

ISIS EMERGENCY MEDICAL ASSISTANCE

IMPORTANT NOTICE TO THE INSURED, DOCTORS AND HOSPITALS

A 24 hour ISIS Emergency Telephone Service is operated for the benefit of persons insured under an ISIS policy, so that in the event of an EMERGENCY medical problem covered by this insurance, help and advice can be given.

In the event of a MEDICAL EMERGENCY only call
ISIS ASSISTANCE
Telephone: +44-1243 621177

For transmission of urgent medical documents please use
Fax no: +44-1243 773169

HOSPITALIZATION OR VISITING A DOCTOR in the USA

In case a person insured under this ISIS policy has to go to a Doctor or expects to be hospitalized in a medical center in the United States of America, immediately prior to visiting the Doctor or to admission, the following telephone number MUST be contacted.

ISIS Assistance
8930 State Road 84
Box 315
Davie, Florida 33324

Telephone: + 1 866 255 7635

NOTE: Neither ISIS nor the Emergency Assistance organisations shall be responsible for the availability, quality or results of any medical treatment or the failure of The Insured to obtain medical treatment. In addition, any expenses incurred by ISIS or the Emergency Assistance organisations, which arise in circumstances not covered by the policy, shall be recoverable in full from The Insured.

HOSPITALIZATION OR VISITING A DOCTOR in CANADA

In case a person insured under this ISIS policy has to go to a Doctor or expects to be hospitalized in a medical center in Canada, immediately prior to visiting the Doctor or to admission, the following telephone number MUST be contacted:

Telephone: +1 866 339 6758

Payment-on-the-Spot organisations

See www.isis-insurance.com for the availability of ISIS issuing organizations in your host country who can settle your medical claims immediately, either directly to you or to the doctor, hospital, etc.

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SPECIAL ATTENTION TO DOCTORS AND/OR HOSPITAL ADMINISTRATIONS

The holder of this ISIS Insurance Policy is covered for Hospital and Medical Expenses. Payment of medical expenses will be guaranteed provided that the conditions of this Insurance have been fulfilled and that no exclusions are applicable.

The coverage relates to expenses as a consequence of accidents occurring to The Insured during the Period of Insurance and/or unforeseen illnesses which arise during that period.

You are kindly requested to ask the holder of the Insurance to fill in the Indemnification-form and then to sign it yourself.

The medical coverage is for services as set out in article 19 of the conditions of Insurance.

Bills and Indemnification-form may be forwarded to the organization in Your host country (see www.isis-insurance.com) or to the ISIS administration (see page 32). Please indicate on the bills in which way payment has to be made.

Excluded are medical costs as consequence of venereal disease, occurrences attributable to the effects of alcohol or drugs, suicide or attempted suicide and wilful exposure to needless perils.

Medical expenses necessarily made as a result of an illness which existed before commencement of this Insurance are not covered, in the case that:

- the journey was made exclusively or indirectly to undergo medical treatment;
- it was to be expected at the moment of effecting the Insurance that the medical costs must be made during the Period of Insurance;
- The Insured was already under medical treatment at the moment of effecting the Insurance and that it is necessary to continue the treatment during the Period of Insurance.

In order to prevent any misunderstanding about coverage it is advisable to contact us as soon as possible in case the costs of medical service will be of a substantial amount.

(For Our address, fax and telephone number see page 32).

INDICATIONS POUR LES MÉDECINS ET/OU POUR LES HÔPITAUX

Le titulaire de cette Police d'Assurance ISIS est couvert pour les dépenses médicales et d'hôpital. Le paiement des frais médicaux sera garanti dans la mesure où les conditions de cette assurance seront respectées et que les exclusions ne seront pas applicables.

La couverture s'applique aux dépenses étant la conséquence d'accidents subis par l'assuré pendant la période d'assurance et/ou aux maladies inattendues survenues pendant cette période.

Nous vous prions de bien vouloir demander au titulaire de la police de remplir le formulaire de demande de remboursement puis de le signer vous-même. La couverture des frais médicaux s'applique aux services décrit par l'article 19 des présentes conditions d'assurance.

Les factures et le certificat de demande de remboursement peuvent être envoyés à l'organisme de votre pays d'accueil (voir www.isis-insurance.com) ou à l'administration d'ISIS (voir page 32). Veuillez indiquer sur les factures à qui le paiement doit être effectué.

Les frais médicaux conséquences de maladies sexuellement transmissibles, de circonstances attribuables aux effets de l'alcool ou de la drogue, des suicides et tentatives de suicide ou de l'exposition volontaire à tout danger inutile sont exclus de cette assurance.

Les frais médicaux nécessaires résultant d'une maladie existant avant le commencement de cette assurance ne sont pas couverts si:

- le voyage était fait exclusivement ou indirectement dans le but de recevoir un traitement médical;
- on pouvait s'attendre, au moment de la souscription de l'assurance, à ce que des frais médicaux soit faits pendant la période d'assurance;
- l'assuré subissait déjà un traitement médical au moment de la souscription de l'assurance devant être continué au cours de la période d'assurance.

Afin d'éviter tout malentendu concernant la couverture nous vous recommandons de nous contacter aussi vite que possible si les frais de traitement médical devaient atteindre un montant important.

(Voir les adresses, fax et numéros de téléphone page 32).

INSTRUCCIONES PARA LOS DOCTORES Y/O LAS ADMINISTRACIONES DE HOSPITALES

El titular de este Certificado de Seguro está cubierto de gastos médicos y de hospital.

El pago de gastos médicos se garantizará siempre que se cumplan las condiciones de este seguro y que ninguna de las exclusiones sean aplicables.

La cobertura corresponde a gastos a consecuencia de accidentes ocurridos al asegurado durante el periodo de seguro y/o a enfermedades imprevistas que comiencen durante ese periodo.

Le rogamos que pida al asegurado que rellene el Formulario de Indemnización y que usted lo firme.

La cobertura médica es para servicios prestados de conformidad con el artículo 19 de las condiciones generales del seguro.

Las facturas y el formulario de Indemnización pueden ser enviadas a la organización de su país de acogida (ver www.isis-insurance.com) o a la administración ISIS (ver pág. 32).

Le rogamos que indique en las facturas en que modo ha de efectuarse el pago.

Se excluyen gastos médicos a consecuencia de enfermedad venérea, sucesos atribuibles a los efectos del alcohol o las drogas, suicidio o intento de suicidio y exposición intencionada a peligros innecesarios.

Gastos médicos efectuados de forma necesaria como resultado de una enfermedad que existía antes del comienzo del seguro no están cubiertos si:

- el asegurado viaja para recibir tratamiento medico
- se esperaba que los gastos médicos habrían de ser incurridos durante el periodo de seguro cuando se emitió el mismo
- el asegurado ya estaba bajo tratamiento medico cuando se emitió el seguro y ese necesario continuarlo durante el periodo del seguro.

Le aconsejamos que se pongan en contacto con nosotros lo antes posible en caso de que los gastos sean elevados, con el fin de evitar malentendidos.

(nuestra dirección, fax y teléfono se encuentran en la pág 32).

HINWEISE FÜR BEHANDELNDEN ARZTE/ KRANKENHAUSVERWALTUNGEN

Dem Inhaber dieser ISIS-Versicherungspolice werden die Aufwendungen für Heilbehandlungskosten durch den Versicherer erstattet. Die Erstattung der Heilbehandlungskosten erfolgt, vorausgesetzt, dass die im Versicherungsschein genannten Bedingungen erfüllt sind und keine der genannten Einschränkungen zutreffend sind.

Die Deckung der Aufwendungen für Heilbehandlungskosten umfasst Unfallfolgen und unvorhersehbare Krankheiten während der Versicherungsdauer.

Die behandelnde Person/Institution und der Versicherte werden gebeten, die entsprechenden Angaben in der Indemnification-Form zu machen und diese zu unterschreiben.

Die Deckung von Krankenkosten gilt für Dienstleistungen gemäss der im Versicherungsschein genannten Bedingungen für die Auslandsreise-Krankenversicherung.

Rechnungen und Indemnification-Form können entweder - sofern vorhanden - bei einer ISIS-Partnerorganisation in Ihrem Gastland (Adressen: siehe www.isis-insurance.com) oder bei der Schadensabteilung der ISIS (Adresse: siehe Seite 32) eingereicht werden. Die Rechnungen sollten Angaben zum bevorzugten Zahlungsweg/zur Bankverbindung enthalten.

Nicht erstattet werden Heilbehandlungskosten als Folge von Geschlechtskrankheiten, sowie Ereignisse, die der Auswirkung von Alkohol- oder Drogenkonsum oder die einem Selbstmord(-versuch) oder die dem vorsätzlichen Aussetzen unnötiger Gefahren zuzuschreiben sind.

Nicht versichert sind Heilbehandlungskosten für bei Versicherungsabschluss bereits bestehende Krankheiten, wenn:

- die Heilbehandlung der alleinige Grund oder einer der Gründe für die Reise war;
- bei Abschluss der Versicherung zu erwarten war, dass die Heilbehandlungskosten während der Versicherungsperiode entstehen würden;
- der Versicherte schon bei Abschluss der Versicherung in Behandlung war und die Notwendigkeit der Weiterbehandlung während der Versicherungsperiode bekannt war.

In Zweifelsfällen empfiehlt es sich - insbesondere, wenn es sich nicht um Bagatellschäden handelt -, so schnell wie möglich Kontakt mit ISIS (Adresse, Telefon und Fax: siehe Seite 32) aufzunehmen.

BENEFITS AND AMOUNTS INSURED

On behalf of the holder of this ISIS insurance policy the issuing authority has issued an insurance for the period as mentioned on the certificate of registration, in so far as according to the corresponding premium columns the premium for the respective insurance is charged and paid.

Any amount payable by this insurance shall be in EUR (except for luggage claims and covered medical expenses during the one-off visit to the Home Country if so required by The Insured). The publication of amounts in different currencies in this insurance policy does not entitle The Insured to payment of these amounts.

Article 1 Table of Benefits (all amounts in euros)

Benefit	ISIS A	ISIS B	ISIS C
A. Medical and hospital expenses*			
- incurred in Holland	70,000	Cost price	Cost price
- in Europe during holidays	70,000	Cost price	Cost price
- in the home country during a one-off stay of maximum 31 days	70,000	Cost price	Cost price
Emergency dental expenses	125	150	225
Accidental dental expenses	225	350	450
Excess	100	25	nil
* In excess of an (other) existing policy/policies, compulsory social insurance, a subsidy arrangement or other contract			
B. Extra expenses			
Repatriation by air ambulance	Cost price	Cost price	Cost price
Transportation costs of the mortal remains	Cost price	Cost price	Cost price
Extra travelling expenses due to serious illness or injury of The Insured	4,500	10,000	15,000
Extra travelling expenses due to serious illness, injury or death of a close relative	4,500	10,000	15,000
Search and rescue expenses	4,500	10,000	15,000
Extra hotel expenses per day	25	75	100
Communication expenses	70	125	200
C. Accidents			
Accidental death	3,500	4,500	7,000
Permanent disablement	20,000	22,500	27,500
D. Personal liability	225,000	350,000	450,000

	ISIS A	ISIS B	ISIS C
E. Luggage			
Luggage during the journey from and to the home country	1,500	1,750	2,250
Luggage during the entire stay in the Netherlands and holidays in Europe (optional)	1,500	1,750	2,250
- foto-, film-, video-, image-, audio equipment, (game)computers, (electronic) notebooks, fur, suede, leather clothing, paintings and other works of art as well as valuables, which are not specified below in total	750	875	1,125
- jewellery in total	275	300	350
- watches in total	275	300	350
- glasses (excl. sunglasses)	275	300	350
- musical instruments	275	300	350
- luggage bought during the stay abroad	350	400	450
Excess	100	75	45

F. Holidays

Holidays with the host family in Europe	covered	covered	covered
Wintersport	covered	covered	covered

Conditions of Insurance (Model 000IN)

Article 2 Definitions

For simplicity key words such as The Insured and Home are used to explain the Cover. Please read these Definitions carefully to ensure that any exclusions and limitations are fully understood.

The following key words appear throughout the Policy conditions with a capital letter to remind You of their importance:

Insurer - Goudse Schadeverzekering N.V. Further mentioned as **ISIS/We/Our**. Goudse Schadeverzekering N.V. is registered as non-life insurer with the Autoriteit Financiële Markten (AFM). Goudse Schadeverzekering N.V. offers insurance and other financial products. Goudse Schadeverzekering N.V. is situated at:

Bouwmeesterplein 1, 2801 BX Gouda, the Netherlands

(Postal address: Postbus 9, 2800 MA Gouda, the Netherlands)

You/Your/The Insured - the person named on the certificate of registration with a maximum age of 65.

Assistance Company - our appointed Emergency Assistance Companies (see page 1 for address and telephone number).

Period of Insurance - the period which commences and ends on the dates stated on the certificate of registration.

Home/Home Country/Country of Origin - the country in which The Insured normally resides.

Host Family - the family in the Netherlands where the Insured is staying temporarily.

Temporary Residence - the address where the Insured stays while staying abroad. By Temporary Residence we understand a brick building, not a tent, motor home or any other movable property of that kind.

Valuable Articles - furs, watches and clocks, photographic-, film, video-, image-, audio equipment, cassettes, records, cd's, DVD's, minidisks, memory card, usb-card, electrical and electronic equipment, (game)computers, notebooks, electronic notebook, fur, suede, leather clothing and other animal skins and hides; silks, carpets, paintings and other works of art as well as valuables, which are not specified below:

jewellery including real pearls, precious stones and valuables of gold, silver and other precious metals; watches, including watch-straps and watch chains, clocks; musical instruments; binoculars, telescopes; (sports equipment.

Regular sports - (always covered without paying additional premium) athletics, ballooning, baseball, basketball, beach volleyball, cross country running, cycling, deep sea fishing, frisbee, golf, gymnastics, handball, hiking, horse riding (casual), ice skating, inline skating, mountaineering up to 2500 meters, paint ball, rollerblading, rowing, safari, skateboarding, soccer, squash, surfing, swimming, tennis, windsurfing, volleyball

Hazardous sports - (always covered without paying additional premium) american Football, archery, bamboo boat rafting, beach boarding, black water rafting, BMX riding, bungee jumping, canoeing, canopy (organized groups only), canyoning, caving, cross country skiing, cycle touring, dinghy sailing, dog sleighing, fencing, gaelic football, glacier crossing, glacier heliboarding, glacier heliskiing, go-karting, hang-gliding, helicopter/light aircraft (as passenger only), high diving (platform only), hockey, horse trekking, ice cricket, ice hockey, jet-skiing, kayaking, kite buggying, kite skiing, kite surfing, mopeds, motorcycle

touring, motorcycling (up to 125 cc), mountain boarding, mountain biking (cross country and enduro only)

parachuting, paragliding, paramotoring, parasailing (behind a boat only), powerboating (only as a passenger), river boarding, river kayaking, rugby, scuba diving (max. 40 meters), sky diving, snow blading (on piste only), snow boarding (on piste only), yachting in territorial waters, snow kiting, white water kayaking, white water rafting, mountaineering up to 6500 meters:

- hill/mountain walking incl. Via Ferrata simple trekking, glacier walking, all technical climbing with use of ropes incl. rock/ice/snow and free climbing, wintersports:

- any form of skiing incl. big foot and mono-skiing, snowboarding, langlaufen,

Dangerous sports - air travel other than fare paying passenger, base jumping, bobsleighing, bouldering, boxing, bridge to bridge jumping, cave diving, cliff diving, competitions, cresta run, crewing on vessels from one country to another, endurance test, free diving, free solo climbing, free style BMX, gliding, gorge swinging, horse jumping, horse riding competitions, ice caving, ice diving, lead ice climbing, luge, martial arts competition/training, micro lighting, motor sports/rallying, mountain biking categories (single speed, all mountain, downhill, dirt jumping, free ride, street/urban, trials, cyclo cross, off road), mountaineering expeditions, ostrich riding, professional sports, range shooting, rodeo, sand dune bugging (no roof) or 4WD (roof), self defence, shark cage diving, skeleton, ski acrobatics/stunting, stunt flying, target shooting, use of weapons, wind tunnelling, wreck diving, yachting out of territorial waters

Sum Insured - the amount stated in the table of benefits which is the maximum payable during the entire Period of Insurance, unless stated otherwise in the conditions of insurance;

Money - cash, bank or currency notes, cheques, travellers cheques, postal or money orders, petrol coupons, food-, holiday- and credit vouchers, and airport tax coupons;

Cover - the entitlement to indemnity under a Benefit in accordance with the Table of Benefits, Period of Insurance and any special requirements detailed on the certificate of registration, and for which the appropriate premium has been paid;

Close Relative - spouse, brother or sister, brother and sister in law, parent, grandparent, stepparent, spouse's parent, child, child's spouse. Spouse includes de facto spouse;

Doctor - an official registered medical practitioner;

Accident - any sudden, unexpected violence from the outside affecting the body of The Insured, directly causing a medically diagnosable physical injury.

Permanent disability - permanent complete or partial loss (of function) of any part or organ of The Insured's body, without taking account of The Insured's profession.

Unexpected and fortuitous even - unless expressly agreed otherwise by parties, this insurance meets the requirement of uncertainty as referred to in article 7:925 of the Dutch Civil Code if and insofar the damage suffered by the insured or a third party, with regard to which a claim for compensation is made against ISIS or an insured, is caused by an event of which it was unclear to parties at the time the insurance was taken out that it had caused damage to the insured or the third party or that damage would arise in the normal course of events.

Event - an uncertain incident or a series of uncertain incidents that are related and that share a common damage cause.

Initial premium - the premium due on the part of the policyholder with respect to the new insurance policy and/or an interim amendment of the insurance policy.

GENERAL CONDITIONS

Please read the conditions carefully as there is only coverage if they are fulfilled.

Article 3 Basis of Insurance.

All statements and declarations submitted to ISIS by the policyholder and the insured person(s) in the application form(s), bill(s) of health and examination report(s) form the basis of the insurance and are considered integral parts thereof.

Article 4 Effectiveness of Insurance

This policy shall only become effective if attached to a certificate of registration issued and validated by the issuing organisation. Only if the required premium has been paid, ISIS will pay or indemnify the person named in the certificate of registration (hereafter called The Insured) in accordance with the terms and limitations of each Benefit and subject to the conditions and exclusions of this policy.

Insuring benefits retrospectively is not possible. Also in case the insurance is renewed it is not possible to insure extra benefits. If an insurance has been renewed, then the Sums Insured as mentioned on the original (first) insurance policy, are used in case of a claim. The Sums Insured will only be compensated once during the Period of Insurance , including renewals, unless otherwise stated in the policy conditions.

Article 5 Validity of Insurance

This insurance is valid for travelling and stay in the Netherlands and during Insured's journey (with a maximum of two weeks) in Europe provided that the required premium has been paid before the startdate of the policy. It is required that the Insured has the intention to return to the home-country. This insurance is not valid in Insured's Country of Origin, except in the following cases:

- The commencement of the journey as dealt with in Article 6;
- A one-off visit as dealt with in Article 19.3.

Article 6 Period of Insurance

This insurance commences from the moment The Insured leaves his/her Home Country to start the journey and remains in force until The Insured has returned to his/her Home Country, at which time the coverage ceases, as long as the journey falls within the insured period as indicated in the Certificate of Registration. The dates of commencement and expiry of the insurance must correspond with your actual travelling dates.

ISIS will extend the Period of Insurance free of charge for up to 30 days if The Insured's return Home is delayed for reasons beyond Insured's control and he/she has bought a return ticket for a set date at the same time as the booking of the journey.

NOTE: The contract shall remain in force for a maximum period of one year from the effective date and is renewable for a maximum period of one year. The maximum Period of Insurance (insurance + renewal) shall be 24 months. If The Insured wishes to renew the original insurance (for a period not in excess of 24 months), the issuing of a new policy will only be accepted if this has been

notified in writing by The Insured to the travel agent at least one working day before the expiring date.

Article 7 Refund of premium

The insurance can only be cancelled when:

- The original (first) insurance was taken out for a period in excess of three months;
- The insured has returned home more than one month earlier than anticipated when cover was arranged;
- The insured has not and will not claim under any Benefit of this insurance policy.

In this case The Insured shall be entitled to a pro rata refund of premium for each full day of unexpired Cover. However, an amount of € 10,- for administration fees will be deducted.

In all other cases, no refund of premium will be paid once Cover has commenced under this insurance.

Article 8 General Exclusions applying to every Section of this Policy

This insurance does not cover:

1. Any consequence of war, invasion, act of foreign enemy, hostilities or war-like operations (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power;
2. Any atomic nuclear reaction regardless how and where the reaction originated;
3. Mental or nervous illness or anxiety;
4. Occurrences attributable to the effects of alcohol or drugs;
5. Suicide or attempted suicide and self inflicted injuries;
6. Involvement in wilful exposure or needless peril;
7. Involvement in any sport or pastime involving exceptional risk of Accident;
8. Venereal diseases, sexually transmissible conditions, Acquired Immune Deficiency Syndrome (AIDS);
9. Pregnancy or childbirth;
10. Abortion; except spontaneous and non-elective abortion;
11. Taking part in any Dangerous Sport activity;
12. Any breach of any prohibition or regulation of any government;
13. The practice of professional functions insofar as exceptional employee- and or business risks are involved, in consideration of the fact that ISIS will not use this exclusion, if the work was in connection with an internship or exchange in an organised context;
14. Also, no benefits are payable if:
 - a. A claim results from circumstances which reasonably could have been anticipated by The Insured or any other person at the date of issue of this policy;
 - b. There is any other insurance or fund covering the same loss, damage or any part thereof. In that case this insurance will not be liable for the risks paid or covered by such other funds or insurances.
15. Expenses which would have incurred in the normal course of the holiday/journey;
16. Anyone over 65 years of age;

17. In the event that the maximum Sums Insured have been utilised, then The Insured is responsible for the payment of any amount in excess of the maximum amount covered by the policy.
18. a. The first € 100 (ISIS A) and the first € 25 (ISIS B) of any compensation under Benefit A;
b. The first € 100 (ISIS A), the first € 75 (ISIS B) and the first € 45 (ISIS C) of any compensation under Benefit E;
Unless stated otherwise in the Policy wording.

Article 9 Obligations of The Insured

- a. In the case of the occurrence of a claimable incident pursuant to this insurance, The Insured is obliged to notify ISIS in writing to that effect within a period of 30 days after the incident with statement of all related particulars, as well as the policy number. In the case of the loss or theft of luggage, The Insured will be obliged to report this forthwith to the police at the location where the theft or loss occurred and to submit proof to that effect, as well as to take all reasonable measures to trace the lost or stolen goods or to have them traced, all under penalty of loss of rights. Moreover, in the case of damage during transport, the institutions responsible for the goods during the said transport, such as the personnel of the airline company, shipping company, bus company, etc., must be notified of the said damage. The Insured is furthermore obliged to transfer ownership of the stolen or lost goods to ISIS upon fulfilment of the compensation.
- b. In the case of sickness or an accident, The Insured is obliged to cooperate with regard to all measures required by ISIS aimed at a speedy recovery, as well as with regard to all medical examinations, alternatively, with regard to observation in an institution appointed by and for the account of ISIS.
- c. In the case of the death of The Insured due to an accident, the parties involved are obliged to:
 1. Notify ISIS forthwith to that effect by telegram or telephone, in any event soon enough to enable ISIS to conduct an investigation prior to the funeral or cremation;
 2. Submit an extract of the death certificate from the registry of births, deaths and marriages to ISIS;
 3. Provide a medical practitioner, to be appointed by ISIS, with the opportunity to conduct an investigation into the cause of death and to authorize ISIS to take all related measures to that end.
- d. Where additional travel and/or hotel expenses are incurred for medical reasons, as intended in Article 20.3 / 20.5, the necessity thereof must be substantiated by submission of a written statement to that effect from the treating foreign medical practitioner. ISIS must authorize this procedure in advance.
- e. In the case of instances of loss or damage subject to this insurance, The Insured will hand over all documents of proof and information to ISIS upon first request thereto and free of charge.
- f. The policy holder is obliged to:
 1. Provide all the necessary cooperation to assist ISIS in the settlement of the loss or damage, and to observe all related instructions;
 2. Refrain from reaching settlements, making payments or promises and, in general, refrain from doing anything that could conceivably harm or compromise the interests of ISIS;

3. Take all reasonable measures in the power of the policyholder or insured to prevent or reduce the extent of the loss or damage.

All rights to benefits will lapse where the policyholder or the person entitled to the benefits has failed to fulfil one or more of the aforementioned obligations, with the intent of misleading the insurance company, except where the misrepresentation does not justify the lapse of the applicable rights.

Artikel 10 Secondary Cover

If it should appear that the damage or expense covered by this insurance is also covered by (an)other policy/policies, compulsory social insurance, a subsidy arrangement, or another contract, of an older date or not, or would have been covered under it/them if this agreement had not existed, this insurance shall only run as a surplus on top of the Cover that has been given on the other policy/policies or would have been given if this policy had not existed.

This clause does not apply for the Benefit Accidents.

Article 11 Privacy Scheme

All personal particulars and related data provided by you will be processed by the Insurance Company for purposes of entering into and executing insurance agreements, as well as for managing customer relations arising therefrom. This is essential to enable us to properly perform our business operations, combat fraud and ensure compliance with all applicable legal obligations. All of the above-mentioned processes are subject to the 'Processing of Personal Data by the Insurance Business' (Verwerking Persoonsgegevens Financiële Instellingen) code of conduct. The latter code of conduct represents the rights and obligations of parties concerned with data processing.

The full text of the code of conduct is available for scrutiny upon request from the Informatiecentrum van het Verbond van Verzekeraars (Information Centre of the Dutch Association of Insurance Companies), Postbus 93450, 2509 AL Den Haag, or on the Internet at www.verzekeraars.nl.

Article 12 How to complain

We always try to provide a high standard of service, however, if You do have a complaint or an enquiry regarding this insurance, please address it to the complaint desk of ISIS:

Klachtencommissie ISIS
P.O. Box 9
2800 MA Gouda
The Netherlands

Or to the following institute:
Stichting Klachteninstituut Verzekeringen
Postbus 93560
2509 AN Den Haag
The Netherlands

Article 13 Claims handler

ISIS is responsible for the arrangement and determination of the claim. All documents regarding claims have to be submitted to:

Goudse Schadeverzekeringen N.V.
Attn. ISIS Administratie
Postbus 9, 2800 MA Gouda, the Netherlands
Bouwmeesterplein 1, 2801 BX Gouda, the Netherlands

Article 14 Language

Towards this agreement, applies the English language. If the English text differs from the Dutch, French, Spanish and/or German language, the English text will prevail.

Article 15 Applicable Law

This insurance is governed by Dutch law and is a legal contract between You and ISIS. In so far as the law does not prescribe differently in a coercive manner, any conflicts between the parties shall be submitted to the competent court in the District of The Hague.

Article 16 Subrogation

In the event of any payment under this policy, We will be subrogated to all Your rights of recovery therefore against any person or organisation and You will execute and deliver instruments and papers and do whatever else is necessary to secure such rights. You will do nothing after loss to prejudice such rights.

We will be entitled to the payment, reimbursement, and subrogation as provided in this section regardless of whether the total amount of Your recovery (or Your estate, parent or legal guardian) on account of the injury or illness is less than the actual loss suffered by You (or Your estate, parent or legal guardian). The proceeds of any judgment or settlement obtained by Us or by You (or Your estate, parent or legal guardian) on account of the injury or illness shall first be applied to satisfy Our claims, liens and other rights under this section.

Article 17 Salvage costs

Salvage costs are costs for measures taken by or for a policyholder or insured during the term of the insurance, which measures are reasonably required in order to avert immediate imminent danger of damage which – if the damage actually arises – (an insured would be liable for) is covered by the insurance, or in order to limit that damage. In this context, costs of measures are also taken to mean damage to goods used when taking said measures.

Sanctions in the case of failure to fulfil salvaging obligations

No rights can be derived from this insurance policy where the policyholder or the person entitled to the benefits has failed to take all reasonable measures to prevent or reduce the damage, as intended in Article 7:957 of the Dutch Civil Code and thereby harming the interests of the insurance company.

Article 18 Terrorism cover

In the situation where a terrorism risk is realised insurance cover is limited as a result of clauses terrorism cover with the NHT (Nederlandse Herverzekeringsmaatschappij voor terrorismeschaden).

The Insurer should be informed as soon as possible if there is a need to make a claim for payment or legal assistance, in any case within two years after the NHT has confirmed that this event or circumstance can be regarded as a realization of the terrorism risk. After this period has elapsed there will be no more entitlement to coverage.

The text from the Clauses sheet terrorism cover with the NHT (Nederlandse Herverzekeringsmaatschappij voor Terrorismeschaden N.V.) reads as follows:

Article 1 Definitions

In this clauses sheet and the provisions based thereon the following terms - in so far as not specifically otherwise stated – are understood to mean:

1.1 Terrorism

Violent acts and/or actions – conducted outside of the context of one of the six types of acts of war referred to in Article 64, paragraph 2 of the Insurance Business Supervision Act of 1993 – in the form of an attack or a series of attacks connected to one another in time and purpose resulting in injury and/or damage to a person's health, whether or not resulting in death, and/or resulting in damage to objects, or otherwise harming economic interests, in which context it is plausible that this attack or series of attacks – whether or not in any organisational connection – has or have been plotted and/or executed with the intention of realising certain political and/or religious and/or ideological objectives.

1.2 Malicious contamination

Disseminating- outside of the context of one of the six types of acts of war referred to in Article 64, paragraph 2 of the Insurance Business Supervision Act of 1993 – pathogenic organisms and/or substances which as a result of their (in)direct physical, biological, radioactive or chemical effect can result in injury and/or damage to a person or animal's health, whether or not resulting in death, and/or in damage to objects, or otherwise capable of harming economic interests, or having pathogenic organisms and/or substances as described above disseminated, in which context it is plausible that this dissemination – whether or not in any organisational correlation – has been plotted and/or executed with the intention of realising certain political and/or religious and/or ideological objectives.

1.3 Preventive measures

Measures carried out by government authorities and/or the insured and/or third parties to avert the imminent danger of terrorism and/or malicious contamination or – if this danger has already manifested itself – to limit the consequences thereof.

1.4 Nederlandse Herverzekeringsmaatschappij voor Terrorismeschaden N.V (NHT)

A reinsurance company established by the Association of Insurers (Verbond van Verzekeraars) in the Netherlands, in which context payment obligations on account of insurance contracts, which for insurers authorized in the Netherlands can directly or indirectly result from the realisation of the risks described in clause 1.1, 1.2 and 1.3, can be reinsured.

1.5 Insurance contracts

Non-life insurance contracts in so far as these, in accordance with the provisions of Article 1, paragraph 1 under o of the Insurance Business Supervision Act of 1993, refer to risks situated in the Netherlands.

Life insurance contracts in so far as concluded with a policyholder who has his/her usual residence in the Netherlands, or, if the policyholder is a legal entity, with the branch of the legal entity established in the Netherlands to which the insurance pertains.

Funeral expenses insurance in kind contracts in so far as concluded with a policyholder who has his/her usual residence in the Netherlands, or, if the policyholder is a legal entity, with the branch of the legal entity established in the Netherlands to which the insurance pertains.

1.6 Insurers authorised in the Netherlands

- Non-life, life and health insurance companies as referred to in Article 12 of the Insurance Business Supervision Act of 1993, and
- funeral expenses insurance in kind companies as referred to in Article 7 of the Funeral Insurance in Kind Supervision Act, authorised to conduct insurance activities in the Netherlands.

Article 2 Limits of the cover for the terrorism risk

2.1

If and in so far as, taking into account the definitions provided in clause 1.1, 1.2 and 1.3, and within the limits of the applicable policy conditions, there is cover for the consequences of an

event that is (directly or indirectly) related to:

- terrorism, malicious contamination or preventive measures,
- acts or actions in preparation to terrorism, malicious contamination or preventive measures, hereinafter jointly referred to as 'the terrorism risk', the payment obligation of the Insurer regarding any claim to damages and/or payment is limited to the amount of the payment the Insurer will receive regarding such claim under the reinsurance for the terrorism risk with the NHT, in the case of an insurance with capital accumulation increased by the amount of the capital accumulation already realised on account of the insurance in question. In case of life insurance the amount of the capital accumulation realised is set at the premium reserve to be maintained in accordance with the Insurance Business Supervision Act of 1993 regarding the insurance in question.

2.2

The NHT offers reinsurance cover for the claims referred to above up to a maximum amount of 1 billion Euros per calendar year. The above amount may be adjusted from year to year and applies to all the insurers associated with the NHT together. Any adjustments will be announced in three national daily newspapers.

2.3

Contrary to the provisions laid down in the previous paragraphs of this article, for insurance agreements referring to:

- damage to immovable property and/or the contents thereof;
- consequential damage resulting from damage to immovable property and/or the contents thereof, per policyholder and per insured location a maximum of 75 million Euros per year will be paid out under this agreement, for all the participating insurers as referred to in clause 1 together, irrespective of the number of policies issued.

For the application of this paragraph of this clause, insured location is understood to mean: all objects insured by the policyholder present at the address of the premises to which the insurance applies, as well as all objects insured by the policyholder outside the address of the premises to which the insurance applies the use and/or intended use of which are related to the business activities at the address of the premises to which the insurance applies. These will in any case be deemed to include all objects insured by the policyholder which are located at a distance of less than 50 metres from one another and of which at least one is located at the address of the premises to which the insurance applies.

For the application of this paragraph of this clause, with respect to legal entities and companies that are connected within a group, as referred to in Article 2:24b of the Dutch Civil Code, all group companies together will be deemed to be a policyholder, irrespective which group company or group companies belonging to the group took out the policy or policies.

Article 3 Distribution protocol NHT

3.1

With respect to reinsurance by the NHT the Protocol settlement claims (hereinafter referred to as the Protocol) is applicable. Based on the provisions laid down in the Protocol, the NHT is entitled, among other things, to postpone payment of the damages or the insured amount until the moment it is able to determine whether and to what extent it has sufficient financial means to fully pay for all the claims for which it provides cover as reinsurer. In so far as the NHT turns out not to have sufficient financial means, it is entitled to pay out a partial distribution to the Insurer in accordance with the provisions referred to above.

3.2

The NHT is authorised, taking into account provision 7 of the Protocol settlement claims, to decide whether an event in connection with which a claim to distribution is made, is to be deemed to be a result of the realisation of the terrorism risk. Such a decision taken by the NHT in accordance with the provision of the Protocol referred to above, is binding on the Insurer, policyholder, insured parties and the parties entitled to distribution.

3.3

Only after the NHT has informed the Insurer what amount, whether or not by way of advance payment, will be paid out to the Insurer regarding a claim, can the insured or the party entitled to the distribution referred to in clause 3.1, lay claim to the distribution against the Insurer.

3.4

The reinsurance cover with the NHT, in accordance with provision 17 of the Protocol, is effective only regarding claims to damages and/or distribution that are reported within two years after the

NHT has determined whether a certain event or circumstance is to be deemed a realisation of the terrorism risk in the sense of this clauses sheet.

Article 19 Benefit A

Article 19.1 Medical expenses

This benefit provides indemnity for medical expenses which are strictly necessary, and which are incurred during the Period of Insurance, as a result of The Insured sustaining a bodily injury or becoming ill during the Period of Insurance and which cannot be postponed until the return to The Insured's domicile, and which are not recoverable from any other source, including any hospital or medical benefit fund.

Medical emergency expenses are:

- a. all strictly necessary costs of emergency medical attendance of Doctors and/or surgeons, their prescriptions, X-ray examination and similar costs directly connected with the medical treatment;
- b. all reasonable costs of medical or surgical treatment in the public ward of a hospital for as long as attendance or treatment in a hospital is strictly necessary;
- c. the reasonable costs of an ambulance to convey The Insured to the nearest hospital should he/she be disabled to such an extent, that the use of public transport is impractical.

A claim under this benefit will only be valid if it is certified in writing by a registered physician.

Article 19.2 Dental expenses

We will pay up to the maximum Sum Insured as stated in the Table of Benefits for strictly necessary emergency dental treatment of natural teeth only for the immediate relief of pain and not occasioned by the previous deteriorated state of the teeth, gums or jaws.

In case of dental treatment of natural teeth necessary solely as a result of an Accident which also caused bodily injury necessitating medical treatment and not occasioned by the previous deteriorated state of the teeth, gums or jaws, We will pay up to the applicable Sum Insured.

Above indemnifications are payable during the Period of Insurance within 12 months after the date of the Accident. Crowned teeth, crowns, bridges, dentures etc. are not to be understood as natural teeth.

Article 19.3 Cover in the Home Country

This benefit also applies in the Home Country of The Insured for a maximum of 31 days under the following conditions:

- the original (first) insurance has been taken out for a period in excess of three months and is still valid during the visit;
- The Insured returns to the Host Country afterwards;
- only strictly necessary emergency medical expenses as a result of bodily injury or illness incurred during The Insured's stay in the Home Country are covered;
- if ISIS wishes, The Insured must supply the documents showing that before leaving for the visit to the Home Country, The Insured had taken measures to resume the stay abroad after the visit;
- if ISIS wishes The Insured must supply documents showing the date of arrival in the Country of Origin and the date of departure;
- during the one-off visit an excess of € 70 is deducted;

This insurance does not cover any treatment for mental or nervous illness or anxiety, or dental treatment in the Home Country.

Article 19.4 Special exclusions Benefit A

A. Not covered as medical expenses under this policy are:

1. Vaccinations;
2. Optical prescriptions;
3. Routine medical treatment and any routine check-ups;
4. Physiotherapy treatment, unless strictly necessary and prescribed by a Doctor;
5. Chiropractic, osteopath or acupuncture treatment;
6. Treatment in a private hospital if it is practical and medically advisable that treatment can be provided in a ward of a public hospital.
7. Pregnancy and childbirth.

B. A deductible of € 100,- per case applies for ISIS A. For ISIS B applies a deductible of € 25,- per case.

Please read the General and Special Exclusions carefully as they restrict the circumstances in which this benefit may be payable.

Article 19.5 Concurrence of medical costs

An essential condition for compensation is that the insured is entitled to medical insurance or participation in a medical scheme in the Home Country. With due consideration to the exceptions, the insurance exclusively applies to the aforementioned costs in as far as they are not covered by the aforementioned medical insurance or medical scheme, or in as far as they are not compensated by the medical insurance or medical scheme due to the existence of an excess amount or maximum compensation limit.

Article 20 Benefit B - Extra Expenses

Article 20.1 Repatriation by air ambulance

If The Insured is hospitalised during the Period of Insurance, ISIS will pay in connection with further treatment in a hospital in the country to be determined by ISIS, the costs of the necessary provision of an air ambulance or similar service including the fees of a nurse and/or physician to accompany The Insured on his/her journey, provided that:

- the repatriation cannot take place by other means of transport due to the state of health of The Insured;
- the repatriation takes place in order to save the life of The Insured or to prevent and/or diminish the expected permanent disablement;
- the prior written approval of ISIS is obtained.

If The Insured refuses such a repatriation this could result in an immediate cancellation of Cover.

When the service of an air ambulance is required and the costs have been compensated, The Insured is no longer entitled to any compensation under Benefit B - Extra Travelling Expenses and for Extra Hotel Expenses of this insurance.

An air ambulance is a special chartered plane (private), fully equipped with medical instruments and with professional medical assistance. If somebody will be transported by a scheduled or chartered flight (normal plane) such as a stretcher-case, then Benefit B (article 20.3) will be applicable.

Article 20.2 Transportation costs of the mortal remains

Under transportation costs will be understood the costs of taking the mortal remains of The Insured to his/her former domicile in case of death during the Period of Insurance. Or we will pay reasonable charges in the event of The Insured's death during the Period of Insurance for local burial or cremation up to a limit of € 2.250,- unless this is to take place in the home country or the country of the nationality of The Insured.

Indemnification under this benefit is to be paid to the legal representative(s) of The Insured as soon as the claim is found to be correct.

Article 20.3 Extra travelling expenses

1. Under Extra Travelling Expenses will be understood:
Strictly necessary additional second class train, boat or air fares or equivalent arrangements, which must be made in all reasonableness as a consequence of unexpected circumstances relating to a health condition as specified under sub. 2(a), (b) and (c), arising during the Period of Insurance and after deducting the savings, restitution etc. (that is, if a refund of the unused portion of the original booking is applicable, then this refund amount will be deducted from the amount payable by this benefit).
2. Indemnification under this benefit is to be paid in case of:
 - a. The Insured's return to the Home Country, if he/she has to return before completion of his/her trip as a consequence of the death or illness of (or Accident to) his/her Close Relative which results in their life being in danger;
 - b. The Insured's return to the Home Country, if medical opinion holds it

necessary for him/her to return at an earlier or later date than intended as a consequence of his/her illness or Accident, and including the travelling expenses and fees for an accompanying Doctor/nurse, if it is necessary and authorised by a qualified medical Doctor, for him/her to be accompanied on the trip. The necessity of returning must be evidenced in writing by obtaining, prior to his/her return, written confirmation from a medical Doctor.

- c. travel expenses for one of The Insured's Close Relatives, including hotel expenses for that person, if medical opinion holds it necessary for The Insured to be visited as a consequence of him/her suffering an Accident or illness which constitutes a danger to his/her life.
3. In the event of The Insured not holding a ticket for the return journey, indemnification under this benefit as mentioned under 2(a) and 2(b) is restricted to 50% of the travel cost of the journey to the country where the certificate was issued.

Article 20.4 Search and rescue expenses

These are the necessary costs of search and/or rescue operations to be made on request of official authorities (police on the spot e.g.) for the tracing and/or rescue of a missing insured person who is involved in an Accident, up to the amount insured, provided that approval for this operation has been obtained from ISIS. However, if more than one ISIS policyholder is missing, then the maximum amount payable shall be limited to the amount insured under Benefit B. However, a statement from official authorities on the spot, proving the necessity of this search and/or rescue operation must be produced for ISIS; the absence of such a statement will forfeit all rights to this Benefit.

Article 20.5 Extra hotel expenses

Hotel expenses are:

- a. strictly necessary hotel expenses for up to 15 days which must be made in all reasonableness as a consequence of unexpected circumstances, arising during the insurance period and after deducting 10% for cost of living;
- b. strictly necessary hotel expenses for up to 15 days made after the expiry date of the policy if Insured is unable to travel because Insured has suffered a bodily injury or illness during the period of insurance. The necessity on medical grounds must be confirmed by the physician who recommends Insured's stay in a hotel;
- c. strictly necessary hotel expenses for up to 3 days if scheduled public transport has been cancelled as a result of riot, civil commotion or strikes, which were not expected at the time of effecting this policy;
- d. strictly necessary hotel expenses for up to 15 days incurred by one relative visiting Insured, or incurred by one travelling companion who remains with insured, necessitated because Insured has suffered a bodily injury or illness which renders Insured severely incapacitated. The necessity on medical grounds must be confirmed in writing by the registered physician.

Article 20.6 Communication expenses

If The Insured has a right to a benefit under this insurance, the necessary telegram-, telephone-, fax- and email expenses following an insured event are compensated up to the maximum amount as mentioned in the Table of Benefits. If these expenses are made to contact ISIS Assistance, then they shall also be paid in excess of the maximum.

BENEFIT C – Accidental Death and permanent Disablement

Article 21 Accidental death

Article 21.1 Definition

In addition to what is mentioned in Article 2. Definitions, an accident is also:

- acute poisoning as a result of the sudden and involuntary exposure to gasses, liquids or solid substances other than poisoning by medicines or exposure to allergens;
- infection by disease germs or an allergic reaction, if the infection or reaction is a direct result of inadvertently falling into water or into any other substance, or a result of attempting to save a person, animal or goods;
- unintentionally and suddenly absorbing substances or objects into the alimentary canal, the bronchia, the eyes or auditory canals, causing internal damage, with the exception of disease germs or allergens;
- spraining, dislocation and tearing of muscular and ligament tissue, provided that these injuries occurred suddenly and their nature and location are medically determinable;
- suffocation, drowning, freezing, sunstroke, heat-seizure;
- exhaustion, starvation, dehydration and sun-burn as a result of unforeseen circumstances;
- wound infection or blood-poisoning as a result of exposure to disease germs as a result of a bodily injury caused by a covered Accident;
- complications or worsening of an accidental bodily injury as a direct result of first aid or necessary medical treatment as a result of an Accident.

Article 21.2

This benefit is payable in the event of The Insured's death where it is caused solely and directly by injuries suffered in an Accident and results directly and independently of any other cause in death within 12 calendar months of the date of the Accident. If a benefit for permanent disablement (see next page) is paid for the same Accident, this is deducted from the benefit due for death. Indemnification of this benefit will be paid to The Insured's beneficiary as soon as the claim is found to be correct. Death will not be presumed solely because of the disappearance of The Insured.

Article 22 Permanent disablement

Article 22.1

This benefit pays a benefit to the beneficiary in case of Insured's permanent disablement as a result of an Accident. In case of The Insured's permanent disability as a direct and exclusive result of an Accident, the benefit is determined as a percentage of the Sum Insured for permanent disablement. If The Insured dies before determination of the permanent disablement, and the death is not a result of the Accident, then the right to the benefit remains. The benefit is

determined based on the expected definite degree of disablement based on the medical reports, if The Insured had not died.

Article 22.2 Determination of the degree of permanent disablement

a. Manner of determining the permanent disablement.

The degree of permanent disablement will be determined by way of medical examination. The physician will be asked:

- 1. in case of Article 22.3 4-1 sub a:
the percentage (functional-) loss of a certain part of the body or organ.
- 2. in case of Article 22.3 4-1 sub c:
the percentage (functional-) loss of the body in whole.

The determination of the percentage (functional-) loss is based on objective standards, corresponding with the last version of the "Guides to the Evaluation of Permanent Impairment" of the American Medical Association (A.M.A.) (Disablement is defined as impairment in these guides).

b. Influence of artificial and orthotic devices.

The degree of permanent disablement will be determined based on the (functional-) loss, without taking into account externally placed artificial and orthotic devices. If internal artificial and orthotic devices have been fitted, the resulting lesser extent of (functional-) loss is taken into account.

c. Term for determination of permanent disablement.

The degree of permanent disablement is determined as soon as there is an unchanged situation, however, in any case as soon as possible after the date of the Accident, unless The Insured and ISIS have explicitly agreed a term. In such a case ISIS can help The Insured by providing an advance payment.

Article 22.3 Determination of the benefit in case of permanent disablement.

4-1. Determination of the indemnity percentage

From the percentage (functional-) loss as determined by the physician, an indemnity percentage of the Sum Insured is determined for permanent disablement, as follows:

a. For permanent (functional-) loss of:

visual power of both eyes	100%
visual power of one eye	30%
but if ISIS paid a benefit for the loss of visual power of the other eye	70%
auditive power of both ears	60%
auditive power of one ears	25%
but if ISIS has paid a benefit for the loss of auditive power of the other ear	35%
an arm	65%
a forearm	60%
a hand	55%
a thumb	25%
an index finger	15%
a middle finger	10%
a ring finger	5%

a little finger	5%
a leg	60%
a lower extremity below knee level	55%
a foot	40%
a big toe another toe	3%
the spleen	5%
the taste and/or sense of smell	6%

- a. where partial permanent (functional-) loss arises from one or more of the abovementioned parts of the body or organs, a proportionate part is indemnified.
- b. if there has been a total (functional-) loss of one or more fingers then the aggregate payment cannot exceed that for the total loss of a whole hand.
- c. in all other cases an indemnity percentage is determined by the degree of permanent disability, that the injury causes for the body in total.

4-2. Cumulation of benefits: On account of one or more accidents affecting The Insured, during the term of this insurance, the total sum of all benefits will not exceed the Sum Insured for permanent disablement.

4-3. Interest: if one year after the Accident has occurred the degree of permanent disablement has not been determined, ISIS will pay an interest over the payable sum of 5% on an annual basis as of the 366th day after the Accident. The interest will be paid together with the benefit.

Article 22.4 Influence of existing disablement or sickly condition

If the consequences of an Accident have been increased due to Insured's illness, defectiveness or an abnormal physical- or mental state of condition, for determination of the benefit, the consequences of the Accident will be taken into account which would have occurred had The Insured been able-bodied and healthy.

However, the limitation under Article 22.5-1 does not apply if the existing illness, defectiveness or abnormal physical- or mental state of condition of The Insured is a consequence of an earlier Accident, for which ISIS has already, or will pay a benefit under this policy.

Insofar an existing sickly condition has been aggravated by an Accident, no benefit will be paid by ISIS.

If a (functional-) loss of part of the body or an organ already existed before an Accident, then the benefit for permanent disablement will be reduced proportionally.

Article 23 Special Exclusions Benefit C

ISIS is not obliged to indemnify on account of:

- a. accidents as a consequence of a risky under-taking in which The Insured has recklessly endangered his/her life or body, unless this risky undertaking was reasonably necessary for legitimate self defence or attempts to save one-self, others, animals and goods.
- b. accidents which arise as a consequence of a sickly condition or as a consequence of bodily or phsyic abnormalities of an Insured, unless these

circumstances are a result of an Accident for which ISIS was obliged to pay indemnification under this insurance.

- c. psychic affections, as a result of any cause, unless medically determinable as a direct result of brain damage caused by the Accident.
- d. hernia inguinalis (rupture), lumbago, ruptured intervertebral disk (hernia nuclei pulposi), tendovaginitis crepitans, muscle spraining, periarthritis humeroscapularis, tennis-elbow (epicondylitis lateralis), or golfer's-arm (epicondylitis medialis).
- e. the consequences of medical treatment, which The Insured has undergone, without there being any link with an Accident covered under the policy making this treatment necessary.
- f. accidents to The Insured as driver of a motorcycle with a cylinder content of 50 cc or more.

Article 24 Benefit D - Personal Liability

We will pay any amount which You become legally liable to pay including costs and expenses incurred with Our consent in defence of a claim as damages for:

- 1. bodily injury by Accident or disease;
- 2. damage to property;

happening during the Period of Insurance and arising from Your private holiday pursuits.

We will also pay legal costs and expenses recoverable by any claimant and all costs and expenses agreed by Us in writing. Our liability shall not exceed the Sum Insured in respect of any or all occurrences of a series resulting from one original cause.

In the event of Your death, Cover will apply to Your personal legal representatives as if they were You. If You receive any communication from any person in connection with any event which may result in a claim under this Section You must pass this to Us without acknowledging the communication.

NO ADMISSION OF LIABILITY, OFFER, PROMISE OF PAYMENT, OR PAYMENT MUST BE MADE BY YOU, WITHOUT OUR WRITTEN CONSENT.

Article 24.1 Special Exclusions Personal Liability (Benefit D)

This benefit does not cover liability arising out of or in any way connected with:

- a. any punitive, exemplary, compensative or aggravated damage or any fine or penalty;
- b. horse drawn, motorized or mechanically propelled vehicles, caravans, trailers, trailer tents, aircraft or watercraft;
- c. death, bodily injury or illness of a person who is Insured's relative, Insured's travelling companion, a member of Insured's (au pair) household, or who is Insured's employee or damage to their property;
- d. damage to property that is in Insured's custody or control;
- e. liability arising from the ownership, use or occupation of land, buildings, motor vehicles, aircraft or watercraft;
- f. liability arising from Insured's occupation (for example as an au pair), business or Insured's professional advice, detachment, or practical work associated with study;
- g. liability arising from Insured's entering into a contract;

- h. any action not brought under the jurisdiction of Dutch Courts or Courts of the country where the incident giving rise to the claim occurred;
- i. wilful acts:
 - liability of an Insured for damage caused by and/or arising from deliberate, unlawful acts perpetrated against other persons and property or due to negligence;
 - liability of an Insured, being a member of a group, for damage caused by and/or arising from deliberate, unlawful acts perpetrated against other persons and property or negligence by one or more of the persons belonging to the group, including where the insured did not personally commit the intended act or negligence.

The intentional character of the said unlawful act or negligence will apply undiminished where the actions of the insured, or, in the case of the insured belonging to a group, one or more persons belonging to the group, were influenced by alcohol or other substances such that the said person(s) could not be deemed capable of exercising sound judgement.
- j. if Insured is mountaineering or rock climbing, death or bodily injury to any person accompanying Insured;
- k. liability for damage caused by animals or defective objects held or owned by Insured;
- l. liability of Insured for damage caused by children;
- m. sexual conduct:
 - liability of an Insured for damage caused by and/or arising from his/her sexual or sexually tinted conduct of any nature whatsoever;
 - liability of an Insured, being a member of a group, for damage caused by and/or arising from sexual or sexually tinted conduct of any nature whatsoever by one or more of the persons belonging to the group, including where the Insured did not behave as such.
- n. weapons:
 - liability caused due to possession and/or use of weapons, as intended in the Weapons and Ammunition Act, for which the insured does not possess a license.

Furthermore, ISIS will not indemnify Insured:

- If Insured makes an admission of liability;
- If Insured makes an offer to the aggrieved party/person;
- If Insured does not immediately notify ISIS of any communication from or on behalf of the other person;
- If Insured or defends any legal action without ISIS's approval, and cooperates in any defence.

To make a claim Insured must send the other person's communication to the ISIS office.

ISIS is entitled to compensate the injured directly and to negotiate a settlement with them. Claims for compensation for personal injury by injured parties will be treated and settled with due consideration to the right of action.

Article 25 Benefit E – Luggage

Article 25.1 Luggage during the journey

- a. ISIS will pay for theft, loss or damage to personal effects of The Insured during the journey from the Home Country to the Netherlands up to a maximum of 72 hours, and during the return journey from the Netherlands to the Home

Country up to a maximum of 72 hours.

- b. the luggage is also covered during the journey there and back for a one-off visit to the Home Country and during the journey there and back for a holiday in Europe within the Period of Insurance, and for a maximum of 72 hours.

Article 25.2 Luggage during the entire Period of Insurance

Only if insured has selected the additional luggage Cover and the extra premium has been paid, then Benefit E will be applicable during the whole period of insurance, including holidays in Europe.

Article 25.3 Amount payable

- a. ISIS compensates all claims for damage to luggage and/or personal property taken along for personal use on travel due to any externally generated disasters, including loss, theft and damage during the insured period.
- b. The following is included under luggage and personal property, up to the amounts indicated in the coverage overview:
 - Valuable articles (see definitions);
 - Travel documents, including travel tickets for which no duplicates can be issued;
- c. The insurance also includes compensation for the cost of obtaining a police report or proof of submission of a police statement up to the maximum insured amount of Benefit E - Luggage. The Insured is also bound to transfer his/her rights of ownership to all lost and stolen goods to ISIS in return for receipt of the compensated amount.
- d. This benefit does not cover the first € 100,- (ISIS A), € 75,- (ISIS B) or € 45,- (ISIS C) of any claim.

ISIS is not a replacement insurance (new for old). Any amount paid is based on the actual purchase price, with a depreciation for use and up to the maximum Sum Insured as stated in the Table of Benefits. This also applies to duty free purchases. The compensation for all goods will under no circumstances exceed the original purchase price.

If a lost or missing object is recovered within 3 months from the date on which the amount of the loss has been paid, You are obliged to buy this object back from ISIS for a price that is equivalent to the amount of loss, without prejudice to his or her right to indemnification if the object is damaged. Upon receipt of the damages You will transfer Your right to the stolen, lost or missing object to ISIS.

This policy does not cover failure by The Insured to take all ordinary and reasonable precautions for the safety of the baggage, clothing and personal effects. For the purpose of this policy, such action shall be deemed not to be ordinary and reasonable precautions and would therefore result in denial of claim(s) under this benefit.

In order to claim for damaged items, these must be brought back and be available for inspection if so required.

Article 25.4 Special Exclusions Luggage (Benefit E)

The following exclusions apply to this benefit:

1. Wear and tear, depreciation, moth, vermin, mechanical or electrical breakdown, any process of cleaning or restoration or alteration, atmospheric or climatic conditions or any gradually operating cause;
2. Breaking of china, pottery, glass or other brittle articles, other than photographic and telescopic lenses;
3. Any process of cleaning, dying, repair, alteration, or restoration;
4. Any item confiscated or detained by customs or similar authorities;
5. Breakage of skins and strings in respect of musical instruments;
6. Merchandise, sample collections, post stamps, coins, (similar and related) collections, photographic and slide collections, demonstration materials;
7. Tools, motor vehicles and their accessories, aircraft, boats, vehicles, fold-up trailers, caravans, bicycles, cycles, surfboards, under water sports equipment, watercraft as well as all related accessories, parts and components;
8. Contact or corneal lenses, sunglasses, hearing aids, dentures, bridgework and artificial limbs;
9. Any property used in connection with any business, profession or trade;
10. Medical instruments;
11. (Fire)arms;
12. Other damage than damage to the goods as such (consequential loss);
13. Animals;
14. Defacement, scratches, dents, etc. to suitcases, where the suitcases are still capable of being used for the intended purposes;
15. Cash, treasury notes, banknotes and stamps, securities for money, or goods of any kind (including traveler cheques);
16. Mobile telephones and accessories;
17. Failure by the Insured to take ordinary and reasonable precautions for the safety of his/her baggage, clothing and personal effects. (see Article 25.5 Normal Care)
18. Theft of luggage when left unattended, other than when locked in secured premises (safe deposit box in hotels, etc.) or locked out of sight, in the boot of a motor vehicle, but only during the hours of daylight. Except that Valuable Articles are not covered, at any time, when left unattended in a motor vehicle, whether in a locked boot or not. (see Article 25.5 Normal Care)
19. The following actions shall be deemed for the purpose of this policy to not be ordinary and reasonable precautions, and therefore result in denial of claim(s) under this section:
 1. Theft of Valuable personal belongings from tents and/or caravans are also not covered when these are left unattended;
 2. Any unaccompanied luggage.
20. Losses resulting from currency fluctuations;

WARNING: Leaving Your personal belongings unattended and out of sight in public places encourages theft, and therefore such situations are not covered by the policy.

Article 25.5 Normal Care

The insured is obliged to treat his/her luggage with all due care – especially where it contains valuable goods and valuable documents – alternatively the insured is obliged to utilize the safest possible storage space to prevent theft, loss or damage to the greatest extent possible. Normal care will be deemed absent, among others, in the following instances:

- In the case of travel by motor vehicle:
 1. Where the insured leaves valuable articles and documents in the motor vehicle; which said motor vehicles include campers, trucks and caravans, etc.
 2. Where other luggage is not kept in:
 - a. a separate, sealed trunk inside a passenger vehicle;
 - b. a storage space that is properly covered with a roller cover, hat shelf or other comparable proper provision in a passenger vehicle with a third or fifth door, including station wagons;
 - c. the interior of a camper vehicle, delivery truck/van or caravan, whereby the goods are not visible from the outside due to the use of properly fitted provisions;
 - d. a properly fitted and sealed luggage compartment or car trunk.
 3. Where the insured fails to take other luggage, packed into suitcases and bags, into the accommodation during overnight stays.
- During transportation by a transport company:
 4. Where the insured ships valuable articles, documents, fragile objects, cash and medicines as hold luggage during air, train, bus or sea travel.
- During a stay at a holiday resort:
 5. Where the insured leaves valuable papers, valuable articles and other luggage unsupervised in a space that is not properly sealed off.

In all of the above-mentioned situations the insured will not be entitled to compensation where he/she failed to take all the necessary precautionary measures that could reasonably be expected of him/her to prevent and/or limit the loss and/or damage. Safer measures could include storage of the valuable articles and valuable documents in a security vault.

Article 26 Sports

This insurance covers The Insured up to the maximum Sum Insured for:

- a. any Accident or illness which is related to partaking in Regular and Hazardous Sport activities (see definitions). Special and General Exclusions are applicable.
- b. any theft, loss of or accidental damage to sports equipment except whilst in use, used for partaking in Hazardous Sport activities (see definitions). Special and General Exclusions are applicable.

Benefit F Holidays

Article 27

Cover under all benefits also applies during:

1. Holidays, both with and without the host family;
2. Winter sport holidays.

General and Special conditions apply to this benefit.

Article 28 Special Exclusions

Benefits A + B:

Cover does not apply for occurrences arising from or connected with expenses mentioned under Benefit A or B and which are a result of pregnancy, childbirth, abortion and any pre-existing physical defect, infirmity, sickness, disease or affliction:

- a. the existence of the condition was known at the time of effecting the insurance;
- b. it was to be expected at the time of effecting the insurance that the medical expenses must be incurred during the Period of Insurance;
- c. The Insured was already under medical treatment at the time of effecting the insurance and it is necessary to continue with the treatment during the Period of Insurance;
- d. The Insured travels against the advice of a Doctor;
- e. The Insured travels to obtain medical treatment;
- f. The Insured undergoes, or is on a waiting list for a course of medical treatment;
- g. The Insured has received a terminal prognosis;
- h. a claim relates to a medical condition for which insured has received treatment in the 12 months prior to effecting the policy.
- i. There is no right to compensation of investigation costs if the costs have been made outside the Home Country in a country of the nationality of The Insured or in the Home Country if The Insured does not have the nationality of the Home Country.

INSTRUCTIONS IN THE EVENT OF CLAIMS

If You have to claim under Your policy please read the following instructions carefully. Please quote policy number in all correspondence. A separate record of this number should be kept in case the certificate is lost.

Medical expenses

All issuing authorities mentioned on www.isis-insurance.com (Payment on the Spot) are allowed to pay claims for medical expenses immediately and directly to You or to the person to whom You are responsible for payment for the treatment (On the Spot). But, when further investigations are deemed necessary, the claim cannot be settled prior to consultation with Our (insurers) medical advisers.

1. Please fill in and sign an indemnification form and ask the Doctor or chemist as appropriate to sign it also.
2. Ask the authority to whom You are responsible for payment to send this form together with his detailed bill to the address in the appropriate country mentioned on www.isis-insurance.com.
3. If alternatively You have paid for any treatment yourself, send a similarly completed indemnification form together with the received bills to the same address or, if You prefer, to the organisation who has issued the certificate. Please also attach a copy of the certificate of registration.

N.B. No payment can be made without the original indemnification form duly filled in and signed and accompanied by detailed original bills.

Please confirm the name and address of the person to whom payment should be made.

If, however, no issuing organisation is present in the country where the medical expenses have been incurred, the accounts can be sent directly to ISIS Administration.

Personal liability

In the event of a claim under this benefit, do not admit liability. Ask for the claim against You to be put in writing. Where applicable, provide certified translations of medical or loss or damage reports. Claims under these benefits must always be submitted to ISIS Administration.

Luggage

All claims for luggage have to be submitted to ISIS Administration.

1. Please fill in and sign the indemnification form.
2. Give notice of the theft or loss to the police or other authority within 24 hours and obtain a copy of their report or their official stamp on the indemnification form.
3. Enclose all original bills or notes available.

Extra travelling expenses

All claims for extra travelling expenses have to be submitted to ISIS Administration.

Forward:

1. A letter, in which You describe the incident in detail;
2. The Doctors certificate, supporting the reason(s) for Your earlier or later return date back to the country where the certificate was issued;
3. Not used tickets;
4. Passenger's coupons of the tickets purchased for the return trip.

In case of death

Claims under these sections must always be submitted immediately to ISIS Administration.

The following documents have to be submitted:

- a) Police report;
- b) Coroner's report;
- c) Death certificate;
- d) Legal statement, regarding the legal heirs of the deceased.

CONTACT DETAILS ISIS ADMINISTRATION

ISIS Administration

P.O. Box 9, 2800 MA Gouda (the Netherlands)

Bouwmeesterplein 1, 2801 BX Gouda (the Netherlands)

Telephone : ** 31 (0) 182 544 903

Fax no. : ** 31 (0) 182 544 337

IMPORTANT:

In the event that the insured must submit a claim under this insurance, the insurer must be notified in writing as soon as possible, but no later than 30 days after the date of the incident.

INDEMNIFICATION FORM MEDICAL EXPENSES

ISIS-CERTIFICATE

This side to be filled in by insured.

IMPORTANT!

Claims for medical expenses can only be dealt with if the indemnification form is filled in completely and if it is accompanied by original bills.

Name

.....

Address in country of origin

.....

...../...../.....

Date on which illness started or accident took place

Kind of illness and/or accident

.....

Temporary address abroad

.....

Period of insurance

...../...../.....

from

to

...../...../.....

Period of travel

...../...../.....

from

to

...../...../.....

Date of birth

...../...../.....

Type of cover

Signature of the insured

INDEMNIFICATION FORM MEDICAL EXPENSES

ISIS-CERTIFICATE

This side to be filled in by insured.

IMPORTANT!

Claims for medical expenses can only be dealt with if the indemnification form is filled in completely and if it is accompanied by original bills.

Name

.....

Address in country of origin

.....

Date on which illness started or accident took place

Kind of illness and/or accident

.....

Temporary address abroad

.....

Period of insurance

from

to

Period of travel

from

to

Date of birth

Type of cover

Signature of the insured

INDEMNIFICATION FORM LUGGAGE

ISIS-CERTIFICATE

IMPORTANT!

In case of theft, loss or damage official proofs or documents signed by police or other official authority MUST BE enclosed without which no benefits can be obtained.

Name

Temporary address abroad

Date of loss or damage

...../...../.....

Period of insurance

from

...../...../.....

to

...../...../.....

**Which official authority or
Police office did you inform?**

Period of travel

from

...../...../.....

to

...../...../.....

Type of cover

Stamp of official authority which you notified
(police etc.) Must be obtained:

Date of birth

...../...../.....

Dekkingsoverzicht van de ISIS Incoming insurance

1. In het onderstaande vindt u een Nederlandse samenvatting van de polisvoorwaarden van de ISIS Incoming insurance. Aan deze samenvatting kunnen geen rechten worden ontleend. Voor de van toepassing zijnde polisvoorwaarden verwijzen wij naar de voorgaande Engelse polisvoorwaarden.
2. Deze verzekering is uitsluitend geldig in combinatie met een daaraan vastgehecht bewijs van inschrijving ("certificate of registration"). Vergoeding van schade onder alle rubrieken geschiedt uitsluitend indien bij het aangaan van deze verzekering deze rubrieken zijn meeverzekerd en de hiervoor verschuldigde premie is betaald en binnen de voorwaarden en beperkingen van iedere rubriek en de algemene voorwaarden en uitsluitingen van deze verzekering. Bijverzekeren van rubrieken achteraf is niet mogelijk.
3. Deze verzekering is van kracht tijdens de reis en het verblijf van verzekerde in Nederland en zijn of haar korte vakanties in Europa. De verzekering is niet geldig in het land van herkomst van verzekerde behalve:
 - bij aanvang van de reis naar Nederland;
 - bij een eenmalig bezoek als omschreven in de polisvoorwaarden.
4. Deze verzekering is van kracht binnen de periode zoals aangegeven op het bewijs van inschrijving. Het risico neemt een aanvang op het moment dat verzekerde het woonadres of de verblijfplaats in het land van herkomst heeft verlaten en eindigt bij terugkeer in dat land. De maximum verzekerde periode is 24 maanden (inclusief eventuele verlengingen).
5. **Geneeskundige kosten:**
ISIS vergoedt tot het maximum verzekerd bedrag, zoals vermeld in het dekkingsoverzicht, de kosten van de hieronder genoemde spoedeisende geneeskundige kosten die strikt noodzakelijk zijn gemaakt tijdens de verzekeringsperiode en uitsluitend wegens ongeval of ziekte ontstaan tijdens de verzekeringsperiode en die niet kunnen worden uitgesteld tot de terugkomst op het woonadres of in de verblijfplaats van verzekerde. Een schade dient bevestigd te worden door een officieel geregistreerd arts. Er geldt een eigen risico van € 100,- voor ISIS A en een eigen risico van € 25,- voor ISIS B.
6. Onder geneeskundige kosten worden verstaan:
 - de strikt noodzakelijke kosten van spoedeisende medische behandeling door officieel geregistreerde artsen en/of chirurgen, de door hen voorgeschreven genees- en verbandmiddelen, röntgenonderzoek en gelijksoortige kosten, voorzover deze direct verband houden met de medische behandeling.
 - alle redelijke kosten voor medische en chirurgische behandeling in de publieke afdeling van een ziekenhuis voorzover behandeling in een ziekenhuis strikt noodzakelijk is;
 - de redelijke kosten voor een ambulance om de verzekerde naar het dichtstbijzijnde ziekenhuis te transporteren ingeval deze niet in staat is gebruik te maken van een andere vorm van vervoer.
7. Deze verzekering is met betrekking tot de genoemde spoedeisende strikt noodzakelijke geneeskundige kosten naar aanleiding van ziekte of ongeval eveneens van kracht binnen het land van herkomst voor een periode van maximaal 31 dagen onder voorwaarde dat :
 - de verzekering bij de eerste aanvraag werd afgesloten voor een periode van ten minste 3 maanden of langer en nog steeds geldig is op het moment van het bezoek aan het thuisland;

- deze dekking uitsluitend van kracht is voor een eenmalig tussentijds bezoek aan het land van herkomst en voorzover verzekerde daarna naar Nederland terugkeert;
 - indien ISIS dit verlangt, schriftelijke documentatie aan ISIS moet worden overgelegd waaruit blijkt dat de verzekerde, alvorens de reis vanuit Nederland aan te vangen, maatregelen heeft getroffen om na afloop van bovenbedoeld bezoek aan het land van herkomst het verblijf in Nederland te hervatten;
 - indien ISIS dit verlangt, schriftelijke documentatie aan ISIS moet worden overgelegd waaruit de datum van aankomst in het land van herkomst alsmede de vertrekdatum vanuit het Nederland t.b.v. bovenbedoeld bezoek moeten blijken.
 - een eigen risico van € 70,- van toepassing is. Bovendien is geen dekking aanwezig voor tandheelkundige hulp, psychiatrische of gelijksoortige hulp en/of opname in een psychiatrische of gelijksoortige inrichting.
8. Niet gedekt zijn de volgende geneeskundige kosten:
- vaccinaties;
 - recepten voor brillen of contactlenzen;
 - medische routinebehandelingen en routine check ups: ook in geval van zwangerschap;
 - fysiotherapie, behalve wanneer strikt noodzakelijk en voorgeschreven door een arts;
 - chiropractie, osteopathie en acupunctuur;
 - behandeling in een privé kliniek indien het de behandeling kan worden gegeven in een openbare kliniek.
9. **Tandheelkundige kosten:** bij beschadiging van het natuurlijk gebit ten gevolge van een ongeval, waarbij ook sprake is van ander bij dat ongeval opgelopen lichamelijk letsel waarvoor geneeskundige behandeling ter plaatse noodzakelijk is, worden de kosten van tandheelkundige hulp tijdens de verzekerde periode vergoed tot het maximum verzekerde bedrag zoals vermeld in het dekkingsoverzicht. Voor spoedeisende tandheelkundige hulp voor de onmiddellijke verlichting van pijn gedurende de verzekeringsperiode is de vergoeding ten hoogste tot aan het maximum bedrag zoals vermeld in het dekkingsoverzicht.
10. In geval van overlijden door ziekte of ongeval tijdens de verzekeringsperiode worden de transportkosten van het stoffelijk overschot naar de voormalige woonplaats vergoed. De vergoeding wordt uitbetaald aan de wettelijke vertegenwoordiger van verzekerde zodra diens claim correct wordt bevonden.
11. **Extra reiskosten:** strikt noodzakelijke aanvullende kosten op basis van vervoer laagste klasse of soortgelijke arrangementen, die in redelijkheid worden gemaakt als gevolg van onverwachte omstandigheden, die optreden tijdens de verzekeringsperiode en na aftrek van besparingen, restituties e.d. Vergoeding wordt betaald in geval:
- de verzekerde vroegtijdig terugkeert naar het land van herkomst als gevolg van ernstige ongeval, ernstige ziekte of overlijden van een naast familielid (zie definities).
 - de verzekerde eerder of later terugkeert naar het land van herkomst als gevolg van ziekte of ongeval indien om medische noodzakelijk redenen de terugreis niet met het voorgenomen vervoermiddel kan plaatsvinden en inclusief de extra reiskosten van een begeleidende verpleegkundige.

- extra reiskosten voor de noodzakelijke overkomst van een familielid worden gemaakt indien de verzekerde ten gevolge van een ongeval of ziekte in levensgevaar verkeert en uit medisch oogpunt de overkomst dringend gewenst is.

12. Indien de verzekerde tijdens de verzekeringsperiode wordt opgenomen in het ziekenhuis zal ISIS de kosten van medische noodzakelijke repatriëring per ambulancevliegtuig naar het land van herkomst en bijbehorende kosten van een verpleger of dokter, die verzekerde vergezelt op zijn reis, in verband met verdere behandeling in een ziekenhuis vergoeden. De kosten worden vergoed indien:

- de repatriëring i.v.m. de gezondheidstoestand van verzekerde op geen enkele andere wijze kan plaatsvinden;
- de repatriëring het redden van het leven en/of voorkomen of verminderen van te verwachten invaliditeit van verzekerde tot doel heeft;
- door ISIS vooraf toestemming is verleend (na overleg met de behandelend arts in Nederland).

Wanneer een ambulancevliegtuig wordt gebruikt heeft de verzekerde niet langer recht op vergoeding van extra reiskosten en/of extra verblijfkosten.

13. **Extra Verblijfkosten:**

strikt noodzakelijke verblijfkosten, die gedurende de verzekeringsperiode in redelijkheid zijn gemaakt als gevolg van onverwachte omstandigheden en na aftrek van 10% voor bespaarde kosten van normaal levensonderhoud. Vergoeding vindt plaats voor:

- de kosten wegens medisch noodzakelijk langer verblijf van de verzekerde zelf in een hotel of pension ten gevolge van ziekte of ongeval tot het maximum verzekerd bedrag per dag.
- de kosten voor verzekerde van langer verblijf in hotel of pension als gevolg van opstand, civiele onrust of werkstakingen, die niet voorzienbaar waren op het moment van afsluiten van de verzekering.
- de strikt noodzakelijke kosten tot een maximum van 15 dagen van een familielid, die verzekerde bezoekt, of een reisgenoot, die bij verzekerde blijft, wegens ziekte of ongeval van verzekerde.

14. **Communicatiekosten:** Verzekerde heeft recht op vergoeding van deze kosten tot aan het maximum verzekerd bedrag indien ISIS ook een vergoeding heeft betaald uit hoofde van enige andere verzekerde rubriek van deze verzekering.

15. In geval van overlijden van een verzekerde als rechtstreeks en uitsluitend gevolg van een ongeval wordt het voor overlijden verzekerd bedrag uitgekeerd.

16. In geval van blijvende invaliditeit van een verzekerde als rechtstreeks en uitsluitend gevolg van een ongeval tijdens de verzekerde periode wordt de uitkering vastgesteld op een percentage van het voor blijvende invaliditeit verzekerde bedrag.

17. **Bagage:**

de dekking voor bagage neemt een aanvang op het moment dat verzekerde zijn land van herkomst verlaat om naar Nederland te reizen met een maximum van 72 uur en hetzelfde geldt voor de terugreis naar het land van herkomst met een maximum van 72 uur. ISIS vergoedt alle diefstal, verlies of beschadiging aan de tot eigen gebruik op reis meegenomen bagage en/of persoonlijke eigendommen tot maximaal aan de in het dekkingsoverzicht genoemde verzekerde bedragen. De verzekering van de bagage geschiedt op premier risque-basis. De schadevergoeding geschiedt

op basis van de oorspronkelijke aanschaffingswaarde van de verzekerde goederen, echter onder aftrek wegens waardevermindering.

18. Aanvullende bagagedekking:

alleen indien verzekerde de aanvullende premie heeft betaald, is de bagagedekking gedurende de gehele verzekeringsduur van kracht, zowel in Nederland als tijdens vakanties in Europa.

19. Uitgesloten van de bagagedekking zijn onder andere:

- geld, cheques, waardepapieren, enz.;
- schade door mot, insecten, knaag- en roofdieren of ander ongedierte, door slijtage of eigen gebrek en door geleidelijk werkende weersinvloeden;
- fietsen, contactlenzen, reisdocumenten, mobiele telefoons;
- schade ontstaan doordat de verzekerde niet de normale voorzichtigheid tegen diefstal, verlies of beschadiging van de verzekerde voorwerpen heeft betracht.

20. Wettelijke aansprakelijkheid:

Verzekerd tot het maximum verzekerde bedrag is de aansprakelijkheid van de verzekerde in zijn/haar hoedanigheid als particulier voor schade veroorzaakt en ontstaan binnen de geldigheidsduur van de verzekering in geval van:

- letsel of aantasting van de gezondheid van personen, al dan niet de dood ten gevolge hebbend;
- beschadiging, vernietiging of het verloren gaan van zaken van anderen dan de verzekerde.

21. Uitgesloten van de wettelijke aansprakelijkheidsdekking is onder andere:

- schade aan eigendommen van of de dood of lichamelijk letsel van een persoon, die een familielid, reisgenoot, lid van de (au pair)huishouding, of werknemer van verzekerde is;
- schade aan zaken, die verzekerde onder zicht heeft;
- aansprakelijkheid voortvloeiende uit het eigendom, of gebruik van land, gebouwen, motorvoertuigen, vlieg- of watervoertuigen;
- aansprakelijkheid voortvloeiende uit (au pair)werk, zaken of professioneel advies of praktisch werk in verband met studie door verzekerde.

22. Algemene uitsluitingen.

Van de verzekering is onder andere uitgesloten schade veroorzaakt door, ontstaan uit of verband houdend met:

- gewapend conflict, burgeroorlog, opstand, binnenlandse onlusten, oproer en muiterij of ander uitzonderlijke toestanden;
- atoomkernreactie;
- het plegen of medeplegen van enig misdrijf door verzekerde of van diegene die bij de uitkering belang heet, of opzet of goedvinden van verzekerde of van diegene die bij de uitkering belang heeft, zelfmoord en zelfdoding, zijn grove roekeloosheid of grove nalatigheid, het deelnemen aan ruzies, vechtpartijen of waagstukken, zijn gebruik van alcoholhoudende dranken, bedwelmende, opwekken of soortgelijke middelen;
- psychische aandoeningen;
- geslachtsziekten;
- zwangerschap of bevalling;
- abortus; behalve spontane en niet gekozen abortus;
- het beoefenen van gevaarlijke sporten;
- de uitoefening van beroepswerkzaamheden voorzover hieraan bijzondere arbeids- of bedrijfsgevaaren zijn verbonden, met dien verstande dat ISIS zich niet op deze uitsluiting zal beroepen, indien deze werkzaamheden

worden verricht in het kader van stage en/of uitwisseling in georganiseerd verband;

- schade, die redelijkerwijs zouden kunnen zijn voorzien door verzekerde of een andere persoon op het moment van het afsluiten van de verzekering;
- voorwerpen en kosten verzekerd op een andere polis, al dan niet van oudere datum, zijn ten aanzien van de op de ander polis(sen) gedekte gebeurtenis(sen) niet onder deze verzekering begrepen.

23. **Bijzondere uitsluitingen voor medische en ziekenhuiskosten en extra kosten:**

kosten, die het gevolg zijn van zwangerschap, bevalling, abortus en aandoeningen, die reeds voor de ingangsdatum van de verzekering bestonden zijn niet gedekt indien:

- a. de aandoening bekend was op het moment van afsluiten van de verzekering
 - b. op het moment van het afsluiten van de verzekering bekend was dat de medische kosten gemaakt zouden gaan worden tijdens de verzekeringsperiode;
 - c. verzekerde al onder medische behandeling was op het moment van het afsluiten van de verzekering en het noodzakelijk is dat deze behandeling wordt voortgezet tijdens de verzekeringsduur;
 - d. verzekerde tegen dokersadvies in reist;
 - e. verzekerde reist om medische behandeling te verkrijgen;
 - f. verzekerde een medische behandeling ondergaat of op een wachtlijst daarvoor staat;
 - g. verzekerde een terminale prognose heeft ontvangen;
 - h. een schade gerelateerd is aan een medische conditie waarvoor verzekerde tot 12 maanden voor het afsluiten van de verzekering medische behandeling heeft ontvangen.
24. Indien een gebeurtenis plaatsvindt op grond waarvan uitkering krachtens deze verzekering gevraagd wordt, dient de verzekerde hiervan binnen 28 dagen na het zich voordoen van deze schade, schriftelijk mededeling te doen aan ISIS onder opgave van alle bijzonderheden en het nummer van het bewijs van inschrijving.
25. **Premierestitutie** is alleen mogelijk indien:
- de originele duur van de verzekering langer is dan 3 maanden en verzekerde een maand eerder dan gepland vroegtijdig terugkeert.
 - Verzekerde geen schade heeft ingediend en in de toekomst geen schade zal indienen op deze polis.
- De premierestitutie zal bestaan uit het verschil in betaalde premie en de premie voor de werkelijke duur van het verblijf in Nederland onder aftrek van € 10,- administratiekosten.

