

## GLOBAL VISITOR INSURANCE COVERAGE

### EXCLUSIONS

**It is important to know that several exclusions apply to this insurance. The most important exclusions are:**

- We do not reimburse costs that are the result of ailments, complaints or physical impairments that already exist on the commencement date of the insurance. **This applies even if you did not know that you had that ailment, complaint or physical impairment.**
- We further do not reimburse costs that are the result of diabetes mellitus, gall stones, kidney stones or pregnancy/delivery.

A complete summary of the exclusions can be found in the [policy terms and conditions](#).

### COVERAGE

#### Medical expenses

- We will only reimburse the costs listed below if they are medically necessary.
- The maximum that we reimburse is the amount approved by the official institutions in the country where the medical treatment is given. In the Netherlands, that institution is the Dutch Health Care Authority, known as the *NZa*.
- We will reimburse a maximum of twice the tariff that applies within the Netherlands for costs that are incurred outside the Netherlands.
- Any costs will be paid up to a maximum total payment of € 500,000 per person insured per period insured.

General Practitioner	Cost price
Medicines	Cost price
Tests, e.g. laboratory tests	Cost price
Specialists	Cost price
Hospitalisation, including nursing, specialists, tests and other additional costs	Cost price <ul style="list-style-type: none"> <li>• If you are hospitalised before the insurance expiry date, we will reimburse that hospitalisation up to a maximum of 30 days after the expiry date.</li> <li>• If the hospital has several nursing classes, we will reimburse the costs of the nursing class that is equivalent to the 3rd class in a Dutch hospital.</li> </ul>
Transplant (skin, cornea, bone marrow, kidney, heart and liver)	Cost price We will only reimburse these costs if they are incurred as the result of an accident.
Dialysis	Cost price We will only reimburse these costs if they are incurred as the result of an accident.
Plastic surgery	Cost price We will only reimburse these costs if they are incurred as the result of an accident.
Medical transport	Cost price A maximum of € 0.20 per km is reimbursed if you use your own transport.
Second opinion (requesting advice from another specialist)	Cost price We will only reimburse these costs in the case of major treatments.
Physiotherapy and exercise therapy	Maximum of 25 treatments
Dental treatment	Maximum of € 350 We will only reimburse these costs if they are incurred as the result of an accident.

### SOS Costs

Repatriation	Maximum of € 30,000
Search and rescue costs	Maximum of € 10,000
Transport of mortal remains to country of origin	Maximum of € 10,000

### Costs of Travel Documents

Acquiring of a replacement travel document, so that you can continue travelling (for example a "laissez passer" or a replacement visa)	Maximum of € 125 No reimbursement of travelling, accommodation or telecommunication costs.
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*Cost price means that we fully reimburse the costs.*

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