability in connection with a vessel. This exclusion shall not apply, however, to:

– The liability for damage caused with or by rowing boats, canoes, surf boards, sailing boats with a maximum surface area of the sail of 19 square yards (16 square meters) and model ships operated by remote control unless these vessels are equipped with an (outboard) engine with a capacity of more than 4 HP.

– The liability of an insured person as a passenger of a vessel; however the provisions of article 2.2 and 3.4 shall remain fully in force.

The coverage described in this article shall not apply in so far as the liability is covered by another insurance.

6. Not covered shall be the liability arising directly or indirectly from the transmission of:

– Human Immunodeficiency Virus related illness including Acquired Immune Deficiency Syndrome (AIDS) and/or any mutant derivative or variations thereof however caused.

– Any sexually transmitted diseases.

7. Sexual conduct

Not covered shall be:

– The liability of an Insured for damage caused by and/or arising from his/her sexual or sexually tinted conduct of any nature whatsoever.

– The liability of an Insured, being a member of a group, for damage caused by and/or arising from sexual or sexually tinted conduct of any nature whatsoever by one or more of the persons belonging to the group, including where the Insured did not behave as such.

8. Animals

The policy does not cover the liability of the insured, as the keeper or owner of an animal, for damage caused by the animal.

9. Immovable property

The policy does not cover the liability of the insured, as the holder or owner of immovable property, for damage caused by the immovable property.

10. Weapons

Not covered shall be:

The liability caused due to possession and/or use of weapons, as intended in the Weapons and Ammunition Act, for which the insured does not possess a license.

ARTICLE 4. DAMAGE

4.1 Obligations of the insured

In addition to the general exclusions (see General Conditions), as soon as the insured person has knowledge of a fact that may lead Gouda Insurance to be responsible for a payment, it shall be the responsibility of the insured person to:

- Send Gouda Insurance immediately and unanswered all the documents received, such as notice of default, any summons and documents concerning criminal prosecution.
- Submit to Gouda Insurance, on request, a statement in writing and signed by himself/herself about the cause, circumstances and extent of the damage. The statement given and/or to be given by the insured person orally or in writing shall (also) serve to assess the extent of the damage and the right to benefit.

4.2 Claim settlement

Gouda Insurance shall undertake the adjustment and assessment of the loss. It shall be entitled to indemnify the claimants directly and make settlements with them. In doing so it shall protect the insured person's interest.

If the payment of loss consists of periodical payments and if, with the observance of other benefits, the value thereof is higher than the maximum amount insured, the duration or the amount of those payments, at the insured person's option, shall be reduced proportionally.

4.3 Consequences

Any right to benefit shall lapse if, in the event of damage, the insured person explicitly admits liability except if and in so far as he/she proves the correctness of that admission.

ARTICLE 5. GENERAL ITEMS

5.1 Capacity

The liability of the insured person as a private person has been insured. Liability related to the performance of a (subsidiary) business or (subsidiary) profession, the performance of paid manual labor and also the performance of compulsory military or civilian service shall not be covered.

These restrictions of capacity do not apply to:

- The domestic staff as referred to in article 1.1.
- The children mentioned in the policy if during holidays, leisure time or study they do work for others than the insured person, whether or not against payment. In this case the children's liability shall only be insured in so far as their liability is not covered by another insurance.

Claims of the employer or his legal successors or surviving dependents shall not be covered.

5.2 Change of the risk

If the risk involved in the insured capacity should increase in the course of an insurance year, coverage shall continue to exist for the consequent events, provided the risk increase is reported and the possible related premium is paid. If, however, there is a change in the insured capacity the insurance of the event connected with the said change of risk shall only be in force after an additional agreement has been concluded for the specific purpose.

5.3 Amendment of law

Gouda Insurance shall be entitled, if during the duration of the contract the liability risk is or will be aggravated by legislation to terminate this coverage with effect from a date to be determined by it. In the event of termination at least 30 days notice will be observed.

5.4 Children

Coverage shall be in force from the date of birth for children born in the course of the insurance year, provided that they have been presented to Gouda Insurance for insurance within one month after their birth, and provided that all children qualifying for purpose have been insured under this cover.

ARTICLE 6. TERMINATION OF PERSONAL LIABILITY INSURENCE

6.1. Cancellation of personal liability insurance by Gouda Insurance

The insurance will be terminated by means of a written notice to that effect issued by the insurance company.

1. Within one month following the report by the insured to the insurance company of an event, which said event could entail an obligation on the part of the insurance company to pay an insurance claim, or after the

insurance company has fulfilled or rejected a claim pursuant to the personal liability insurance. The personal liability insurance will terminate on the date stipulated in the notice of termination, however no earlier than two months after the date of signature of the notice of termination, with the exception of instances in which the notice of termination concerns intent on the part of an insured to mislead the insurance company.

2. The liability insurance will be terminated where the liability risk has been elevated in a formal or material sense by legislation during the contract period. The liability insurance will end on the date specified in the notice of termination, however no earlier than two months after the date of signature of the notice of termination.

6.2. Cancellation of personal liability insurance by the policyholder

The insurance will be terminated by means of a written notice of termination issued by the policyholder:

1. Within one month of a report being submitted by the insured to the insurance company with regard to an event which said event could entail an obligation on the part of the insurance company to pay an insurance claim or after the insurance company has fulfilled or rejected a claim pursuant to the personal liability insurance. The personal liability insurance will terminate on the date specified in the notice of termination, however no earlier than two months after the date of signature of the notice of termination.
2. The liability insurance will be terminated where the liability risk has been elevated in a formal or material sense by legislation during the contract period. The liability insurance will end on the date specified in the notice of termination, however no earlier than two months after the date of signature of the notice of termination.

Gouda Expatriate Policy Personal Accident Special Conditions

IMPORTANT INSTRUCTIONS AND TIPS

Please take the policy abroad with you.

Gouda Assistance is at your disposal 24 hours a day.
Phone (worldwide): +44 1243 621170
Phone (USA): +1-866-415-1709 (toll free)

You can also contact Gouda Assistance USA per fax, e-mail or post:

Gouda Assistance (GMMI)
7901 SW36th Street, Suite 100, Davie, FL 33328, USA
Tel: +1-954-370-4538, Fax: +1-954-370-8130
E-mail: customerservice@gmmusa.com

In the following cases you may use Gouda Assistance:

During your stay abroad

You must contact Gouda Assistance in order to have the conditions of cover confirmed in the event of:

- Admission of an insured person to hospital for daycare or inpatient treatment prior to seeking care.
- An emergency/life threatening situation. Seek help at the closest emergency room and contact Gouda Assistance as soon as possible, but no later than 48 hours of an emergency admission.
- Claiming extra travelling and accommodation expenses in the event of necessary presence of relatives, if an insured person is in a life-threatening condition.
- Repatriation of mortal remains or local burial/cremation.

When calling you should state:

- Your name and policy number.
- Town, country and telephone number where you may be reached.
- A short summary of the assistance that is desired;
- If applicable, name, address and telephone number of the hospital to which the insured will be/has been admitted.
- Name, address and telephone number of the attending physician and, if necessary, of the insured person's own general practitioner.

Gouda Assistance provides assistance with referrals to medical providers in the USA, help you navigate through the sometimes complex US healthcare system, and organize direct billing of your medical bills, so that you do not have to pay in advance for eligible services. When in need of medical services in the USA, contact Gouda Assistance to arrange your billing prior to seeking care. Alternatively, visit www.gmmusa.com to learn if your provider of choice participates in the Gouda Assistance network of preferred providers in the USA and show your Gouda ID card to the medical provider. Should you not have an 'username' or 'password', please do not hesitate to contact Gouda Assistance or Gouda Insurance and we will be happy to provide you with full details.

ARTICLE 1. DEFINITIONS

1.1 Accident

An accident under the terms of this coverage shall be: any sudden, unexpected violence from outside sources, affecting the body of the insured person, directly causing a medically diagnosable physical injury. An accident shall also be the following events:

- Acute poisoning owing to the sudden and involuntary intake of gases, vapors, liquid or solid substances, other than poisoning through use of medicines, and other than the intake of allergens.
- Infection by pathogens or an allergic reaction if this infection or reaction is a direct consequence of an involuntary fall into the water or into any other substance, or is the result of the insured person entering it in an attempt to save man, animal or goods.
- The involuntary and sudden intake of substances or objects in the digestive system, respiratory system, the eyes or the ears, causing internal injury, with the exception of the incursion of pathogens or allergens.
- Spraining, dislocation and rupture of muscle and tendon tissues provided these injuries have been caused suddenly and their nature and location may be diagnosed medically.
- Suffocation, drowning, freezing, sunstroke, heat stroke.
- Exhaustion, starvation, dehydration and sun burn as a result of unforeseen circumstances.
- Wound infection or blood poisoning by the incursion of pathogens in an injury sustained in a covered accident.
- Complications or aggravation of the injury from the accident as a direct result of first aid or of the medical treatment necessitated by the accident.

1.2 Permanent disability

Permanent complete or partial functional loss of any part or organ of the insured person's body, without taking into account the insured person's profession, hobbies etc.

The method of assessment of permanent disability shall be specified in more detail in article 6.

1.3 Beneficiary

The person to whom a benefit is payable on the strength of this insurance and whose name has been stated as such on the certificate.

ARTICLE 2. EXTENT OF COVER

Object of this cover is to pay benefit to the beneficiary, in accordance with the insured amounts mentioned in the Coverage Overview under section Personal Accident, in the event of death or permanent disability of the insured person as a result of an accident.

ARTICLE 3. DAMAGE

3.1 Right to benefit in the event of death

In the event of death of an insured person as a direct and exclusive result of an accident the amount insured for death shall be paid.

If in respect of the same accident a benefit for permanent disability has been paid, it shall be deducted from the benefit payable for death. There shall be no reclamation of benefit already paid out.

3.2 Right to benefit in the event of permanent disability

In the event of permanent disability of an insured person as a direct and exclusive result of an accident the benefit shall be determined as a percentage of the amount insured for permanent disability (article 6). If prior to the determination of the permanent disability the insured person should have died through other causes, than the accident the right to benefit shall

continue to exist. The amount of benefit shall be determined by the extent of disability expected on the basis of medical reports, if the insured person had not died.

3.3 Payment

The benefit shall be paid to the beneficiary. A government may never act as a beneficiary.

ARTICLE 4. GENERAL ITEMS

4.1 Method of determination of permanent disability

The extent of permanent disability shall be determined by means of a medical examination, in consultation with a physician designated by Gouda Insurance. The physician shall be asked:

- The percentage of functional loss of a certain part of the body or organ, and/or
- The percentage of functional loss of the body as a whole.

The determination of the percentage of functional loss shall be made in accordance with objective standards, and in accordance with the latest edition of the Guides to the Evaluation of Permanent Impairment of the American Medical Association (A.M.A.). Disability is defined as impairment in these Guides.

4.2 Effect of prosthetic devices and apparatus

The extent of permanent disability shall be determined on the basis of the functional loss without regard to externally applied prosthetic devices and apparatus. However, if internal prosthetic devices and apparatus have been applied, the lesser functional loss obtained by the use of the apparatus shall be taken into account. Otherwise the provisions as mentioned in article 6.7 shall apply in full.

4.3 Period for the determination of the permanent disability

The extent of permanent disability shall be determined as soon as it is possible to realize a stabilized condition, but at any rate as soon as possible after the date of the accident, unless an explicit period is agreed between the insured person and Gouda Insurance. In that case Gouda Insurance may accommodate the insured person with an advance.

ARTICLE 5. DETERMINATION OF THE BENEFIT IN THE EVENT OF PERMANENT DISABILITY

5.1 Determination of the benefit percentage

On the basis of the percentage of functional loss determined by the physician a benefit percentage of the amount insured for permanent disability shall be determined as follows:

In the event of complete functional loss of:

– Sight in both eyes	100%
– Sight in one eye	30% ¹
– Hearing in both ears	60%
– Hearing in one ear	25% ²
– An arm	65%
– A lower arm	60%
– A hand	55%
– A thumb	25%
– A forefinger	15%
– A middle finger	10%
– A ring finger	5%
– A little finger	5%
– A leg	60%
– A lower leg	55%
– A foot	40%
– A big toe	5%
– Another toe	3%
– the spleen	5%
– Taste and/or smell	6%

1) But if Gouda Insurance has paid benefit owing to loss of sight in the other eye: 70%

2) But if Gouda Insurance has paid benefit owing to loss of hearing in the other ear: 35%

If it is a matter of partial functional loss of one or more of the parts of the body or organs mentioned above, a proportionate share shall be paid out.

In the event of complete functional loss of more than one finger of a hand, the benefit paid shall not exceed that paid in the event of loss of the whole hand.

In all other cases the benefit percentage shall be adjusted to the extent of permanent disability that the injury produces for the body as a whole.

5.2 Cumulative benefits

In respect of one or more accidents happening to an insured person during this cover, the sum of all the benefits shall not exceed the insured amount for permanent disability.

5.3 Interest payment

If one year after the accident has occurred the extent of permanent disability has not been determined yet, Gouda Insurance shall pay interest on the amount to be paid at the rate of 5% on an annual basis from the 366th day after the accident. The interest shall be paid simultaneously with the benefit.

ARTICLE 6. EXCLUSIONS

In addition to the general exclusions (see General Conditions), no claim to compensation can be made for damage and/or expenses caused by or as a result of:

1. Unhealthy condition or physical or mental deviations of the insured person, unless these circumstances are the result of an accident for which Gouda Insurance owed or owes benefit by virtue of this cover.

2. Mental disorders, regardless what the cause may be, unless it can be medically diagnosed that they are a direct result of brain damage caused in the accident.

3. Intestinal rupture, lumbago, protrusion of intervertebral disk (hernia nuclei pulposi), inflammation of tendon sheath (tendovaginitis crepitans), tennis elbow (epicondylitis lateralis) or golfers arm (epicondylitis medialis).

4. Medical treatment undergone by the insured person not in connection with an existing accident covered by this cover that made this treatment necessary.

5. Accidents happening to an insured person as a rider of a motor bicycle with a capacity of 50cc or more, if he/she has not yet reached the age of 23.

6. Use of a power plane, other than as a passenger.

7. Dangerous sports as mentioned in article 4.6. of the General Conditions or practicing a sport as a profession or a subsidiary profession.

ARTICLE 7. RESPONSIBILITIES

7.1 Periods of reporting

In the event of permanent disability the insured person shall be obliged to notify Gouda Insurance as soon as possible but at the latest within three months, of an accident from which a right to benefit as referred to in this article might arise. In the event of death the policyholder or the beneficiary shall be obliged to notify Gouda Insurance at least 48 hours before the burial or cremation.

7.2 Responsibilities of the beneficiary in the event of death

In the event of death of an insured person as a result of an accident the beneficiary shall be obliged, if asked to do so, to cooperate in all measures to determine the cause of death.

7.3 Responsibilities of the insured person after an accident

The insured person shall be obliged:

– To seek medical treatment at once and to continue receiving it if this is required within reason.

– To behave in a manner conducive to recovery by at least following the instructions of the attending physician.

– To be examined at the expense of Gouda Insurance, on its request by a physician designated by Gouda Insurance or to be admitted for examination to a hospital or other medical institution designated by Gouda Insurance.

– To furnish or have others furnish all particulars deemed necessary by Gouda Insurance to Gouda Insurance or to the experts designated by it and not to withhold any facts or circumstances that may be relevant to the determination of the extent of permanent disability.

– To inform Gouda Insurance in time in the event of departure to another country of temporary stay.

7.4 Responsibilities of the policyholder

The policyholder shall be obliged to give his/her full cooperation to the insured person's fulfillment of the responsibilities as mentioned above.

7.5 Consequences

This insurance does not provide any cover if the insured person or, in the event of death, the beneficiary has not fulfilled any of these responsibilities and has consequently threatened the interests of Gouda Insurance.

ARTICLE 8. INFLUENCE OF EXISTING DISABILITY OR UNHEALTHY CONDITION

If the consequences of the accident should have been aggravated by illness, infirmity or an abnormal physical or mental condition of the insured person, the determination of the benefits shall be based on the consequences that the accident would have had if the insured person had been entirely sound and healthy.

This restriction shall not apply, however, if the existing illness, infirmity or abnormal physical or mental condition of the insured person is the result of an earlier accident for which Gouda Insurance has already given or is yet to give benefit.

In so far as an existing unhealthy condition has been aggravated by the accident, Gouda Insurance shall not pay benefit for this.

If prior to an accident functional loss of the relevant part of the body or organ already existed, the benefit for permanent disability shall be reduced proportionally.

ARTICLE 9. AMENDMENTS**9.1 Policyholder's obligation of notification**

The policyholder is bound to notify De Goudse as soon as possible, but no later than within 30 days, of the change in the profession or work of an insured person.

9.2 Evaluation of premium and conditions after notification

Following receipt of notification from the policyholder, as intended in Article 9.1, the cover will be continued unamended, except in the event of a risk increase. In case of a risk increase acceptable to Gouda Insurance, the premium for the new risk shall be adjusted on which occasion other conditions may also be imposed. The policyholder shall be entitled to object to that adjustment within 30 days, in which case this coverage shall be terminated at the end of the said period. If the change should not be acceptable to Gouda Insurance, Gouda Insurance shall be entitled to terminate this coverage with observance of at least 14 day's notice.

9.3 Consequences of late or failed notification

Where the policyholder fails to notify the insurance company, in good time, of the risk amendment, as intended in Article 9.1, he/she will forfeit all claims to compensation two months after the date of the risk amendment, except where personal accident insurance would have been continued unamended after the intended notification. Where De Goudse would have continued the personal accident insurance subject to no further conditions other than an increased premium, all subsequent claims will be compensated based on the ratio existing between the original premium and the amended premium. That which is stipulated in Article 9.2 will continue to remain in force.

ARTICLE 10. CHILDREN

Coverage shall be in force from the date of birth for children born in the course of an insurance year, provided that they have been presented to Gouda Insurance for insurance within one month after their birth, and provided that all children qualifying for the purpose have been insured under this coverage.

ARTICLE 11. TERMINATION BY LAW OF PERSONAL ACCIDENT INSURANCE**11.1 In the event of death**

Cover for the deceased insured will be terminated by law as soon as Gouda Insurance has been notified of the decease of the insured.

11.2 In the event of permanent disability

Cover for insured in the event of permanent disability will be terminated by law as soon as the benefit percentage for the insured has been determined on 100%.

11.3 Reaching the age of 21

For children who reach the age of 21 during the period of insurance will the personal accident insurance be terminated by law. Subsequently they will be insured independently without pre-selection on a separate policy with the premium corresponding their age. In that case the termination of the insurance will be equal to the termination of the first policy.