

Special terms and  
conditions for  
**OOM Living Abroad  
Insurance**

ZKW2024

## **Explanation Special terms and conditions OOM Living Abroad Insurance**

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If the policy sheet states that you have taken out OOM Living Abroad Insurance and you have paid the premium on time, then you are entitled to the coverage described in these special terms and conditions. These clauses must be read in conjunction with the general terms and conditions.

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## What do we mean by?

### Cost price

In the terms and conditions we often state that we reimburse the cost price. By this we mean that we reimburse the full rate charged by the health care provider (for example, a general practitioner, therapist or specialist) for the medical treatments. However, OOM does have the ability to negotiate with the health care provider regarding the rate charged.

### Maternity care

Care by a maternity nurse, for mother and child, and household chores.

### Country of origin and domicile

- **Country of origin:** The country where you lived before moving abroad or the country of which you are a national.
- **Domicile:** The place where you live. Generally, this place will be the centre of your daily life. We determine where you live on the basis of your legal, economic and social connection with a country and your connections with the country of origin. For example: which country you are registered in as a resident or where you work and pay taxes.

### War and kindred risks

- **Armed conflict:** if nations or other organised parties fight with one another or one contends against the other, in either case using military weapons. Or armed action by United Nations peacekeeping forces.

- **Civil war:** a more or less organised violent conflict between inhabitants of a single nation, involving a significant proportion of the inhabitants.
- **Civil disturbance:** more or less organised acts of violence occurring at several locations within a nation.
- **Uprising:** organised violent resistance within a nation, directed at the public authorities.
- **Riot:** a more or less organised violent local action, directed at the public authorities.
- **Mutiny:** a more or less organised action by members of an armed force directed at the authorities under whose command they are placed.

This war and kindred risks terminology forms part of the text filed at the District Court of The Hague by the Verbond van Verzekeraars in Nederland (Dutch Association of Insurers) on 2 November 1981.

### Accident

Sudden and direct external assault causing you physical injury capable of being identified by medical means.

### Hospital

An institution authorised by the competent authorities where, in the event of illness, you can be nursed, treated and examined. This description also includes any institution specifically intended for rehabilitation and a sanatorium. Rest homes, convalescent homes and nursing homes are not included.

# 1. Where is your insurance valid?

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Your policy sheet states the region in which you are insured. There are 3 regions:

- **World:** you are insured anywhere in the world.
- **World excluding US:** you are insured anywhere in the world, except the United States.
- **World excluding US, China, Hong Kong, Malaysia, Singapore and Indonesia:** you are insured anywhere in the world, except the United States, China, Hong Kong, Malaysia, Singapore and Indonesia.

**Note:** SOS cover and OOM Dental cover apply anywhere in the world.

Regardless of the insured region, there is no coverage in the Netherlands during any period when you are required, under the Dutch Health Insurance Act (Zvw) or another statutory provision, to be insured under Dutch basic health insurance or another statutory health insurance.

The following provisions apply if you have medical treatment in a region for which you are not insured:

- If you are insured for the "World excluding US" region but you incur costs in the United States or you change your insurance because you intend to have medical treatment in the United States, we will insure 75% of these costs.
- If you are insured for the "World excluding US, China, Hong Kong, Malaysia, Singapore and Indonesia" region but you incur costs in the United States or you change your insurance because you intend to have medical treatment in the United States, we will insure 50% of these costs.
- If you are insured for the "World excluding US, China, Hong Kong, Malaysia, Singapore and Indonesia, we will reimburse the following costs:
  - Urgent medical treatment: 100%. This is limited to: costs of treatment in hospital and medical transport by ambulance by road to the closest hospital, to the extent that these costs are included under the cover you have chosen. The situation must involve a sudden illness or accident for which you require immediate medical treatment.
  - 75% of the costs of other medical treatments, where these are included under the cover you have chosen.

If you go to a region for which a higher premium applies for the purpose of having medical treatment, no cover will apply unless you have obtained permission for this from OOM or the OOM Assistance Centre.

## 2. In which circumstances will we make a payment?

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We only reimburse medical costs you incur during the term of your insurance.

### **Medical necessity**

If and to the extent it is medically necessary, we will reimburse the costs of medical assistance, as described in clause 7 of these terms and conditions. By medical necessity we mean that the necessity is based on generally recognised, scientific medical considerations. The treatment, test or examination is generally accepted according to medical standards.

### **Unrestricted choice of health care provider**

You are entitled to select the hospital or health care provider of your choice. We do ask you to follow the instructions of the OOM Assistance Centre.

### **Maximum reimbursement amount**

OOM will not reimburse any amount that exceeds the maximum charge rates approved by the appropriate authorities.

## 3. Which cover options are available for the OOM Living Abroad Insurance?

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With the OOM Living Abroad Insurance you can choose different levels of cover:

- **Regular** cover;
- **Comfort** cover;
- **DeLuxe** cover.

The differences between these cover options are set out in clause 7.

### **SOS cover**

If you have a health insurance with Regular, Comfort, or De Luxe cover, you are automatically entitled to the SOS cover. You can also take out the SOS cover alone. In that case, we will only reimburse the costs described in these terms and conditions under the heading "Which costs do we reimburse under SOS cover?"

### **OOM Dental cover**

In addition to Regular, Comfort or DeLuxe cover, you can take out OOM Dental cover. This insures you for dental costs up to a maximum amount. This maximum amount applies for dental costs per insured person per insured year. OOM Dental cover can only be taken out in combination with health insurance.

### **War and Kindred Risks cover**

If you have a health insurance with Regular, Comfort, or DeLuxe cover, you are automatically entitled to the War and Kindred Risks cover. It is not possible to take out War and Kindred Risks cover separately.

These special terms and conditions explain which costs we reimburse for each cover option.

### **Discount if you have Dutch basic health insurance**

If you take out Regular, Comfort or De Luxe cover alongside Dutch basic health insurance, you will receive a 15% discount on the premium. You will need to provide proof of your basic health insurance, by providing us with a copy of the policy sheet at our request. If you cease to be entitled to basic health insurance, you must

inform us within one month. In that event, the discount will also cease to apply. You will pay the full premium again from such time as your entitlement to basic health insurance ceases. If it turns out you do not have Dutch national health insurance, we will charge you the full amount for your insurance premium from the moment you were no longer entitled to the Dutch national health insurance. This means that you will need to pay a supplement to the premium you paid during that period.

#### **Age-related premium increase**

The premium for your health insurance is dependent on your age. When you reach the ages of 18, 30 and 40 years (and every five years thereafter) the premium for your health insurance will increase.

## **4. Are your children also insured?**

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If you inform us of the birth of your child in writing within one month, your child is insured from birth and any congenital diseases or defects are also covered. If you do not notify us in time, you can make an application accompanied by a health declaration. If we accept your child, he or she will be insured from the date of the acceptance.

Your child will automatically receive the same cover as you. For example, if you have taken out Comfort cover, your child will also have that cover.

If you adopt a child, your child is not automatically insured with us. In that case, you can make an application accompanied by a health declaration. If we accept your child, he or she will be insured from the date of the acceptance.

If you are a mother insured with us and you and your new baby have to spend more time in hospital, we will reimburse the costs for both mother and child.

## 5. What should you do if you have a claim?

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Inform us of any events eligible for a payment under this insurance as soon as possible.

### Worldwide

#### OOM Assistance Centre

+31 (0)70 353 21 35

24 hours a day, 7 days a week, assistance provided in Dutch or English

In which situations:

- hospitalisation;
- outpatient treatment (for example a visit to a specialist or a medical test or examination);
- death of the insured person;
- medical repatriation or necessary early return;
- search or rescue;
- pregnancy and childbirth (no later than 10 weeks before the expected due date, so that together with the OOM Assistance Centre, you can look for a suitable local hospital for the birth)..

### Note:

- Never reimburse the costs to a healthcare provider yourself if a payment guarantee has been issued by the OOM Assistance Centre. Even if the healthcare provider offers you a discount if you pay immediately;
- Bear in mind that a medical assessment is necessary for a payment guarantee in the event of non-emergency, plannable medical care. This may take several days.

In all other cases you should contact:

#### OOM Verzekeringen

Telephone: +31 (0)70 353 21 00 (during office hours in the Netherlands, 8.30 a.m. to 5 p.m.)

Fax: +31 (0)70 360 18 73

Website: [www.oomverzekeringen.nl](http://www.oomverzekeringen.nl)

Email: [info@oomverzekeringen.nl](mailto:info@oomverzekeringen.nl)

You do not need to inform us separately of events that are non-urgent, but which we do reimburse under this insurance. You can upload claims to "Mijn OOM".

The general terms and conditions set out your other obligations, such as your obligation to cooperate with the investigation to assess a claim, and the consequences if you fail to comply with your obligations.

## 6. How do we process claims?

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When we receive a claim from you, we first check whether the costs incurred are eligible for reimbursement. And if so, what is the reimbursement amount. In determining this amount, we take into consideration a number of aspects, including the maximum reimbursement amount. You can also submit claims using our online customer portal "My OOM".



### Does an excess apply?

You may have opted for an excess to apply to your Regular, Comfort or De Luxe cover. This excess applies per insured person per insured year. If the period insured is shorter than a year, then the excess applies for the period insured. You select the excess amount when applying for the insurance and this amount is stated on your policy sheet. No excess applies for SOS cover or OOM Dental cover. If you are hospitalised in one insured year and only discharged from hospital in the following insured year, the excess only applies once.

We pay the amount remaining after any excess has been deducted. We will transfer this amount to you in Euros, unless we have agreed otherwise with you.

We reserve the right to recover from you by direct debit any excess amount that we have paid to you.

If you have outstanding unpaid premiums, we will only make the reimbursement payment once you have paid all outstanding premiums.

### Foreign currencies

If you send a bill to us that has been charged in a foreign currency, we will convert the amount charged into Euros at the exchange rate applicable on the day the event occurred. For bills for health insurance or SOS insurance, we use the exchange rate on the invoice date. We use the exchange rate published at <http://finance.yahoo.com>.

## 7. Which medical treatments are covered by your OOM Living Abroad Insurance?

The medical treatments and costs that we reimburse depend on your cover. For each type of treatment or cost we set out below the reimbursement you are entitled to under the various cover options.

For treatment by a health care provider (for example a general practitioner, therapist or specialist), the provider must be accredited by an authorised body and authorised to carry out such treatment.

### General Practitioner

#### What does your OOM Living Abroad Insurance reimburse?

	Regular	Comfort	DeLuxe
All treatment by a general practitioner	Cost price	Cost price	Cost price

## Medication and dressings

What does your OOM Living Abroad Insurance reimburse?

	Regular	Comfort	DeLuxe
Medication and dressings	Cost price	Cost price	Cost price

### Conditions:

- We reimburse products that are authorised to be marketed as medication or dressings and that you can collect from a pharmacy or a general practitioner who operates a pharmacy only by prescription from a general practitioner or specialist.

## Specialist treatment and second opinion

What does your OOM Living Abroad Insurance reimburse?

	Regular	Comfort	DeLuxe
Specialist treatment	Cost price	Cost price	Cost price
Associated medical costs	Cost price	Cost price	Cost price
Second opinion	Cost price	Cost price	Cost price

### Conditions:

- The treatments, examinations or tests are carried out by a specialist.
- The treatment, examination or test forms part of the speciality for which the physician is registered.
- We also reimburse associated medical costs for specialist treatment, such as the costs of x-rays, blood transfusions, radiation, anaesthesia and use of operating theatre or outpatient facilities.

## Laboratory tests

What does your OOM Living Abroad Insurance reimburse?

	Regular	Comfort	DeLuxe
Laboratory tests	Cost price	Cost price	Cost price

### Conditions:

- You have the laboratory tests carried out on the order of a general practitioner or specialist.
- The invoice for the tests is issued by a hospital or laboratory.

## Hospitalisation

What does your OOM Living Abroad Insurance reimburse?

	Regular	Comfort	DeLuxe
Hospitalisation	Cost price	Cost price	Cost price

### Conditions:

- The uninterrupted duration of hospitalisation does not exceed 365 days. A new period commences after an interruption of more than 30 days.
- We will not reimburse any additional costs for a single or twin room.

## Medical transport

### What does your OOM Living Abroad Insurance reimburse?

	Regular	Comfort	DeLuxe
Transport by ambulance	Cost price	Cost price	Cost price
Patient transport	<ul style="list-style-type: none"><li>Public transport: lowest class</li><li>Taxi: cost price</li><li>Use of own vehicle € 0,20 p/km</li></ul>	<ul style="list-style-type: none"><li>Public transport: lowest class</li><li>Taxi: cost price</li><li>Use of own vehicle € 0,20 p/km</li></ul>	<ul style="list-style-type: none"><li>Public transport: lowest class</li><li>Taxi: cost price</li><li>Use of own vehicle € 0,20 p/km</li></ul>

#### Conditions:

- The medical transport is medically necessary.
- From a medical perspective you are no longer in a condition to travel independently to the nearest hospital or the place of treatment.
- You always select the cheapest form of transport available.  
We reimburse ambulance transport by road only. We will only reimburse transport over water or air transport if no other form of transport is available or if other forms of transport cannot be used for medical reasons.
- Patient transport must immediately precede and follow your visit to a general practitioner, specialist or hospital.

## Transplantation

### What does your OOM Living Abroad Insurance reimburse?

	Regular	Comfort	DeLuxe
Transplantation	Cost price	Cost price	Cost price
Nursing and treatment of the donor	On the basis of the nursing class for which the donor is insured	On the basis of the nursing class for which the donor is insured	On the basis of the nursing class for which the donor is insured

#### Conditions:

- Reimbursement applies for transplantation of bone marrow, bone, cornea, skin tissue, kidney, heart, liver (orthotopic), lung, heart-lung and kidney-pancreas.
- You need to obtain authorisation from OOM in advance.

#### The donor's costs

The donor receives a payment for nursing and treatment costs on the basis of the class for which the donor is insured. In addition, the donor is also entitled to medical treatment for three months from the date of discharge from hospital following a transplant. This applies only to medical treatment for the donor that is related to the transplantation covered under this insurance.

## Kidney dialysis

What does your OOM Living Abroad Insurance reimburse?

	Regular	Comfort	DeLuxe
Kidney dialysis	Cost price	Cost price	Cost price

**Conditions:**

- You have obtained our authorisation in advance.

## Treatment by a plastic surgeon

What does your OOM Living Abroad Insurance reimburse?

	Regular	Comfort	DeLuxe
Treatment by a plastic surgeon	Cost price	Cost price	Cost price

**Conditions:**

We only reimburse treatment by a plastic surgeon if:

- the procedure is the consequence of an accident or severe defects that were present and identified at birth;
- you have obtained our authorisation for the procedure in advance.

## Rehabilitative day care

What does your OOM Living Abroad Insurance reimburse?

	Regular	Comfort	DeLuxe
Rehabilitative day care	Cost price	Cost price	Cost price

**Conditions:**

- We reimburse treatment, advice and assistance in a rehabilitation clinic per day or half day.
- The treatment, advice and assistance are provided by a team consisting of at least a specialist, a paramedic and a psychologist or expert in social work, ergonomist or rehabilitation and the associated nursing staff.
- The rehabilitation clinic must be accredited for rehabilitation by the authorised bodies.

## Accommodation costs

What does your OOM Living Abroad Insurance reimburse?

	Regular	Comfort	DeLuxe
Accommodation costs	Up to € 100, per day to a maximum of € 2,000 per case	Up to € 100, per day to a maximum of € 2,000 per case	Up to € 100, per day to a maximum of € 2,000 per case

**Conditions:**

- You receive medical treatment away from your place of domicile.
- It is medically necessary for you to stay near the hospital.
- The payment is intended to cover you and your partner (if accompanying you) jointly.

- We reimburse the costs of staying in a hotel, motel or apartment on the basis of accommodation only. We do not reimburse payments for staying with friends or family, for example.
- You must be able to prove the accommodation costs by providing bills from the hotel, motel or apartment.

### Vaccinations against rabies and tetanus

#### What does your OOM Living Abroad Insurance reimburse?

	Regular	Comfort	DeLuxe
Vaccinations and Immunoglobulin	Cost price	Cost price	Cost price

#### Conditions:

- We only reimburse you for a vaccination against **rabies** if you have been scratched, bitten or licked by an animal that could be infected with rabies.
- We only reimburse you for a vaccination against **tetanus** if you are at risk of infection with tetanus due to a wound and the preventive vaccinations do not provide sufficient protection.

### Physiotherapy, exercise therapy, manual therapy or chiropractic

#### What does your OOM Living Abroad Insurance reimburse?

	Regular	Comfort	DeLuxe
Physiotherapy, exercise therapy, manual therapy and chiropractic	Up to 9 treatments per insured person per insured year or insured period if you are insured for a shorter period	Up to 25 treatments per insured person per insured year or insured period if you are insured for a shorter period	Unlimited

#### Conditions:

- The maximum number of treatments applies to treatments of all types taken together. For example: if you have Regular cover, you are entitled to nine treatments. If you have already had physiotherapy six times, you are still entitled to a maximum of three exercise therapy sessions.

### Speech therapy

#### What does your OOM Living Abroad Insurance reimburse?

	Regular	Comfort	DeLuxe
Speech therapy	Up to 12 treatments per insured person per insured year or insured period if you are insured for a shorter period	Up to 25 treatments per insured person per insured year or insured period if you are insured for a shorter period	Unlimited

## Dentistry following an accident

### What does your OOM Living Abroad Insurance reimburse?

	Regular	Comfort	DeLuxe
Dentistry following an accident	Up to € 350 per insured person per insured year or insured period if you are insured for a shorter period	Up to € 475 per insured person per insured year or insured period if you are insured for a shorter period	Up to € 600 per insured person per insured year or insured period if you are insured for a shorter period

#### Conditions:

- The treatment is the consequence of an accident and is intended to repair or improve the teeth.
- The dental treatment is carried out by an authorised dentist or oral surgeon.
- Routine dental costs are not insured as standard under the health insurance. If you have taken out OOM Dental cover, this will be stated on your policy sheet. This cover is described in clause 8.

## Orthodontics

### What does your OOM Living Abroad Insurance reimburse?

	Regular	Comfort	DeLuxe
Orthodontics for insured persons under 21 years of age	Not covered	Up to € 1,200 per insured person, for as long as they are insured with OOM. The number of separate insurance agreements they have had with OOM is not relevant.	Up to € 1,800 per insured person, for as long as they are insured with OOM. The number of separate insurance agreements they have had with OOM is not relevant.
Orthodontics for insured persons from 21 years of age	Not covered	Not covered	50% of the cost price up to € 1,000 per insured person, for as long as they are insured with OOM. The number of separate insurance agreements they have had with OOM is not relevant.

#### Conditions:

The maximum reimbursement amount and maximum age of under 21 years do not apply to the treatment of a maxillofacial defect. In such cases we always reimburse the cost price. This covers treatments:

- due to a cleft lip, jaw or palate;
- in the upper or lower jaw that require surgical correction (osteotomy) and for which pre-treatment and aftercare is necessary.

## Pregnancy, childbirth and maternity care

### What does your OOM Living Abroad Insurance reimburse?

<b>Regular</b>	<p><b>Pregnancy and childbirth</b></p> <p>We only reimburse the costs of pregnancy and childbirth in unforeseen emergencies where OOM's medical advisor considers urgent medical intervention to be necessary.</p> <p><b>Maternity care</b></p> <p>Not covered.</p>
<b>Comfort</b>	<p><b>Pregnancy, childbirth and maternity care during the first nine months after insurance is taken out</b></p> <p>In the first nine months after the commencement date of the insurance we reimburse the costs of pregnancy, childbirth and maternity care up to a maximum total amount of €2,500. If you have opted to have an excess amount, it will apply to these costs.</p> <p><b>Pregnancy, childbirth and maternity care from the tenth month</b></p> <p>From the tenth month following the commencement date of the insurance, we reimburse:</p> <p><i>Pregnancy</i></p> <ul style="list-style-type: none"><li>• obstetric care by a specialist, general practitioner or midwife;</li><li>• examinations, tests and medication prescribed or ordered by the specialist, general practitioner or midwife.</li></ul> <p><i>Childbirth</i></p> <ul style="list-style-type: none"><li>• the use of outpatient facilities;</li><li>• admission to a hospital or maternity hospital.</li></ul> <p><i>Maternity care</i></p> <ul style="list-style-type: none"><li>• maternity care in a hospital or maternity hospital: if you gave birth in a hospital or maternity hospital – not as an outpatient – then we will reimburse your costs if you are required to stay in the hospital due to medical necessity;</li><li>• maternity care at home: up to a maximum of €1,500 spread over up to 10 days after the birth. If you gave birth in a hospital or maternity hospital – not as an outpatient – then we will reduce the maximum amount by €150 for each day of hospitalisation.</li></ul>

## DeLuxe

### **Pregnancy, childbirth and maternity care during the first nine months after insurance is taken out**

In the first nine months after the commencement date of the insurance we reimburse the costs of pregnancy, childbirth and maternity care up to a maximum total amount of €6,000. If you have opted to have an excess amount, it will apply to these costs.

### **Pregnancy, childbirth and maternity care from the tenth month**

From the tenth month following the commencement date of the insurance, we reimburse:

#### *Pregnancy*

- obstetric care by a specialist, general practitioner or midwife;
- examinations, tests and medication prescribed or ordered by the specialist, general practitioner or midwife.

#### *Childbirth*

- the use of outpatient facilities;
- admission to a hospital or maternity hospital.

#### *Maternity care*

- maternity care in a hospital or maternity hospital: if you gave birth in a hospital or maternity hospital – not as an outpatient – then we will reimburse your costs if you are required to stay in hospital due to medical necessity;
- maternity care at home or in a maternity hotel: up to €2,250 spread over up to 10 days after the birth. If you gave birth in a hospital or maternity hospital – not as an outpatient – then we will reduce the maximum amount by €225 for each day of hospitalisation.

### **Conditions:**

- If you are pregnant at the time when you apply for the insurance then you will only be insured for pregnancy, childbirth and maternity care if you are insured with Comfort or De Luxe cover from no later than twelve weeks before your due date. If requested by OOM you must be able to produce a doctor's certificate confirming your due date.
- If you incur costs for pregnancy or childbirth during the first nine months from the commencement date of the insurance, these will only be reimbursed if your partner and any children were insured with OOM, either under the same policy or with a different policy number, from no later than twelve weeks before your due date with the same level of cover (Comfort or De Luxe) as the pregnant woman insured under this policy.
- You must inform the OOM Assistance Centre no later than ten weeks before your due date of the hospital where you wish to give birth. The Assistance Centre will either approve your request or nominate an alternative hospital.
- If you decide to give birth in a hospital that has not been approved by the OOM Assistance Centre, we will reimburse 75% of the costs of your childbirth.
- The maternity nurse or doula has all necessary, valid qualifications and works according to the relevant protocols.
- The maternity nurse or doula is self-employed or employed by or associated with a maternity centre, maternity hotel or hospital.



## Fertility treatment and (pre-treatment) examinations and tests

### What does your OOM Living Abroad Insurance reimburse?

	Regular	Comfort	DeLuxe
<b>Fertility treatment, and (pre-treatment) examinations and tests</b>	Not covered, even in the case of complications as a result of fertility treatment	<ul style="list-style-type: none"> <li>AID / AIH / OI: cost price</li> <li>IVF / ICSI: up to three treatments with a maximum of € 3,000 per treatment</li> </ul>	<ul style="list-style-type: none"> <li>AID / AIH / OI: cost price</li> <li>IVF / ICSI: up to three treatments with a maximum of € 3,000 per treatment</li> </ul>

#### Conditions:

- The woman undergoing (pre-treatment) examinations and tests and treatments is under 43 years of age and incapable of having children (primary infertility). She must also have been insured under Comfort cover or De Luxe cover for at least twelve months.
- Examinations and/or tests must show that it is impossible for the woman to have children naturally.
- The treatment is for a first child only.
- Treatment takes place in a hospital suitable for that purpose. OOM has given prior written approval.
- We reimburse the costs of ovulation induction (OI).
- We reimburse the costs of artificial insemination with partner's sperm or donor sperm (AIH/AID).
- For up to three treatments including medication we reimburse the costs associated with an in vitro fertilisation treatment (IVF or ICSI), up to €3,000 per treatment.
- We do not reimburse fertility treatments carried out for another reason, such as pre-implantation genetic diagnosis or selection (PGD).

## Sterilisation

### What does your OOM Living Abroad Insurance reimburse?

	Regular	Comfort	DeLuxe
<b>Sterilisation</b>	Not covered	<ul style="list-style-type: none"> <li>For men: up to € 450 per insured person</li> <li>For women: cost price</li> </ul>	<ul style="list-style-type: none"> <li>For men: up to € 450 per insured person</li> <li>For women: cost price</li> </ul>

#### Conditions:

- We do not reimburse complications of sterilisation or treatment to reverse sterilisation.

## Abortion

### What does your OOM Living Abroad Insurance reimburse?

	Regular	Comfort	DeLuxe
Abortion	Not covered, even in the case of complications as a result of abortion	Cost price	Cost price

#### Conditions:

- The abortion is carried out in a hospital by a specialist qualified to perform this procedure.

## Contraception

### What does your OOM Living Abroad Insurance reimburse?

	Regular	Comfort	DeLuxe
Contraception	Not covered	Cost price of the pill, contraceptive injection, (copper) coil (IUD), NuvaRing, contraceptive implant or pessary	Cost price of the pill, contraceptive injection, (copper) coil (IUD), NuvaRing, contraceptive implant or pessary

#### Conditions:

- The contraceptive is prescribed by a doctor.

## Psychotherapie

### What does your OOM Living Abroad Insurance reimburse?

	Regular	Comfort	DeLuxe
Psychotherapy	5 sessions up to € 500 per insured person per insured year or insured period if you are insured for a shorter period	8 sessions up to € 800 per insured person per insured year or insured period if you are insured for a shorter period	15 sessions up to € 1,500 per insured person per insured year or insured period if you are insured for a shorter period

#### Conditions:

- The insured person is treated by a psychiatrist, psychologist or practising psychotherapist authorised to perform the relevant treatment.

## Preventive medicine

### What does your OOM Living Abroad Insurance reimburse?

<p><b>Preventive medicine</b></p>	<p><b>Regular</b> Not covered</p> <p><b>Comfort</b></p> <ul style="list-style-type: none"> <li>• screening heart and blood vessels, once every two years;</li> <li>• screening for cervical cancer, for women aged 21 years and over. Once every five years we reimburse the cost of a 'smear test';</li> <li>• screening for breast cancer, for women aged 30 years and over. Once every two years we reimburse the cost of an MRI scan or a mammogram;</li> <li>• screening for prostate cancer, for men aged 40 years and over. Once every two years we reimburse the cost of a Prostate Specific Antigen test;</li> <li>• juvenile health care by a doctor or nurse, as provided by the Infant Welfare Centre in the Netherlands, which tracks the insured child's (general) development in terms of motor skills, senses, growth and weight.</li> </ul> <p><b>DeLuxe</b></p> <p>We reimburse the same costs as under Comfort cover. In addition, once every five insured years we reimburse 75% of the costs of a Full Body Scan or complete preventive examination up to € 800.</p>
<p><b>Vaccinations (preventive)</b></p>	<p><b>Regular</b> Not covered</p> <p><b>Comfort</b></p> <ul style="list-style-type: none"> <li>• vaccinations against influenza;</li> <li>• the cost of travel vaccinations up to € 100 every two insured years.</li> </ul> <p><b>DeLuxe</b></p> <ul style="list-style-type: none"> <li>• vaccinations against influenza;</li> <li>• the cost of travel vaccinations up to € 150 every two insured years.</li> </ul> <p>Under <b>Comfort</b> and <b>DeLuxe</b> cover we also reimburse the cost of childhood vaccinations. This always includes entitlement to reimbursement of the vaccinations applicable in the Netherlands in the current Vaccination Programme of the National Institute of Public Health and Environmental Protection (RIVM). You can download the text at <a href="http://www.rivm.nl/rvp">www.rivm.nl/rvp</a> or request a copy from OOM.</p> <p>If the vaccinations usual in the country where you reside differ from those usual in the Netherlands, then we will also reimburse these vaccinations. You will need to prove this by providing a copy of the official vaccination programme of the country where you reside.</p>

## Heredity testing

### What does your OOM Living Abroad Insurance reimburse?

	Regular	Comfort	DeLuxe
<p><b>Heredity testing</b></p>	<p>Not covered, even in the case of complications as a result of heredity testing</p>	<p>Cost price</p>	<p>Cost price</p>

#### Conditions:

- You must obtain our authorisation in advance..

## Aids

### What does your OOM Living Abroad Insurance reimburse?

<b>Aids</b>	<p><b>Regular</b></p> <p>We reimburse the following <b>aids on prescription</b> from a doctor <b>following an accident documented by evidence</b>:</p> <ul style="list-style-type: none"><li>• For <b>crutches and a wheelchair</b> we reimburse up to € 100 per accident. This includes both rental and purchase of aids.</li><li>• For <b>prosthetics</b> (not dentures) we reimburse up to € 750 per accident.</li></ul> <p>You must purchase or rent the aids within 90 days following the accident (but within the term of the insurance).</p> <p><b>Comfort and DeLuxe</b></p> <p>If you have Comfort or DeLuxe cover, we reimburse the aids described above for Regular cover. We also reimburse <b>aids that you require for reasons other than an accident</b>. The Medical Aids Regulations set out the conditions under which we reimburse a specific aid, the period of use and in which cases you need to obtain prior written authorisation from us. The regulations form part of the terms and conditions of the insurance and are therefore included in the insurance agreement. You can download the regulations at <a href="http://www.oomverzekeringen.nl">www.oomverzekeringen.nl</a> or request a copy from OOM.</p>
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## Spectacles and contact lenses

### What does your OOM Living Abroad Insurance reimburse?

	Regular	Comfort	DeLuxe
<b>Spectacles and contact lenses</b>	Not covered	Up to € 75 per person for every two insured years or for the insured period if you are insured for a shorter period	Up to € 150 per person for every two insured years or for the insured period if you are insured for a shorter period

#### Conditions:

- We reimburse spectacle frames, prescription spectacle lenses, prescription sunglasses, prescription contact lenses and night lenses.
- You purchase the spectacles or contact lenses from an optician or optical company.

## Alternative health care

### What does your OOM Living Abroad Insurance reimburse?

	Regular	Comfort	DeLuxe
<b>Alternative health care</b>	Not covered	Up to €50 per consultation with a maximum of €500 per person per insured year or insured period if you are insured for a shorter period	Up to €50 per consultation with a maximum of €500 per person per insured year or insured period if you are insured for a shorter period

**Explanation:**

We reimburse alternative healthcare such as osteopathy, homeopathy, acupuncture or anthroposophy. We do not reimburse experimental treatments or relaxation therapies such as yoga.

**Conditions:**

- The alternative healthcare provider must be registered with an accredited professional body in the country where the treatment takes place.

## 8. Which dental costs do we reimburse under OOM Dental cover?

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As part of the OOM Living Abroad Insurance you can take out OOM Dental cover, which insures you for dental costs up to a maximum amount. This maximum amount applies per insured year or insured period if you are insured for a shorter period. If you have taken out this option, the insured amount is stated on your policy sheet. No excess or patient contribution applies.

If you have taken out OOM Dental cover, then you are insured up to the maximum insured amount for the following costs:

- medically necessary dentistry, such as diagnostics, prevention, dental cleaning;
- treatments such as root canal treatments, crowns and bridges;
- two preventive examinations each year;
- fillings and anaesthetics;
- inlays;
- Maryland bridges;
- mock-ups;
- dental root sealing;
- implants in a non-toothless jaw.

**Conditions:**

The following conditions apply for OOM Dental cover:

- The treatment or examination must be aimed at repairing or improving your teeth according to generally accepted medical standards.
- We never reimburse more than the maximum insured amount.
- We will not reimburse you for unattended appointments and subscription costs, or for cosmetic dentistry such as tooth-whitening procedures.
- The dental treatment must be carried out by a qualified dentist, dental hygienist, dental technician, prosthodontist or oral surgeon recognised by the appropriate authorities.
- If dental costs resulting from an accident exceed the maximum insured amount for the health insurance, the additional costs can be claimed under this OOM Dental cover. Costs falling within the excess under the health insurance cannot be claimed under the OOM Dental cover.

## 9. Which costs do we reimburse under the SOS cover?

<p><b>Search and rescue</b></p>	<p>We reimburse <b>the costs of search, rescue or recovery of an insured person who is missing or involved in an accident</b>. These costs are only insured where the operation is conducted on the instructions of an official authority, for example the police. In that case you must send us a statement by that authority. Without this statement you are not entitled to reimbursement. We pay a maximum of €25,000 per event for search and rescue costs.</p>
<p><b>Repatriation and evacuation</b></p>	<p>If medical treatment is not possible in the country in which the insured person is staying and treatment cannot be postponed, we reimburse the following <b>costs of repatriation and evacuation</b>:</p> <ul style="list-style-type: none"> <li>• the costs of the patient's flight and accommodation;</li> <li>• the costs of an accompanying person's flight and accommodation, if OOM's medical advisor considers it necessary for the patient to be accompanied or in the case of children under 16;</li> <li>• the flight costs for return travel to your home;</li> <li>• the costs of flight and accommodation for children under 24 months, if we reimburse the mother's repatriation and the children are insured with us.</li> </ul> <p>The following conditions apply to repatriation and evacuation:</p> <ul style="list-style-type: none"> <li>• If you need to be repatriated, notify the OOM Assistance Centre (see "What should you do if you have a claim?") as soon as possible. We only reimburse repatriation if you have obtained our authorisation in advance. The repatriation or evacuation must be medically necessary in OOM's opinion. This means that there must be a medical need for treatment that cannot be carried out in the country where the insured person is staying and cannot be postponed. <b>Note:</b> a fracture can be adequately treated in almost any country in the world. As a result, no right to reimbursement of repatriation will generally apply in that situation.</li> <li>• The OOM Assistance Centre will decide whether a medical necessity applies on a case by case basis. Local social or hygiene conditions and risk of HIV infection do not constitute justification for reimbursing your costs.</li> <li>• You may elect to be transported to the nearest hospital, a hospital in your country of origin or a hospital in the country where you reside. Satisfactory treatment must be available at this hospital.</li> <li>• You must select the cheapest flight available. The costs of a scheduled or charter flight will be reimbursed at the rate applicable for tourist class travel.</li> <li>• The costs of air ambulance travel will be reimbursed if the OOM Assistance Centre considers this method of transport to be necessary.</li> <li>• You must select the cheapest possible accommodation. We will reimburse up to €100 per day, to a maximum of €2,000 per case</li> </ul> <p>If you have taken out Regular, Comfort or DeLuxe health cover, the following terms apply:</p> <ul style="list-style-type: none"> <li>• In the event of (essential) hospitalisation, we may repatriate the insured person to a hospital in the country where he resides, as soon as this is medically safe. Even when it is not medically necessary.</li> <li>• We only reimburse the cost of repatriation and evacuation if the medical treatment is covered by your insurance.</li> </ul> <p>If you have only taken out SOS cover then the two terms above do not apply to you..</p>
<p><b>Transport of mortal remains</b></p>	<p>The costs of <b>direct transport of mortal remains</b> to the country of origin up to € 25,000 per event. We reimburse:</p> <ul style="list-style-type: none"> <li>• the cost of an inner coffin required by applicable regulations;</li> <li>• any other costs for the transport of mortal remains.</li> </ul>

### Special costs

We reimburse the following special costs:

- the costs of any necessary change to a flight ticket due to an illness or accident occurring to the insured person while visiting the country of origin. We reimburse up to €1,200 per event;
- the costs of changing flight tickets for the other family members insured under this policy, if the illness or accident is life-threatening. We reimburse up to €1,200 per person per event;
- telephone costs incurred by an insured person in respect of a repatriation that we reimburse. We reimburse up to €150 in telephone costs per repatriation.

In the event of the life-threatening illness or death of an insured person who has SOS insurance with OOM:

- either the travel and accommodation costs of up to one person travelling from the country of origin;
- or the travel and accommodation costs of up to one other insured person (a person who also has a current SOS insurance policy with OOM Verzekeringen) returning to the Netherlands at the same time due to the life-threatening illness or death.
- We reimburse the costs of flight tickets and hotel accommodation up to a maximum of €2,000 per event. The costs of meals, drinks etc. are excluded.

## 10. Which costs do we reimburse under War and Kindred Risks cover?

If you have a health insurance and/or SOS insurance policy, you are automatically entitled to War and Kindred Risks cover. This allows you to claim reimbursement of healthcare costs and/or SOS costs arising due to war and kindred risks. For healthcare costs the cover for damage or loss due to war and kindred risks is the same as the cover under your health insurance (Regular, Comfort or De Luxe). The reimbursement you are entitled to claim depends on the amount contained in the department fund. More information is given on this in the paragraph on "Processing of claims".

If you suffer damage or loss due to war and kindred risks, you can claim your costs from "O.O.M." Onderlinge Molestverzekering-Maatschappij U.A. This mutual trust company works with department funds. The department fund for this insurance is called "Ziektekosten Global Care" and forms part of the health costs department. The amount contained in the department fund affects the amount of the compensation payment you receive. This is because the total amount of compensation payments we make to all the

insured persons combined cannot exceed the total premium amount that you have all paid. To make this clear, we will first explain how the department fund is created. We will then explain how we process any claims.

### The following situations are not covered by War and Kindred Risks cover:

- Costs arising from your own participation in an armed conflict, civil war, civil disturbance, uprising, riot or mutiny, other than for the protection of your own life or the lives of other persons in the same situation.
- If by your actions or statements you expose yourself to the risk of any punitive measure.
- If you suffer damage or loss as a consequence of terrorism, we will reimburse the costs that are normally covered by your insurance according to the terrorism cover (see "In which circumstances will we make a payment?" in the general terms and conditions).

### **Creation of department funds**

1. We form one department fund for each calendar half year.
2. When that calendar half year ends, we deposit all the premiums earned in the department fund, after deducting costs.
3. After the calendar half year has ended, we make all the compensation payments. We also pay the costs associated with settlement of the claims. If any unused premium remains at the end of the calendar year, we add this to the department reserve and add up to 10% to the general reserve. This must be proposed by the management and approved by the Supervisory Board.
4. If insufficient premiums have been received in a specific calendar half year to pay the claims due (the balance of the department fund is insufficient), we can supplement the department fund with an amount taken from the department reserve, up to a maximum of half the balance of the department reserve. If this is still insufficient to pay the claims in full, then the management may supplement the department fund with an amount taken from the general reserve, with the prior approval of the Supervisory Board.

### **Processing of claims**

1. OOM determines the amount of the compensation payment and informs you in writing of the maximum amount to which you are entitled. We do not pay the claim at that stage.
2. After the calendar half year has ended, we establish the total amount of all claims due to all insured persons and proceed to make payments, deducting any advances made.
3. If the total entitlement of all the insured persons in respect of a calendar half year exceeds the balance of the department fund, we will pay the highest possible percentage of the claims. This is the maximum amount that will be paid to you.
4. If the fund does not contain sufficient premiums in that calendar half year to pay the claims in full, but there is surplus premium in the other half of the calendar year, that surplus will be distributed among the insured persons who did not receive full compensation in the aforementioned calendar half year. After this period, the claim has been settled in full, even if you have not received 100% of your compensation payment. For example: you have a claim arising from War and Kindred Risks in March. The total amount of premium received in the period from January to June is €80,000, but the total amount of claims is €100,000. You therefore receive a payment of 80% of your claim. In the period from July to December the total amount of premium received is again €80,000, but the total amount of claims is €60,000. This means that there is a surplus of €20,000 in that calendar half year. We will then use this surplus to pay you as much as possible of your claim that has not yet been paid to you.
5. The total compensation amount you receive will never exceed the total amount of your claim. If it emerges at a later stage that the government or a third party pays compensation, which was not taken into consideration in determining your compensation payment, we will revise the original amount. We may claim back any surplus amount paid to you.



## 11. Which medical treatments and other costs are not covered by your OOM Living Abroad Insurance?

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In the following situations we will not reimburse the costs of treatment due to illness or accident, unless explicitly stated otherwise on your policy sheet. We will not reimburse any costs in respect of:

- **Home pharmacy and/or non-prescription items.**
- **Vitamins and dietary supplements.**
- **Malaria medication and vaccinations.** The costs of malaria prophylaxis and vaccinations not listed in clause 7.
- **Dentures.**
- **Medical examinations and certificates.**
- **Wlz (Chronic Care Act).** The costs of treatments or items provided under the Chronic Care Act (Wlz), unless explicitly mentioned in these terms and conditions

The following situations are not covered by this insurance:

- **Nuclear reaction.** If the damage or loss is caused by a nuclear reaction, other than in medical treatment applied to the insured person.
- **Other insurance.** If you had not taken out this insurance, would you be able to make a claim for compensation, payment or assistance under another insurance policy, legislation or other provision? In that case, this insurance with OOM shall be the 'payer of last resort'. In any event, we will only reimburse you for costs incurred in excess of the amount that you are entitled to claim under such other insurance, legislation or provision. Or the amount that you would have been entitled to claim had you not entered into this insurance with OOM. Article 7:961 part 1 of the Dutch Civil Code (BW) does not apply.
- **Misleading information.** If you or another person entitled to payment under this insurance deliberately misleads us by failing to inform us or misinforming us regarding any fact or circumstance, except in cases where the misleading information does not justify this exclusion.
- **Incorrect representation of events.** If you represent events incorrectly or give an account that is damaging to our interests, unless this incorrect representation is not sufficiently essential to justify the exclusion. However, we will restrict your right to payment under this insurance. If a payment has already been made, we will claim our losses from you. If you deliberately represent events incorrectly in order to mislead us, under no circumstances will you be entitled to any reimbursement of costs.
- **Hijacking, strike, uprising or terrorism.** If the damage is associated with or caused by your participation in a hijacking, strike, uprising or act of terrorism.
- **Crime.** If the damage is associated with or caused by your committing (or assisting in) a crime.
- **Recklessness.** Costs resulting from deliberate, conscious or unintentional recklessness by you or anyone else with an interest in a payment under this insurance.
- **Sanction rules.** There are national and international general rules and specific sanction rules that may prohibit us from selling insurance to you. We are not permitted to sell you insurance if it turns out that under the terms of the sanctions legislation or regulations, it is prohibited to provide a financial service. If, after the start of the insurance, it turns out that you, an insured person, an insured case or another interested party is directly or indirectly involved in acts, transactions or events that are in breach of a sanctions law. or, if it appears that you or another interested party is included on a national or international sanctions list, then:
  - we will not reimburse any claim or we will temporarily or permanently suspend cover;
  - the general or financial interests of a person, company, government or other entity will be excluded from the insurance.

The original Dutch Terms and Conditions of this insurance policy are not affected by this English translation. In the case of any dispute, the original Dutch text shall prevail.

The trade name OOM Verzekeringen is used by OOM Holding N.V. (KvK The Hague 27194193), OOM Global Care N.V. (AFM 12000623, KvK The Hague 27111654), OOM Schadeverzekering N.V. (AFM 12000624, KvK The Hague 27155593) and "O.O.M." Onderlinge Molestverzekering-Maatschappij U.A. (KvK The Hague 27117235). These companies are registered in The Hague and share operational offices in Rijswijk.



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