

EXPAT PACKAGE INDIVIDUAL

***Information for the individual***

  
**de Goudse**  
verzekeringen

# ***Expat Package Individual***

*Insurance without borders*





# **Expat Package Individual**

## **Everything arranged in one go**

*Working abroad for a while is a unique experience. And often interesting for your career. But a thing to keep in mind is that your insurances must be arranged just like in your home country. With the Expat Package Individual you can arrange this in one go. That offers you peace of mind! Wherever you are and whatever you do.*

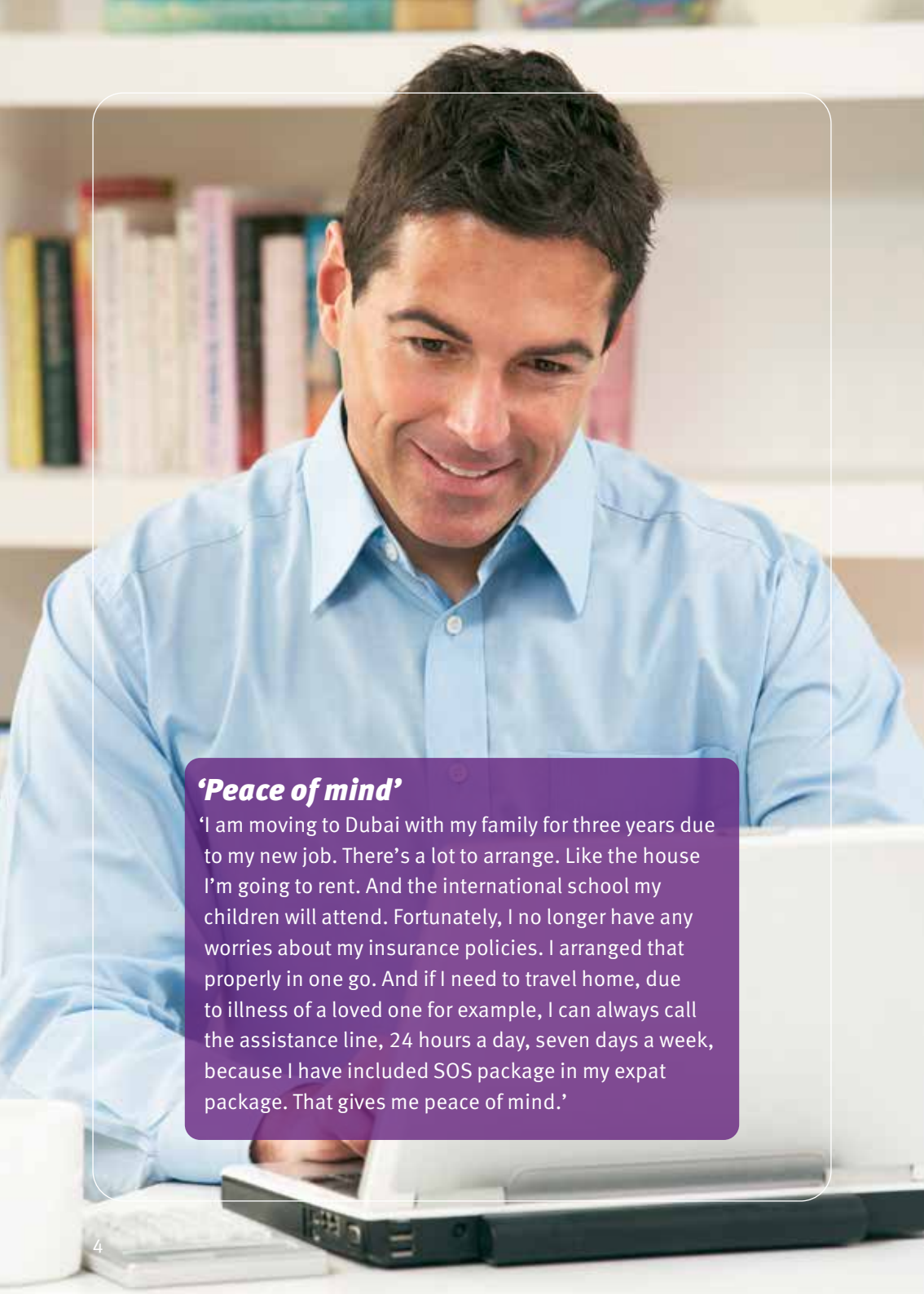
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### ***'Peace of mind'***

'I am moving to Dubai with my family for three years due to my new job. There's a lot to arrange. Like the house I'm going to rent. And the international school my children will attend. Fortunately, I no longer have any worries about my insurance policies. I arranged that properly in one go. And if I need to travel home, due to illness of a loved one for example, I can always call the assistance line, 24 hours a day, seven days a week, because I have included SOS package in my expat package. That gives me peace of mind.'

## ***What is the Expat Package Individual?***

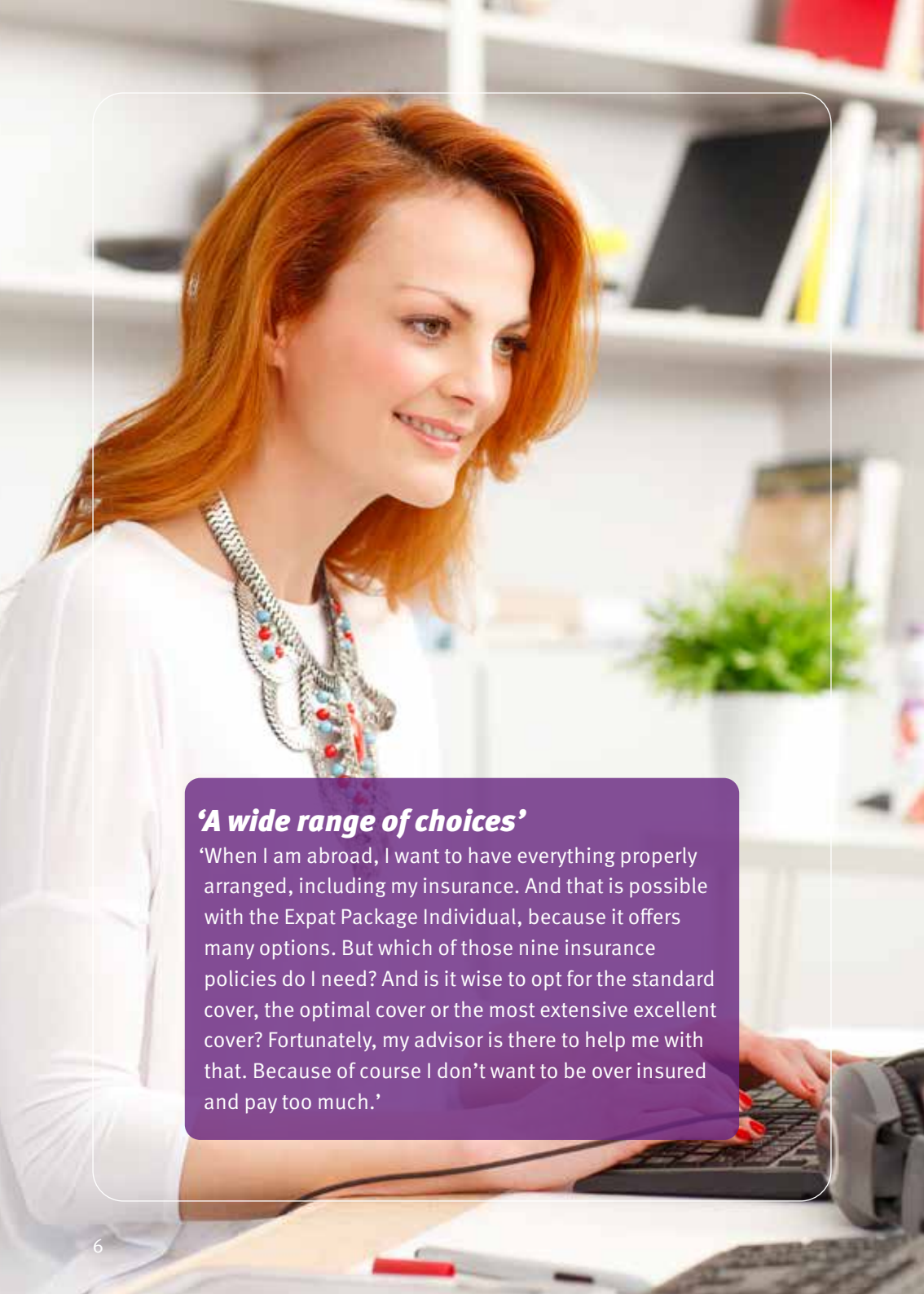
The Expat Package Individual is intended for people who temporarily live and work abroad. The package offers coverage for a number of risks. It is up to you which insurance to include. So you only insure what you really need. The package applies to you and your family members.

The complete package consists of the following insurance policies:

- SOS assistance
- Medical expenses
- Dental expenses
- Work Incapacity
- Luggage and Cancellation costs
- Legal expenses
- Household Contents
- Private Liability
- Accidents

For most insurance policies you can choose from three different levels of cover.

1. Standard: coverage for the most important risks.
2. Optimal: extra coverage and higher insured amounts.
3. Excellent: even more extensive coverage and even more certainty.



### ***'A wide range of choices'***

'When I am abroad, I want to have everything properly arranged, including my insurance. And that is possible with the Expat Package Individual, because it offers many options. But which of those nine insurance policies do I need? And is it wise to opt for the standard cover, the optimal cover or the most extensive excellent cover? Fortunately, my advisor is there to help me with that. Because of course I don't want to be over insured and pay too much.'

## ***What is insured?***

You decide which insurances you want to include in your package. You can find a summary of the insurances we offer below.

### ***SOS assistance***

When you include SOS assistance in your package you can always count on the support of De Goudse Alarmcentrale where the employees speak several languages. Together with doctors and support staff, they are always ready to lend a helping hand in case of illness, accident or death. Not only in emergency situations abroad; they will also keep you up to date with regards to issues in all countries of the world with their own Travel Oracle app.

- The assistance centre arranges and pays for hospitalization and (if necessary) the return to the Netherlands or home country. The centre is available 24 hours a day, seven days a week. So wherever you are in the world you can always be sure of good assistance.
- You are also insured for additional travel and accommodation costs and the costs of a search and rescue operation.





### ***Medical expenses***

Healthcare abroad is not always comparable to the standards you are used to in the home country. There can also be large price differences. That's why health insurance is so important. The health insurance of the Expat Package Individual is always valid in the insured region.

The insurance is also valid outside the insured region during private and business trips. Emergency medical assistance will then be fully reimbursed. The coverage outside the chosen region applies to journeys of a maximum of 120 connected days.

- Choice of three packages: Standard, Optimal and Excellent.
- Excess of € 250 or € 500.
- You pay a premium per family member (including children); the amount depends on the selected region and insured's age.
- The assistance centre arranges and pays for hospitalization.

### ***Dental expenses***

You can take out additional insurance for dental expenses. In that case 80% of the dental costs will be reimbursed, with a maximum of € 1,500 per insured person per year. All treatments are covered except for orthodontic and aesthetic treatments such as teeth whitening. A waiting period of 12 months applies for periodontal treatments and for the placement of crowns, bridges and implants.



***‘No social security abroad’***

‘You don’t immediately think about it. But if something happens to you abroad, you often cannot fall back on your social security at home. If you become incapacitated for work, for example. Fortunately, my insurance advisor made me aware of this important risk. And of the possibility to include this in my Expat Package Individual. So that has been well taken care of.’

### ***Work Incapacity***

Being incapacitated from work can be drastic, especially abroad. You are often not eligible for social security benefits in the country of residence.

You can protect loss of your income with the occupational disability insurance of the Expat Package Individual. If you become incapacitated for work, you will receive a monthly benefit. The amount depends on the degree of incapacity for work and any income from other activities or facilities for incapacity for work.

The amount is based on your own (insured) occupation for the first two years. After this period elapses, the extent of incapacity – and thus the amount you receive – will be determined according to other relevant work you may be eligible for.

- You decide for yourself which percentage of incapacity for work you want to insure; this is possible from 45%.
- You determine the number of waiting days after which your benefit will start (with a minimum of 90 days).



### ***Luggage and Cancellation costs***

People who live abroad for a longer period of time travel relatively often. It is therefore useful to have a multi trip travel insurance. With this insurance you have continuous cover so that you can travel with peace of mind. Your luggage is insured against theft, loss and damage. In addition, there is cover for cancellation costs of your business and private trips.

- Three coverage options: Standard, Optimal or Excellent.
- The premium is independent of the number of insured persons.
- Medical costs are not covered by this insurance if you do not have a separate medical expenses cover in your expat package.

### ***Legal expenses***

You can end up in all kinds of situations abroad in which you need legal advice. From disputes with your employer to court cases or for claims for damages and purchase agreements that are not fulfilled. With the Legal Assistance Insurance you are insured for the costs of legal advice and assistance from legal experts and lawyers.

- Two coverage options: Standard or Excellent.
- The minimum claim amount is € 450.
- You are also insured in the Netherlands and your home country.
- Disputes with tax authorities are not insured.



### ***Household Contents***

Are you taking your household belongings with you or are you buying new household contents? Then your household contents are insured at your new home address, but not during transport to it. The insurance covers damage due to, for example, fire and burglary. In many countries (such as Belgium, France, Luxembourg, Italy and Switzerland) you are liable for damage to the property you rent. You can also insure this liability on your home contents insurance.

- Three coverage options: Standard, Optimal or Excellent.
- You can also insure valuables (such as jewelry, artwork and antiques). You then pay € 15 per year for every € 1,000 worth of valuables.
- Choice of deductible of € 250 or € 500.





### ***Private Liability***

You probably already have liability insurance in your home country. After all, there is always the risk that you can cause accidental damage to someone or his property or belongings. The cover of such liability insurance often ends when you no longer live in your home country. But especially in that situation a good liability insurance is essential, for the consequences of you causing damage can be huge in some countries.

With the private liability insurance of your Expat Package Individual you are insured against liability for damage to persons (injury and death) and property of someone else (damage, destruction or loss).

- Three coverage options: Standard, Optimal, or Excellent (for US Standard only).
- The deductible is € 250.

### ***Accidents***

Accidents can happen, even abroad. The financial consequences can be major, especially in the event of permanent disability or death. Accident insurance softens this financial blow, for yourself or your next of kin.

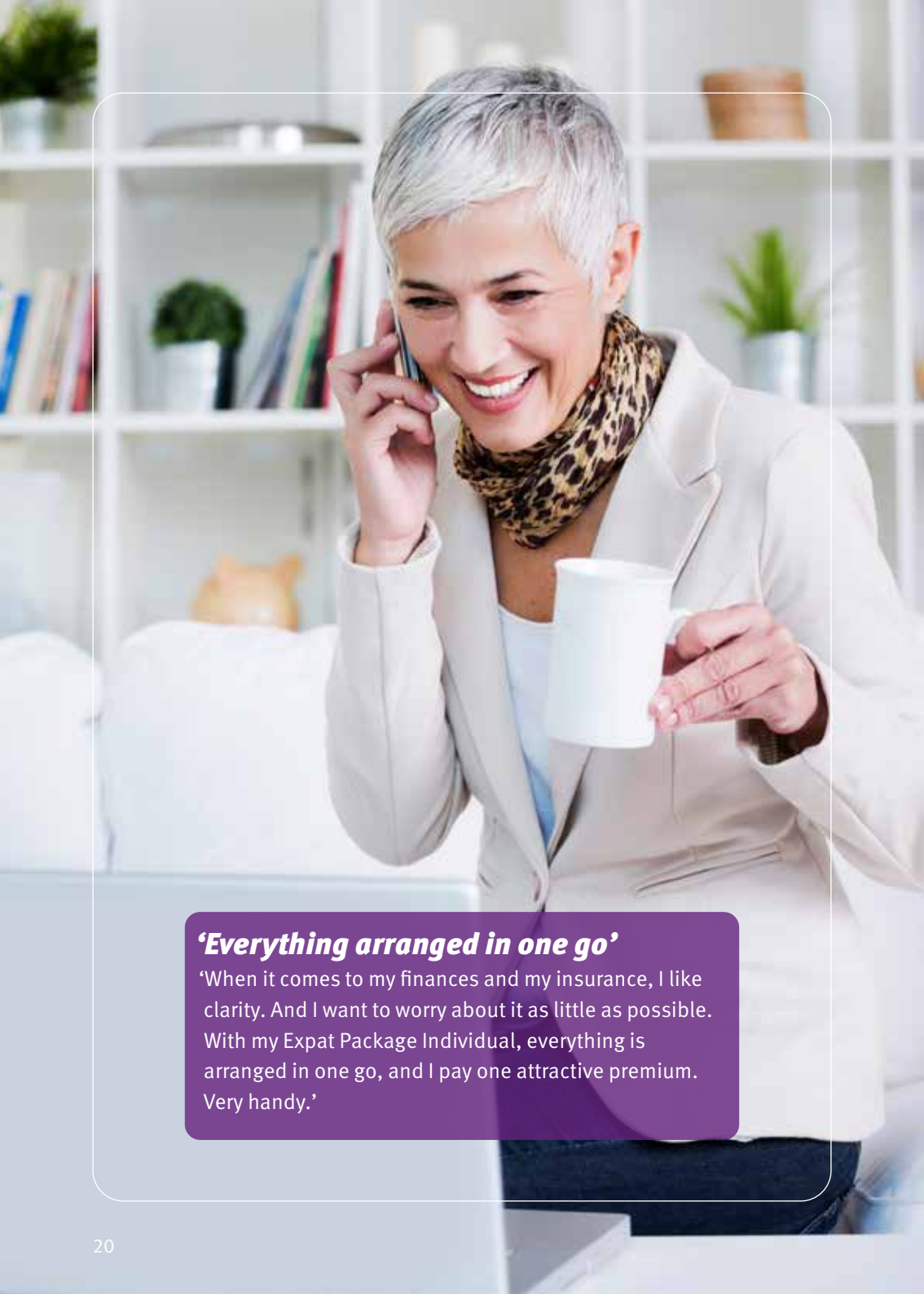
- Possible cover up to € 50,000 in the event of death.
- And up to € 125,000 in the event of permanent disability.



### ***What is not insured?***

You put together your Expat Package Individual in consultation with your insurance advisor. Together you determine what you want to insure. And what not, for example because the risk is small or another solution has already been arranged.

The Expat Package Individual offers you important security. But sometimes there are exceptions that we do not insure. Damage that you cause deliberately is, of course, not covered. It is also possible that we may not accept your application, or only insure you to a certain extent, for certain risks in a number of countries. You can read more about this in the premium and coverage overview and in the policy conditions that you can find at [goudse.nl](http://goudse.nl).



***‘Everything arranged in one go’***

‘When it comes to my finances and my insurance, I like clarity. And I want to worry about it as little as possible. With my Expat Package Individual, everything is arranged in one go, and I pay one attractive premium. Very handy.’

### ***What are the costs?***

You pay a competitive premium for your Expat Package Individual. The amount depends on the insurance policies you choose. And on the selected coverages (Standard, Optimal or Excellent). It also matters in which region you are going to live and work.

Your insurance advisor will be happy to make a non-binding calculation for you. You can also view the premium and coverage overview at [goudse.nl](https://www.goudse.nl).

Goudse Schadeverzekeringen N.V. is registered with the Netherlands Authority for the Financial Markets (AFM).

De Goudse is located in Gouda at Bouwmeesterplein 1. The postal address is PO Box 9, 2800 MA Gouda.



### ***Want to know more?***

Always read the policy conditions carefully before taking out the insurance. It contains important information about what is and is not insured. You can find the policy conditions on our website: [goudse.nl](https://goudse.nl). Would you like to know more about the insurance, do you have a question about the conditions or would you like advice on the best choice in your situation? Then your insurance advisor will be happy to help you. Do you not have an advisor? You can easily find one at [goudse.nl/vindeenadviseur](https://goudse.nl/vindeenadviseur).

This brochure has been carefully compiled and is based on information from April 2021. No rights can be derived from this brochure.

### ***Who we are...***

Geert Bouwmeester was only 22 years old when in 1924 he started his own company. A small space was converted into an office. The first policies were distributed by bike, a traditional Dutch mode of transport. Since then our company has gone through exponential growth and therefore a lot has changed. Despite our present size we are still an independent family business that has kept its entrepreneurial spirit.

### ***Insurances for entrepreneurs***

Our focus is on supplying insurance solutions for entrepreneurs. Men and women who work hard at achieving success for their companies, who seek security and convenience. And who are looking for good and practical insurance solutions for each phase of their entrepreneurship.

Your advisor

**Hoogenraad insurances**

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