# Cover description expat insurance package

# Personal possessions insurance

Minimum sum insured EUR 10,000 Maximum sum insured EUR 200,000.

Damage to personal possessions due to e.g. fire, storm, burglary, explosion, water.

Tenant interest: EUR 2,500Salvage costs: Cost price

Debris costs: Maximum EUR 7,500
Valuables inside your home: Maximum EUR 5,000

#### Instruments and valuables insurance

Insured are the items mentioned on the insurance certificate. Maximum sum insured EUR 20,000.

Loss due to every occurred event during the insured period, purchase or appraisal value of the insured instruments/valuables unless the loss occurred due to gradual (weather) influences, scratches or dents due to erroneous or insufficient adaptation, repair, cleaning or restoration.

Personal liability insurance Coverage options Coverage options Coverage options

Liability per insured event EUR 1,000,000 EUR 1,500,000 EUR 2,500,000

Legal assistance insurance Coverage options Coverage options Coverage options

Maximum sum insured EUR 15,000 EUR 20,000 EUR 25,000

- World cover for loss due to damage to body or property, penal cases;
- $\bullet \ \ {\hbox{Disagreement on repair or tail agreements regarding the motor vehicle of the insured;}}$
- Disagreement on transportation agreements regarding a (vacation) travel;
- A dispute concerning the termination of your employment contract or appointment as official. The dispute must be directly related to this dismissal.

#### Accident insurance

Accidental death Minimum sum insured EUR 5,000

Maximum sum insured EUR 250,000

Accidental permanent disablement max. Minimum sum insured EUR 5,000

Maximum sum insured EUR 250,000

Children (till the age of 18 years)

Accidental death Minimum sum insured EUR 5,000

Maximum sum insured EUR 75,000

Accidental permanent disablement max. Minimum sum insured EUR 5,000

Maximum sum insured EUR 150,000



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# Annual travel insurance

Unanticipated costs during your holiday, including:

Assistance 24 hours per dayMedical costs, secondaryCost price

Cancellation costs/ termination fee per travel/ rental per policy
Valuables per insured
Maximum sum insured EUR 3,000
Maximum sum insured EUR 500
(maximum EUR 1,000 for all insured)
Luggage per insured
Maximum sum insured EUR 2,500

Telephone and internet costs
Rental of an equivalent motor vehicle
Maximum sum insured EUR 1,250
Maximum sum insured EUR 1,250

Transportation costs for the remains
Funeral or cremation costs on location
Total sum for all the costs
Maximum EUR 35,000

• Winter sports, underwater sports and world cover Insured

In case of death of the insured the remains will be repatriated to the homeland. However the family of the insured can, if applicable and reasonable, determine that the remains must be repatriated elsewhere.

## Extra air travel insurance

Maximum sum insured EUR 4,000

The costs of air travel relating to the return to the country of residence concerning peril of death or death of a relative by blood or by affinity in the first and second degree, due to an accident or a life threatening disease.

### Insured are:

- the policyholder and, if insured as the head of the family, the family consisting of;
- his/her spouse;
- the unmarried persons with whom he or she lives and forms a family unit;
- his/her minor children;
- his/her adult children in so far as resident with him/her or resident in student accommodations.