

# Coverage Summary for the OOM Schengen Visitor Insurance

## Health Insurance

*Corresponding policy conditions: SV2019*

### Policy Terms and Conditions and Exceptions

The policy terms and conditions contain a full description of the cover and exclusions. This cover summary is a brief summary of the policy terms and conditions. So in the event of any conflict the policy terms and conditions always take precedence.

It is important to know that several exceptions 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 existed 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 or kidney stones.
- A complete summary of the exceptions can be found in the policy terms and conditions.

## What payments are covered under the OOM Schengen Visitor Health Insurance?

All compensations apply per insured person per insured period.

*OOM will not reimburse any amount that exceeds the maximum charge rates approved by the appropriate authorities. In the Netherlands, the charge rates are approved by the Dutch Healthcare Authority (NZa). If you incur health costs as described below abroad, the maximum amount we will reimburse is double the cost of that treatment in the Netherlands.*

Cost price means that we fully reimburse the costs.

OOM Schengen Visitor Health Insurance	
Maximum insured amount for all reimbursements combined:	€ 500,000
General practitioner	Cost price
Medication prescribed by a doctor	Cost price
Specialist treatment and tests	Cost price
Second opinion	Cost price
Laboratory tests	Cost price
Hospitalisation	Cost price <ul style="list-style-type: none"><li>We reimburse the costs of your hospitalisation in The Netherlands even if you are still hospitalised after the termination date of the insurance. Hospitalisation must have commenced during the insured period.</li><li>If you are hospitalised abroad before the insurance expiry date, we will reimburse that hospitalisation up to a maximum of 30 days after the expiry date.</li></ul>
Ambulance transport	Cost price
Medical aids after an accident	<ul style="list-style-type: none"><li>Crutches and/or a wheelchair up to a maximum of € 100, rent or buy.</li><li>Protheses and/or orthosis up to a maximum of € 750.</li></ul>
Physiotherapy	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.
Treatment by a plastic surgeon	Cost price We only reimburse these costs if the disfigurement is caused by an accident.
Transplantation (bone marrow, bone, cornea, skin tissue, kidney, heart, liver (orthotopic), lung, heart-lung and kidney-pancreas)	Cost price We will only reimburse these costs if they are incurred as the result of an accident.
Kidney dialysis	Cost price We will only reimburse these costs if they are incurred as the result of an accident.

## SOS costs

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

## Third Party Insurance for private individuals Schengen Visitor/ Voorlopig Verblijf Nederland

Corresponding policy conditions: AVP\_VIS2012

The Third-Party Insurance for private individuals Schengen Visitor / Voorlopig Verblijf Nederland can be additionally co-insured. There is cover if this is stated on the policy sheet.

Liability for damage to people and property	Maximum of € 1.250,000 per event.
Surety	Maximum of € 125,000

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.



**OOM Verzekeringen**  
PO Box 3036  
2280 GA Rijswijk  
The Netherlands

**T** +31 (0)70 353 21 00  
**F** +31 (0)70 360 18 73  
**E** [info@oomverzekeringen.nl](mailto:info@oomverzekeringen.nl)  
**I** [www.oomverzekeringen.nl](http://www.oomverzekeringen.nl)