

# Coverage Summary

# OOM Living Abroad

# Insurance

## Health Insurance

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Corresponding policy conditions: ZKW2025-2

### Costs arising from war and kindred risks

We will reimburse the costs that fall under the health insurance coverage (Regular, Comfort or Deluxe), 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 Living Abroad 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:

- **Regular cover:** Up to € 2,500,000 per insured person per insured year or insured period if you are insured for a shorter period.
- **Comfort cover:** Up to € 3,500,000 per insured person per insured year or insured period if you are insured for a shorter period.
- **DeLuxe cover:** Up to € 4,500,000 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. If you have taken out health insurance and you require medical treatment in the United States of America, Singapore, Malaysia, Indonesia, China, Hong Kong, Thailand, Mexico and the United Arab Emirates, specific obligations apply. You can find these in the Terms and Conditions of your health insurance.

Cost price means that we fully reimburse the costs.

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



## Health Insurance

	REGULAR	COMFORT	DELUXE
General practitioner	Cost price	Cost price	Cost price
Medication and bandages	Cost price	Cost price	Cost price
Specialist treatment and tests	Cost price	Cost price	Cost price
Second opinion	Cost price	Cost price	Cost price
Laboratory tests	Cost price	Cost price	Cost price
Hospitalisation	Cost price	Cost price	Cost price
Ambulance transport	Cost price	Cost price	Cost price
Seated medical transport	<ul style="list-style-type: none"> <li>Public Transport: lowest class</li> <li>Taxi: cost price</li> <li>Own transport: € 0.20 p/km</li> </ul>	<ul style="list-style-type: none"> <li>Public Transport: lowest class</li> <li>Taxi: cost price</li> <li>Own transport: € 0.20 p/km</li> </ul>	<ul style="list-style-type: none"> <li>Public Transport: lowest class</li> <li>Taxi: cost price</li> <li>Own transport: € 0.20 p/km</li> </ul>
Medical aids after an accident	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	Crutches and wheelchair up to a maximum of € 100, rent or buy. Prosthetics up to a maximum of € 750
Medical Aids	No coverage	According to Medical Aids Regulations	According to Medical Aids Regulations
Physical therapy, exercise therapy, manual therapy and chiropractic	Maximum of 9 treatments for all these therapies combined	Maximum of 25 treatments for all these therapies combined	Unlimited
Speech therapy	Maximum of 12 treatments	Maximum of 25 treatments	Unlimited
Dental treatment	Maximum of € 350  We will only reimburse these costs if they are incurred as the result of an accident.	Maximum of € 475  We will only reimburse these costs if they are incurred as the result of an accident.	Maximum of € 600  We will only reimburse these costs if they are incurred as the result of an accident.

	REGULAR	COMFORT	DELUXE
<b>Orthodontics (only for people up to the age of 21)</b>	No coverage	Maximum of € 1,200 per person for the entire period that the insured person is covered by OOM. For some maxilloorthopaedic defects, the maximum age and maximum compensation do not apply.	Maximum of € 1,800 per person for the entire period that the insured person is covered by OOM. For some maxilloorthopaedic defects, the maximum age and maximum compensation do not apply.
<b>Pregnancy and childbirth</b>	Coverage (cost price) only exists for unforeseen emergencies that necessitate critical medical intervention. Other costs are not covered.	For persons who have had Comfort cover insurance for more than 12 months we reimburse: <ul style="list-style-type: none"> <li>• Obstetric aid charged by specialist, GP or obstetrician.</li> <li>• Delivery in a hospital or maternity hospital</li> </ul>	For persons who have had DeLuxe cover insurance for more than 12 months we reimburse: <ul style="list-style-type: none"> <li>• Obstetric aid charged by specialist, GP or obstetrician.</li> <li>• Delivery in a hospital or maternity hospital</li> </ul>
<b>Maternity care</b>	No coverage	For persons who have had Comfort cover insurance for more than 12 months we reimburse: <ul style="list-style-type: none"> <li>• Maximum of € 1,500</li> </ul>	For persons who have had DeLuxe cover insurance for more than 12 months we reimburse: <ul style="list-style-type: none"> <li>• Maximum of € 2,250</li> </ul>
<b>Fertility treatment</b>	No coverage	No coverage exists during the first 12 months. There is subsequent coverage if the woman is younger than 43 years of age and it is a case of primary childlessness. <ul style="list-style-type: none"> <li>• We reimburse the costs of ovulation induction (OI) and artificial insemination with partner's sperm or donor sperm (AIH/AID).</li> <li>• 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.</li> </ul>	No coverage exists during the first 12 months. There is subsequent coverage if the woman is younger than 43 years of age and it is a case of primary childlessness. <ul style="list-style-type: none"> <li>• We reimburse the costs of ovulation induction (OI) and artificial insemination with partner's sperm or donor sperm (AIH/AID).</li> <li>• 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.</li> </ul>

	REGULAR	COMFORT	DELUXE
<b>Sterilisation</b>	No coverage	Men: maximum of € 450 Women: cost price	Men: maximum of € 450 Women: cost price
<b>Abortion</b>	No coverage	Cost price	Cost price
<b>Contraceptives</b>	No coverage	Cost price	Cost price
<b>Psychotherapy</b>	Up to a maximum of € 500	Up to a maximum of € 800	Up to a maximum of € 1,500
<b>Hereditary test</b>	No coverage	Cost price	Cost price
<b>Preventive testing of cardiovascular system</b>	No coverage	1x every two years	1x every two years
<b>Preventive testing for breast cancer</b>	No coverage	1x every two years Only for women aged 30 or older	1x every two years Only for women aged 30 or older
<b>Preventive testing for cervical cancer</b>	No coverage	1x every five years Only for women aged 21 or older	1x every five years Only for women aged 21 or older
<b>Preventive testing for prostate cancer</b>	No coverage	1x every two years for a Prostate Specific Antigen Test. Only for men over the age of 40	1x every two years for a Prostate Specific Antigen Test. Only for men over the age of 40
<b>Screening for bowel cancer (coloscopy)</b>	No coverage	1x every five years. Only for people aged 55 years and over	1x every five years. Only for people aged 55 years and over
<b>Full Body Scan</b>	No coverage	No coverage	1x every five years 75% of the cost price a Full Body Scan or a complete preventative examination, to a maximum of € 800
<b>Preventive juvenile health care comparable with the Dutch Infant Welfare Centre</b>	No coverage	Cost price	Cost price
<b>Vaccinations</b>	No coverage	<ul style="list-style-type: none"> <li>• Flu vaccinations: cost price</li> <li>• Travel vaccinations to a maximum of € 100, 1x every two years.</li> </ul>	<ul style="list-style-type: none"> <li>• Flu vaccinations: cost price</li> <li>• Travel vaccinations to a maximum of € 150, 1x every two years.</li> </ul>

	REGULAR	COMFORT	DELUXE
Children's vaccinations	No coverage	We reimburse vaccinations that are included in the Vaccination Programme of the National Institute of Public Health and Environmental Protection (RIVM) of the Netherlands or the official vaccination programme of another country.	We reimburse vaccinations that are included in the Vaccination Programme of the National Institute of Public Health and Environmental Protection (RIVM) of the Netherlands or the official vaccination programme of another country.
Eye glasses and contact lenses	No coverage	Maximum of € 75 every two years	Maximum of € 150 every two years
Alternative health care	No coverage	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 € 1000 per person per insured year or insured period if you are insured for a shorter period.
Transplantation (bone marrow, bone, cornea, skin tissue, kidney, heart, liver (orthotopic), lung, heart/ lung and kidney/pancreas)	Cost price	Cost price	Cost price
Dialysis	Cost price	Cost price	Cost price
Treatment by a plastic surgeon	Cost price  We will only reimburse these costs in the event of: <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>	Cost price  We will only reimburse these costs in the event of: <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>	Cost price  We will only reimburse these costs in the event of: <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>
Rehabilitative day care	Cost price	Cost price	Cost price

	REGULAR	COMFORT	DELUXE
<b>Accommodation costs</b>	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.	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.	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>Vaccinations and immunoglobulins against rabies and tetanus</b>	Cost price  We will only reimburse these costs if you have been exposed to the risk of infection.	Cost price  We will only reimburse these costs if you have been exposed to the risk of infection.	Cost price  We will only reimburse these costs if you have been exposed to the risk of infection.

## OOM Dental coverage

Corresponding policy conditions: ZKW2025-2

With the dental coverage (called "OOM Tandarts Cover") you are insured to the maximum amounts of € 350, € 700, or € 1,050.

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: ZKW2025-2

<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>	Cost price
<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 the Netherlands/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 € 100 per day and a maximum of € 2,000 per event.</li><li>• Telecommunication costs in the case of covered repatriation: € 150 per repatriation.</li></ul>

## Travel Insurance

Corresponding policy conditions: RV2024

	BASIC	ADVANCED	EXCELLENT
<b>Luggage</b>	In the event of theft, loss or damage, we will compensate the current value up to a maximum of € 1,500 per person, per event.  Maximum compensation amounts apply to specific types of luggage (e.g. for valuables). Excess: € 125 per event.	In the event of theft, loss or damage, we will compensate the current value up to a maximum of € 3,000 per person, per event.  Maximum compensation amounts apply to specific types of luggage (e.g. for valuables). Excess: € 125 per event.	In the event of theft, loss or damage, we will compensate the current value up to a maximum of € 4,500 per person, per event.  Maximum compensation amounts apply to specific types of luggage (e.g. for valuables). Excess: € 125 per event.
<b>Hobby and sports equipment per item</b>	€ 250 per insured person per insurance year	€ 300 per insured person per insurance year	€ 600 per insured person per insurance year
<b>Jewellery, watches, fur, silver and gold, precious stones and pearls</b>	€ 250 per insured person per insurance year	€ 300 per insured person per insurance year	€ 600 per insured person per insurance year
<b>Money</b>	No cover	No cover	€ 250 per insured person per insurance year up to a maximum per policy: € 500
<b>Supplementary coverage for Digital/electronic equipment</b>	Standard coverage for Digital/electronic equipment is € 500. You can increase this coverage by an amount insured of your choice: € 500; € 1,000; € 2,000; or € 5,000.		
<b>Additional transport costs following the death, accident or life-threatening illness of a first or second degree family member or housemate who is not travelling with you</b>	Cost price (following authorisation by ANWB Assistance Centre)	Cost price (following authorisation by ANWB Assistance Centre)	Cost price (following authorisation by ANWB Assistance Centre)
<b>Costs for accommodation and breakfast as a consequence of an Unforeseen Expense</b>	No cover	€ 50 per day per person, up to a maximum of 3 weeks	€ 80 per day per person, up to a maximum of 3 weeks
<b>Winter sports</b>	No cover	No cover	Assistance following an accident: Cost price Cost of ski passes and/or skiing lessons: € 300



	BASIC	ADVANCED	EXCELLENT
Travel and subsistence expenses following theft or loss of passport, identity card or visa	€ 300 per event per traveling group	€ 600 per event per traveling group	Cost price
Damage to rented holiday accommodation and contents	€ 450 per event	€ 450 per event	€ 450 per event
Telecommunications expenses following events covered by the Travel Insurance	With ANWB Assistance Centre: Cost price  With others: No cover	With ANWB Assistance Centre: Cost price  With others: € 150	With ANWB Assistance Centre: Cost price  With others: € 250

## Cancellation Insurance

Corresponding policy conditions: ANN2019

<p><b>The cancellation insurance reimburses your cancellation costs or pays you a daily payment in the event of early termination of a trip.</b></p>	<p>We will reimburse your cancellation costs if (among other things);</p> <ul style="list-style-type: none"> <li>• you, a first or second degree family member or one of your housemates suffers a serious accident or serious illness or dies suddenly;</li> <li>• you need to have a medically necessary procedure for which you are on a waiting list;</li> <li>• you unexpectedly have to provide urgent care (informal care) to first-degree family members;</li> <li>• the accommodation booked suffers damage and is no longer suitable to stay in;</li> <li>• you unexpectedly fail to obtain a visa for your travel destination;</li> <li>• your property, home or business premises are so severely damaged as to require your presence in your capacity as owner, tenant or manager;</li> </ul> <p>You can choose the maximum amount we will pay out: € 2,000 or € 5,000 per person per trip.</p>
<p><b>Supplementary coverage for Extra cancellation reasons</b></p>	<p>You can also choose for the Extra cancellation reasons module, we will reimburse your cancellation costs if any of the following situations apply to your destination:</p> <ul style="list-style-type: none"> <li>• the Dutch Ministry of Foreign Affairs has issued travel advice with an orange or red colour code;</li> <li>• an outbreak of an infectious disease (with demonstrable health risks for travellers);</li> <li>• a natural disaster (earthquake, fire (including forest fires), storm, hurricane, tsunami, volcanic eruption);</li> <li>• terrorism;</li> <li>• civil disturbance or riots;</li> <li>• a sudden, unannounced strike.</li> </ul>

## Household Contents Insurance

Corresponding policy conditions: INB2017

<b>Damage to household contents as the result of fire, storms or burglary</b>	<p>Compensation takes place on a first loss insurance basis. This means that no underinsurance is applied. The compensation is limited to your chosen amount insured. You can choose from: € 25,000; € 50,000; or € 75,000.</p> <p>Jewellery is compensated up to a maximum of € 1,000 and audiovisual equipment up to a maximum of € 2,500.</p> <p>Deductible: € 250 per event.</p> <p>Coverage only exists at the risk address that you have specified and which is mentioned on the policy sheet.</p>
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## Third Party Insurance for private individuals

Corresponding policy conditions: AVP2017

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

## Legal Assistance Insurance

Corresponding policy conditions: RB2016

	BASIC COVERAGE	TOP COVERAGE (ONLY IN THE USA/EU)
Assistance for redress	Insured	Insured
Criminal law assistance	Cover only retrospective for costs incurred in the case of acquittal, or discharge or dismissal of the case.	
Contractual assistance	Insured	Insured
Social security and Pension	Legal assistance in a conflict with a Dutch government institution about a social insurance benefit or social security provision. Legal assistance in a conflict with a Dutch pension provider about pension entitlements or a pension payment.	
Flight Claim Service	ARAG Flight Claim Service helps you obtain compensation for delays, cancellations, ticket changes or denied boarding.	
Deposit	We will lend you a maximum of €50,000 per event.	
Road Traffic Accident	Someone commits a traffic infringement, resulting in damage or injury to you or your property. Or you are charged with 'culpable homicide' or 'culpable bodily injury'.	
Employment	Not insured	Insured
Legal assistance with regard to the law of persons and family law	Not insured	Insured
Legal assistance with regard to immovable property	Not insured	Insured for disputes that occur within the EU Maximum of € 7,500 per dispute.
Legal assistance for immovable property kept in the Netherlands	Can be insured for additional premium. Intended, for example, for disputes regarding maintenance of the home or disputes involving neighbours (ownership coverage) and rental of property (ownership and rental coverage).	

OOM Insurance has subcontracted our legal assistance service to ARAG. The company employs more than 450 legal experts and lawyers, who are able to resolve many cases without the need for legal proceedings.

Once court proceedings are necessary, there are two situations:

1. Representation by a lawyer is compulsory;
2. Representation by a lawyer is not compulsory, a legal expert/specialist is sufficient.

#### **If a lawyer is compulsory**

In some court proceedings it is compulsory to be represented by a lawyer, for example where there is more than € 25,000 involved. In this case, you can either choose an ARAG lawyer, or an external lawyer. If you choose an external lawyer in consultation with ARAG, you will be reimbursed a maximum amount of € 15,000. If you choose an ARAG lawyer, there is no maximum amount.

#### **If a lawyer is not compulsory**

In most court proceedings it is not necessary to be represented by a lawyer. For example cases under employment or leasing law that end up before the court. In these cases, you are now free to choose your own legal representative.

If you choose a legal expert from ARAG, you will be insured for all costs.

If you choose an external legal specialist, you will pay a contribution of € 250 and the maximum reimbursement of costs is € 6,000 per case. Once you have opted for an external legal expert, you can no longer choose an ARAG lawyer. An external legal specialist always will be commissioned by ARAG on your behalf.

#### **Note:**

- A case will be handled if the interest is at least € 175.
- You will only receive legal assistance if you did not know you would have a dispute before you took out insurance.

## **Personal Accident Insurance**

Corresponding policy conditions: PO2017

<b>In the event of death (Category A)</b>	Your chosen amount insured. You can choose from: € 5,000; € 10,000; € 25,000; or € 50,000.
<b>In the event of permanent disability (Category B)</b>	Your chosen amount insured. You can choose from: € 25,000; € 50,000; € 100,000; or € 150,000. Depending on the degree of disability, you will receive a percentage of the insured amount.
<b>Riding on a motorcycle of 50cc 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%.

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.



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