

# Coverage Summary

## OOM Studying in the Netherlands Insurance

### Health Insurance

Corresponding policy conditions: SIN2025-2

#### Costs arising from war and kindred risks

We will reimburse the costs that fall under the health insurance coverage (Standard or Extended), and under SOS insurance, even if these are incurred as a result of war and kindred risks. War and associated risks includes armed conflict, civil war, uprisings, domestic unrest, riots and mutiny. There is no coverage for damage caused by or arising from war and kindred risk occurring in the Netherlands.

#### What does OOM Studying in the Netherlands Insurance Coverage compensate?

All compensations apply per insured person, per insured year or per insured period if it is shorter than one year.

We will only reimburse the costs listed below if they are medically necessary.

There is a maximum insured amount for healthcare insurance. This is the amount that OOM Verzekeringen pays per insured person in one insurance year or insured period for all medical costs together. This amount is:

- **Standard cover:** Up to € 1,500,000 per insured person per insured year or insured period if you are insured for a shorter period.
- **Extended cover:** Up to € 2,500,000 per insured person per insured year or insured period if you are insured for a shorter period.

Also, OOM will not reimburse any amount that exceeds the maximum charge rates approved by the appropriate authorities. In the Netherlands, that institution is the NZa. Coverage outside the Netherlands is limited. There is no coverage in the United States.

Cost price means that we fully reimburse the costs.

There is coverage for the insurance policies when this is stated on the policy sheet.

	STANDARD	EXTENDED
<b>General practitioner</b>	Cost price	Cost price
<b>Medication and dressings</b>	Cost price	Cost price
<b>Specialist treatment and tests</b>	Cost price	Cost price
<b>Second opinion</b>	Cost price	Cost price
<b>Laboratory tests</b>	Cost price	Cost price
<b>Hospitalisation</b>	Cost price	Cost price
<b>Ambulance transport</b>	Cost price	Cost price
<b>Seated medical transport</b>	<ul style="list-style-type: none"> <li>• Public Transport: lowest class</li> <li>• Taxi: journey fare</li> <li>• Own transport: € 0,20 p/km up to a maximum of € 185,-</li> </ul>	<ul style="list-style-type: none"> <li>• Public Transport: lowest class</li> <li>• Taxi: journey fare</li> <li>• Own transport: € 0,20 p/km up to a maximum of € 185,-</li> </ul>
<b>Transplantation (bone marrow, bone, cornea, skin tissue, kidney, heart, liver (orthotopic), lung, heart/lung and kidney/pancreas)</b>	Cost price	Cost price
<b>Dialysis</b>	Cost price	Cost price
<b>Treatment by a plastic surgeon</b>	<p>Cost price</p> <p>We will only reimburse these costs in the event of:</p> <ul style="list-style-type: none"> <li>• disfigurement caused by an accident;</li> <li>• a serious disfiguration resulting from an illness or medical procedure during the term of this insurance;</li> <li>• serious defects immediately present and detected at birth.</li> </ul>	<p>Cost price</p> <p>We will only reimburse these costs in the event of:</p> <ul style="list-style-type: none"> <li>• disfigurement caused by an accident;</li> <li>• a serious disfiguration resulting from an illness or medical procedure during the term of this insurance;</li> <li>• serious defects immediately present and detected at birth.</li> </ul>
<b>Rehabilitative day care</b>	Cost price	Cost price
<b>Accommodation costs</b>	No coverage	If you as a patient need accommodation in the proximity of a hospital (outside your place of residence) due to medical reasons, we will reimburse the accommodation costs to a maximum of € 100 per day and up to a maximum of € 2,000 per case of illness.

	<b>STANDARD</b>	<b>EXTENDED</b>
<b>Vaccinations and immunoglobulins against rabies and tetanus</b>	<p>Cost price</p> <p>We will only reimburse these costs if you have been exposed to the risk of infection.</p>	<p>Cost price</p> <p>We will only reimburse these costs if you have been exposed to the risk of infection.</p>
<b>Physiotherapy, exercise therapy, chiropractic or manual therapy</b>	Maximum of 12 treatments for all these therapies combined	Maximum of 25 treatments for all these therapies combined
<b>Occupational therapy</b>	Up to 10 hours	Up to 10 hours
<b>Dietitian</b>	Up to 3 hours	Up to 3 hours
<b>Speech therapy</b>	Maximum of 12 treatments	Maximum of 25 treatments
<b>Dental care for insured persons aged 17 years and under</b>	<ul style="list-style-type: none"> <li>• Medically necessary dentistry, such as diagnostics, prevention and dental cleaning;</li> <li>• the first two preventive examinations each year;</li> <li>• fillings and anaesthetics.</li> </ul> <p>We reimburse these costs up to a maximum of € 450.</p>	<ul style="list-style-type: none"> <li>• Medically necessary dentistry, such as diagnostics, prevention and dental cleaning;</li> <li>• the first two preventive examinations each year;</li> <li>• fillings and anaesthetics.</li> </ul> <p>We reimburse these costs up to a maximum of € 450.</p>
<b>Dental care for insured persons aged 18 years and over</b>	Up to € 350 for dentistry in special circumstances.	Up to € 350 for dentistry in special circumstances.
<b>Dentistry following an accident</b>	<p>Maximum of € 500</p> <p>We will only reimburse these costs if they are incurred as the result of an accident.</p>	<p>Maximum of € 500</p> <p>We will only reimburse these costs if they are incurred as the result of an accident.</p>
<b>Orthodontics (only for people up to the age of 21)</b>	No coverage	<p>Maximum of € 1,200 per person for the entire period that the insured person is covered by OOM.</p> <p>For some maxillo-orthopaedic defects, the maximum age and maximum compensation do not apply.</p>

	<b>STANDARD</b>	<b>EXTENDED</b>
<b>Pregnancy and delivery</b>	<p>Unexpected emergencies: Coverage (cost price) only exists for unforeseen emergencies that necessitate critical medical intervention according to our medical advisor.</p> <p>Routine treatments: We reimburse:</p> <ul style="list-style-type: none"> <li>• obstetric care by a specialist, general practitioner or midwife;</li> <li>• admission to a hospital or maternity hospital.</li> </ul> <p>We reimburse up to € 4,000 for the entire pregnancy including childbirth.</p>	<p>Unexpected emergencies: Coverage (cost price) only exists for unforeseen emergencies that necessitate critical medical intervention according to our medical advisor.</p> <p>Routine treatments: We reimburse:</p> <ul style="list-style-type: none"> <li>• obstetric care by a specialist, general practitioner or midwife;</li> <li>• admission to a hospital or maternity hospital.</li> </ul> <p>We reimburse the cost price.</p>
<b>Maternity care</b>	Maximum of € 1,500	Maximum of € 1,500
<b>Abortion</b>	Not covered, unless the costs are incurred due to medical necessity or in connection with a sexual assault.	Not covered, unless the costs are incurred due to medical necessity or in connection with a sexual assault.
<b>Contraceptives</b>	Up to € 125	Cost price
<b>Psychotherapy</b>	Up to a maximum of € 500	Up to a maximum of € 800
<b>Hereditary test</b>	No coverage	Cost price
<b>TB tests</b>	No coverage	The costs of a Mantoux test and/or a thorax X-ray, up to € 50
<b>Medical aids after an accident</b>	Crutches and wheelchair up to a maximum of € 100,- rent or buy. Prosthetics up to a maximum of € 750,-	Crutches and wheelchair up to a maximum of € 100,- rent or buy. Prosthetics up to a maximum of € 750,-
<b>Alternative health care</b>	No coverage	Up to € 50 per consultation with a maximum of € 500 per person

No excess applies to costs of GP, pregnancy and childbirth and maternity care.

## Dental coverage

Corresponding policy conditions: SIN2025-2

With the dental coverage (called “OOM Tandarts Cover”) you are insured to the maximum amounts of € 350.

The dental coverage reimburses:

- medically required dentistry, such as diagnostic, preventative and teeth cleaning;
- treatments such as root canal, crowns and bridges;
- the first and second preventative examination of each year;
- fillings and anaesthesia.

There is no deductible for the dental coverage.

## SOS Insurance

Corresponding policy conditions: SIN2025-2

<b>Repatriation/evacuation</b>	<p>We will only reimburse these costs if acutely medically necessary treatment is not possible and the treatment cannot be postponed (i.e. only when urgent). In that case we will reimburse:</p> <ul style="list-style-type: none"><li>• The costs of the patient’s flight and accommodation. You can choose to be repatriated to the closest treatment option or the Netherlands/your country of origin.</li><li>• Travelling and accommodation costs for one accompanying person if medical accompaniment is necessary or if the patient is younger than 16.</li><li>• Travelling and accommodation costs of children younger than 24 months (who are insured through us) if the mother is repatriated.</li></ul> <p>Travelling costs are reimbursed at cost price (scheduled or charter flight, on an economy class basis). Accommodation costs are reimbursed up to a maximum € 100 per day and up to a maximum of € 2,000 per case of illness.</p>
<b>Search/rescue</b>	Maximum of € 25,000 per event.
<b>Transport of mortal remains</b>	Maximum of € 25,000 per event.
<b>Special costs</b>	<ul style="list-style-type: none"><li>• The costs of any necessary change to a flight ticket in the event of illness/ an accident while on leave in your country of origin: a maximum of € 1,200.</li><li>• The coming over of one person in the case of mortal danger/death of the insured: travel costs (cost price) and accommodation costs up to a maximum of € 2,000 per event.</li><li>• Telecommunication costs in the case of covered repatriation: € 150 per repatriation.</li></ul>

# Package Insurance policy

Corresponding policy conditions: SIN2025-2

## Category 1: Travel Insurance

Luggage	In the event of theft, loss or damage, we will compensate the current value up to a maximum of € 1,600 per person, per event. Maximum compensation amounts apply to specific types of luggage (e.g. for valuables). Excess: € 125 per event.
Repatriation	We will reimburse travelling costs (round trip) in the event of danger to life (illness/accident) or death of non-accompanying family members in the 1 <sup>st</sup> or 2 <sup>nd</sup> degree.
Theft or loss of passport or visa	We will reimburse the travelling and accommodation costs that you must incur to go to where a replacement document is issued to a maximum of € 450. The compensation for the passport/visa itself falls under the luggage coverage.
Telecommunication charges	If an event is covered under the travel insurance, we will reimburse the costs for contacting Unigarant or the ANWB Assistance Centre. Contact with others will be reimbursed up to a maximum of € 150.
Costs for accommodation, overnight stays and meals	Maximum of € 50 per person, per day.

## Category 2: Household Contents Insurance

Damage to household contents as the result of fire, storms or burglary	<ul style="list-style-type: none"><li>• Compensation takes place on a first loss insurance basis. This means that no underinsurance is applied.</li><li>• The maximum compensation is € 5,000.</li><li>• Jewellery is compensated up to a maximum of € 300 and audiovisual equipment up to a maximum of € 800.</li><li>• Coverage only exists at the risk address that you have specified and which is mentioned on the policy sheet.</li></ul>
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## Category 3: Personal Accident Insurance

<b>In the event of death (category A)</b>	Amount insured: € 10,000
<b>In the event of permanent disability (category B)</b>	Amount insured: € 75,000 Depending on your particular invalidity, you will receive a percentage of this figure.
<b>Riding on a motorcycle of 50 cc or more</b>	Maximum of 25% of the amount to be paid out for Category A or B. If you ride without a helmet, the maximum payment is 10%.

#### Category 4: Legal Assistance Insurance

<b>Road Traffic Accident Assistance for redress Criminal law assistance Contractual assistance</b>	<p>You are entitled to legal assistance. This is provided by ARAG Rechtsbijstand.</p> <p>If ARAG incurs external costs, these will be reimbursed up to a maximum of € 12,500.</p> <p>A case will be handled if the interest is at least € 450.</p> <p>When taking out new insurance, a waiting period of three months applies.</p> <p>As a rule, no coverage exists for events occurring within the waiting time.</p> <p>This does not apply if you can demonstrate that the incident was not foreseeable.</p>
<b>Flight Claim Service</b>	<p>ARAG Flight Claim Service helps you obtain compensation for delays, cancellations, ticket changes or denied boarding.</p> <ul style="list-style-type: none"><li>• up to 1500 km: € 250</li><li>• within the EU over 1500 km: € 400</li><li>• outside the EU between 1500 and 3500 km: € 400</li><li>• outside the EU more than 3500 km delayed between three and four hours: € 300</li><li>• outside the EU more than 3500 km delayed more than four hours: € 600</li></ul>
<b>Surety</b>	<p>The maximum advance is € 12,500 per event.</p>

#### Category 5: Third Party Insurance for private individuals

<b>Liability for damage to people and property</b>	<p>Maximum of € 1,250,000 per event.</p>
<b>Furnishing security</b>	<p>Maximum of € 125,000.</p>

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) and OOM Schadeverzekering N.V. (AFM 12000624, KvK The Hague 27155593). These companies are registered in The Hague and share operational offices in Rijswijk.



Insurance

**OOM Insurance**

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