

Policy Conditions Go-ISIS Insurance for STA Travel version 0505

IMPORTANT

The certificate of registration is an important and integral part of the insurance policy and should be kept with it at all times.

The policy number must be quoted in all correspondence as failure to do so may result in delays or difficulties in dealing with your enquiries. Please make a separate record of the policy number in case you lose the policy itself.

In addition, it is strongly recommended that You leave your policy number together with Our address and telephone number with a close friend or relative before leaving home. This would assist considerably in an emergency.

TABLE OF BENEFITS Go-ISIS (all amounts in Euro €)

	Budget	Standard
Section 1 Medical and Related expenses		
Overall amount insured per event.....	50.000*	500.000
- Medical expenses due to an accident.....	50.000*	500.000
- Medical expenses due to illness.....	50.000*	500.000
- Air Ambulance.....	50.000*	500.000
- Dental treatment (per teeth).....	250*	500
*Co Payment.....	20%	
Special USA cover		
Maternity.....	50.000	50.000
Overall amount insured per event for outpatient mental or nervous disorders.....	1500	1500
- limit per day.....	500	500
Section 2 Assistance		
Burial or repatriation of mortal remains.....	7.500	15.000
Additional costs in returning You Home in case of Your illness or accident.....	10.000	100.000
Additional costs in returning You Home in case of serious illness, injury or death of close relative.....	10.000	100.000
Additional travel expenses in case of material damage.....	10.000	100.000
Additional travel expenses for the necessary coming over of a person if You are travelling on Your own.....	10.000	100.000
Search and rescue expenses.....	-	10.000
Communication expenses.....	50	75
Overall amount insured per event for additional accommodation expenses.....	750	1125
- limit per day.....	50	75
Section 3 Accidents		
Accidental death.....	5.000	15.000
For children up to 16 years of age.....	2.250	2.250
Permanent disablement.....	10.000	15.000
Flying, motor, scooter and moped risk.....	2.250	2.250
Section 4 Liability		
Personal and third party liability.....	-	100.000
Section 5 Legal expenses		
Legal expenses-Bail.....	-	5.000
Section 6 Luggage		
Overall luggage cover.....	-	1.250
- Single item.....	-	275
- Valuables.....	-	1.000
- Travel documents, passports/tickets.....	-	500
- Luggage delay overall.....	-	120
- limit per day.....	-	40
- Luggage bought during the stay abroad.....	-	250
Section 7 Sports		
Adrenaline sports.....	-	Included
Winter sports.....	-	Included
Section 8 ISIS Services		
Inoculation and visa requirements.....	-	Included
Embassy referral.....	-	Included
Legal referral.....	-	Included
Lost document assistance.....	-	Included
Emergency message Transmission.....	-	Included
Excess (all benefits with the exception of Accidents).....	100	75



ISIS

**Goudse Schade-
verzekeringen N.V.**

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Section 0 - Definitions & General Conditions

Article 0.1 Definitions

For simplicity We use keywords such as You and Home 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 with a capital letter to remind You of their importance:

ISIS/We/Us/Our – means Goudse Schadeverzekeringen N.V. of the Netherlands.

You/Your/the Insured – means each person named on the certificate of registration.

ISIS Assistance – means ISIS Assistance, Our appointed emergency medical assistance companies.

Period of Insurance – means that which commences and ends on the dates stated on the certificate of registration.

Home/Home Country/Country of Permanent Residence – means the country in which You arranged the Cover and where you have a permanent address.

Valuable Articles – means furs, watches and clocks, photographic or film equipment, articles of gold, silver and precious metals, jewellery, works of art, carpets and silks, musical instruments, cassette players and cassettes, record players and records, cd-players and cd-discs, electrical and electronic equipment, scientific instruments and equipment, sunglasses, binoculars and telescopes, sports equipment, windsurfers, tools and animal skins and hides.

Sum Insured – Amounts insured for Section 1 will be paid for each kind of accident, disease or illness. Amounts insured for other benefits are the maximum amounts to be paid during the validity of the insurance.

Money – means cash, bank or currency notes, cheques, traveller's cheques, postal or money orders, petrol coupons, food, holiday and credit vouchers, and airport tax coupons.

Europe – means Europe, Iceland, countries bordering the Mediterranean, Baltic and Black Seas, and the Commonwealth of Independent States as Far East as the Ural Mountains.

Worldwide – means all countries of the world, including those covered under Europe.

Cover – means the entitlement to indemnity under a policy section in accordance with the table, Period of Insurance and any special requirements detailed on the certificate of registration, and for which an appropriate premium has been paid.

Doctor – means an officially registered medical practitioner.

Cancellation – prior to departure deciding not to go through with the rent/travel arrangement of which fact the issuing authority has been informed.

Cancellation costs – the costs charged by the issuing authority following cancellation by the policyholder/You.

Travel sum – the total of amounts due for booking and reservations of transport and/or accommodation exclusive of insurance premiums as charged by the issuing organisation.

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

Co-payment – a percentage of the amount charged that you pay for any eligible expenses.

Deductible/Excess – means the stated amount You pay before any indemnification, per occurrence, per Period of Cover.

Sports activities:

Dangerous Sports (cannot be covered) – means fighting or self-defence sports, (semi)professional sports, racing of any kind other than on foot, mountaineering expeditions, deep sea diving (deeper than 40 metres), solo sea-sailing, ski jumping, free climbing without ropes, motor sports, use of fire- or other arms, and any other sport involving an exceptional risk of accidents:

Hazardous Sports* (covered with Standard) – means abseiling, off-road mountain biking, canyoning, parachuting, bobsleighting, aviation other than as a fare-paying passenger on a scheduled flight, gliding, hang-gliding, microlight flying, and any sport involving an extra risk of accident:

*only covered if they are NOT the main purpose of the trip.

Extra Hazardous Sports* (covered with Standard, excluding Section 3) – means American Football, rugby, bungee jumping, caving, horse riding, trekking above 2,500 metres, mountaineering with the use of ropes, rock climbing with the use of ropes, scuba diving (down to 40 metres), white water canoeing, white water rafting, water skiing.) and any sport involving an extra risk of accident if not mentioned as a Dangerous Sport: *only covered if they are NOT the main purpose of the trip.

Regular Sports – (Regular Sports are always covered without paying additional premium) means athletics, go-carting, ballooning (as an organised excursion), trekking up to 2,500 metres, cross country running, soccer, surfing, windsurfing, golf, mountain biking on the road, baseball, fencing, sailing, cricket, cycling, canoeing, rowing, basketball, volleyball, jogging and any other sport activities not involving an extra risk:

Winter Sports – means any ice and snow involving sports activity but not those specifically listed under Dangerous Sports.

Off piste skiing, off piste snowboarding and similar (provided accompanied by a guide or instructor) are covered excluding Section 3.

Article 0.2 General Conditions applying to every section of the policy

Article 0.2.1 Effectiveness of Insurance

The 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 Insured in accordance with the terms and limitations of each benefit and subject to the general conditions and exclusions of this policy.

Insuring benefits retrospectively is not possible. Also, in case the insurance is extended it is not possible to insure extra benefits. If an insurance has been extended then the Sums Insured as mentioned on the original (first) insurance policy are used in case of a claim.

With exception of medical expenses, which will be paid for each kind of accident, disease or illness, the Sums Insured will only be compensated once during the Period of Insurance, including extensions, unless otherwise stated in the policy conditions.

Article 0.2.2 Validity of Insurance

This insurance is valid for travelling and stay abroad provided that the required premium has been paid.

The Cancellation Insurance is only valid if at the moment of taking out the insurance You had a fixed domicile or residence in the Home Country. Besides, the insurance must have been taken out within 7 days after the booking of the travel/rent arrangement was made with the issuing organisation. If the travel/rent arrangement was booked less than 28 days before departure, the insurance must immediately be taken out with the issuing organisation when booking the travel/rent arrangement.

Article 0.2.3 Period of Insurance

All benefits commence when the Insured leaves the Home Country to travel to his/her place of destination and ceases when the Insured has returned to the Home Country or when the policy ends, whichever occurs first. The dates of commencement and expiration of the insurance must correspond with the actual travelling dates of the Insured. 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 fixed date at the same time as the booking of the journey.

NOTE: the maximum Period of Insurance (insurance + extension) is 24 months. If You wish to extend the original insurance (for a period not in excess of 24 months), the issuing of a new policy will only be accepted if the original policy has not expired yet. For longer periods contact us.

Article 0.2.4 Insured

You are insured if Your name is mentioned on the certificate of registration and You have paid the premiums due for the ISIS insurance, on condition that You have a fixed place of residence in the Home Country unless otherwise agreed before taking out insurance with ISIS. The insurance cannot be transferred. The insurance has no force if You have been notified by ISIS of the fact that ISIS shall no longer accept travel insurance for You. In this event You are entitled to reimbursement of premiums paid.

Article 0.2.5 Flying, Motor, Scooter and Moped Risk

The aviation risk is covered only if You make lawful use as a passenger of an aircraft fitted out for passenger transport whilst being used for civil aviation as well as a passenger taking part in civil aviation on the condition the pilot has a valid pilot's licence for the flight concerned. Damage to, caused with or by private or rented aircraft is excluded from the insurance.

The motor/scooter/moped risk is also insured on the understanding that for this the payment in case of death as a result of an accident will be limited (see Table of Benefits). Damage to, caused with or by a private or rented motor, scooter or moped is excluded from insurance.

Article 0.2.6 Applicable Law

This insurance policy is governed by Dutch Law and is a legal contract between You and Us.

Article 0.2.7 Arbitration

If any difference shall arise as to the amount to be paid under this Policy, liability having been admitted, such difference can be referred to an Arbitrator to be appointed by the parties in accordance with any statutory provisions for the time being in force. Where any difference is by this General Condition to be referred to Arbitration the making of any award shall be a condition precedent to any right of action against Us.

Article 0.2.8 How to complain

We always try to provide a high standard of service. However, if you do have a complaint or an enquiry relating to Your insurance, please address to:

**The Manager,
ISIS
PO Box 9
2800 MA Gouda
The Netherlands**

Article 0.2.9 Obligations of the Insured

Article 0.2.9.1

The Insured must:

- take all reasonable steps to prevent accidents, loss or damage.
- on the discovery of any event which may give rise to a claim under this insurance, Insured shall as soon as possible, but in any event within 28 days from the date of the incident:
 - Notify ISIS in writing of this fact;
 - If any part of the property is lost, stolen or damaged, notify the police immediately, and take all practical steps for the recovery of the lost property;
 - Supply information as may be required in connection with any type of claim (Doctors certificate, police report, P.I.R. (airline report) or any other report from carrier, accommodation owner etc).
- send the claim(s), together with the original (purchase) bill, Doctor's certificate etc and the claims forms, within 28 days after the date of the incident to:

**ISIS
PO Box 9
2800 MA Gouda
The Netherlands
Tel : +31 (0)182 544 917
Fax: +31 (0)182 544 337**
- give all assistance to settle the claim properly and according to the conditions of this policy and to follow up all the instructions, ISIS is not obliged to pay the claim. If the Insured is entitled to a benefit under another insurance or fund, the claim must first be submitted to the fund or the insurer of the benefit.
- contact ISIS Assistance prior to visiting a medical provider.

Article 0.2.9.2 Medical Examination

You shall submit to medical examination as often as may be required in connection with any claim.

Article 0.2.10 Fraudulent Claims

If any claim is found to be in any respect fraudulent or if any fraudulent means or devices have been applied to obtain benefit under this insurance, then all benefits hereunder shall be forfeited.

Article 0.2.11 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 judgement 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 0.2.12 Acceptance Period

If the Cover does not meet Your requirements You have 7 days from the issue of Your policy to cancel Your insurance without charge, provided no claim has been made in this time and Cover has not commenced.

Article 0.2.13 Refund of Premium

No refund of premium shall be allowed once Cover has commenced under this insurance, unless the following conditions have been fulfilled:

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

In this case You shall be entitled to a pro rata refund of premium for each full day of unexpired Cover. However, an amount for administration fees will be deducted. The premium under section 6 can never be refund.

Article 0.2.14 Secondary Cover

The cover of this insurance is secondary which means that ISIS will not pay any cost which is recoverable from any other insurance, fund or institution or any cost which would have been recoverable from any other insurance, fund or institution if You would not have taken out this ISIS insurance. This article does not apply to Section 3.

Article 0.2.15 General Exclusions

This Policy does not cover:

1. the excess and/or co-payment, as shown in the Table of Benefits, of any claim;
2. expenses which You would have incurred in the normal course of the holiday/journey;
3. any claim resulting from circumstances which could reasonably have been anticipated by You at the date of issue of this Policy;
4. loss or destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss or any legal liability of whatsoever nature indirectly caused by or contributed to by or arising from:
 - a. ionising, radiation or contamination by radioactivity from any irradiated nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
 - b. the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof;
5. any consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, terrorist act, insurrection, military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any Government or local authority or riot or civil commotion. Terrorist act shall mean any actual or threatened use of force or violence directed at or causing damage, injury, harm or disruption, or committing of an act dangerous to human life or property or government, with the stated or unstated objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests, whether such interests are declared or not. Terrorism shall also include any act which is verified or recognised by the (relevant) Government as an act of terrorism;
6. any loss or damage or expense more specifically insured or recoverable from elsewhere;
7. the transmission of Human Immunodeficiency Virus (HIV) and/or HIV related illness including Acquired Immune Deficiency Syndrome (AIDS) and/or mutant derivative or variations thereof of however caused;
8. You for any loss, injury, damage, illness, death or legal liability arising directly or indirectly from, or consisting of, the following: The failure or fear of failure or inability of any equipment or any computer program, whether or not you own it, to recognise or to correctly interpret or process any date as its true calendar date, or to continue to function correctly beyond that date;
9. Dangerous Sports;
10. Mental or nervous illness or anxiety;
11. Occurrences attributable to the effects of alcohol or drugs;
12. Suicide or attempted suicide and self-inflicted injuries;
13. Involvement in willful exposure to needless peril;
14. Willful abortion;
15. Work of a hazardous nature;
16. Sexually transmissible diseases or conditions;
17. Anyone age 66 and over at the start date of the policy
18. Pregnancy and childbirth, if the Period of Insurance exceeds three months. In the event that the Period of Insurance does not exceed three months, then Cover will apply to injury or illness arising from or affecting the pregnancy, provided that You are not expected to give birth before or within 8 weeks after the expiry of the Period of Insurance;
19. The policyholder and/or the interested party as to compensation, will lose the right to compensation if with regard to any part of the claim and/or the circumstances under which the event has taken place:
 1. has intentionally provided incorrect information;
 2. has concealed information of which he knew or could know this could be of interest to the insurer for its assessment of the claim.

Article 0.2.16 Special Exclusions

Cover does not apply to occurrences arising from or connected with expenses mentioned in this Section, which are a result of pregnancy, childbirth, abortion and any pre-existing physical defect, infirmity, sickness disease or affliction when:

- a. the existence of the condition was known or could have been 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 that 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 is undergoing or 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 the Insured has received treatment in/during the

12 months prior to effecting the Policy;

- i. the repatriation is the direct or indirect result of the pregnancy as of the 13th week, or of the delivery in case of an insured period of 3 months or longer, including any renewals;
- j. there is no right to compensation of investigation costs if the costs have been made outside the Home Country in a country whose nationality You have or in the Home Country If You do not have the nationality of the Home Country.

SECTION 1 - MEDICAL AND RELATED EXPENSES

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

Article 1.1 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.

Under Medical Expenses is to be understood:

- 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, making use of public transport impractical.
- d. the reasonable costs of public transport to the nearest hospital.

The insurance includes compensation of medical costs for diseases or defects that already existed before the effective date of the insurance subject to the provisions contained under the special exclusions.

The insurance includes compensation of medical costs for pregnancy and delivery for the insured periods up to 3 months subject to the provisions contained under the special exclusions.

For insured periods of 3 months and up, including any renewals, the costs for the medical treatments referred to in this article which are made in connection with the pregnancy as of the 13th week and the delivery as well as the resulting aftercare are excluded from insurance.

Article 1.2 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 where the policy originally was issued, 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, and
- the repatriation takes place in order to save the life of the Insured or to prevent and/or diminish the expected permanent disablement, and
- the prior approval of ISIS Assistance is obtained by contacting them as shown in the policy booklet.

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 benefit under the Extra Travelling Expenses section.

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 the Extra Travelling Expenses cover will apply.

Article 1.3 Dental expenses (per tooth)

We will pay up to the maximum Sum Insured 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 (per case per tooth). 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 1.4.1 Only covered in the USA

Maternity benefit

This benefit provides indemnity for maternity expenses which are strictly necessary and which are incurred during the Period of Insurance as a result of the Covered Person becoming pregnant during the Period of Insurance and which cannot be postponed until the return to the Country of Origin and which are not recoverable from any other source, including Hospital or medical fund.

Special Exclusions

This benefit does not cover:

1. Maternity expenses in the first month after enrollment of the insurance plan;
2. Maternity expenses if the conception occurs prior to the completion of one month of coverage;
3. Willful abortion;
4. Services related to pre-natal care or routine check-ups for pregnancy

Article 1.4.2

Outpatient mental or nervous disorders

The amount payable for expenses incurred for treatment of mental or nervous disorders is as follows:

Benefits are payable up to:

1. Outpatient treatment will be paid up to a maximum as stated in the Table of Benefits.
2. For inpatient treatment benefits are payable at 80% of the usual, reasonable and customary charges, 30 days maximum, up to a maximum as stated in the Table of Benefits.

Article 1.5 Special Exclusions for this Section

The following exclusions apply to this Section:

1. Vaccinations;
2. Optical prescriptions;
3. Routine medical treatment and any routine check-ups whether for pregnancy or not;
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 public hospital.

SECTION 2 - ASSISTANCE

Article 2.1 Transportation of mortal Remains

We will pay the costs of taking Your mortal remains to Your former domicile in case of death during the Period of Insurance or We will pay reasonable charges in the event of Your death during the Period of Insurance for burial or cremation in the locality where death occurs, limited to the amount the repatriation of your mortal remains to your Home Country could have effectively cost. Indemnification under this benefit is to be paid to Your legal representative(s).

Article 2.2 Extra Travelling Expenses

Article 2.2.1. Definition

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 the Medical Expenses cover, arising during the insurance period 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).

ISIS also compensates extraordinary costs You must make due to an event covered under this section which has happened to a travel companion not mentioned in the Certificate of Registration. This coverage only applies if:

- a. the afflicted travel companion has his or her own valid travel insurance;
- b. the event that has happened to the afflicted travel companion falls under the coverage of his or her travel insurance and this travel insurance does not cover the additional costs made by the companion who travels with him or her;
- c. the additional costs made by You are deemed necessary and have reasonably been made during the period in which you were travelling.

Article 2.2.2. Indemnification

Indemnification under this benefit is to be paid in case of:

- a. Your return to the Home Country, if You have to return before completion of Your trip as a consequence of the death or illness or (or accident to) your spouse, parent, brother, sister or child which results in their life being in danger.
- b. Your return to the Home Country, if medical opinion holds it necessary for You to return at an earlier or later date than intended as a consequence of Your 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 You to be accompanied on the trip. The necessity of returning must be evidenced in writing by obtaining, prior to Your return, written confirmation from a medical Doctor.
- c. The reasonable additional hotel and travelling expenses up to the maximum Sum Insured for a relative or friend necessarily required to travel to, with and/or remain with You. The indemnification under this section in respect of hotel expenses shall be limited to a maximum of 15 days, and only if the visit is necessitated by a serious illness or accident combined with danger to life.
- d. the extra travelling expenses on the basis of lowest-class transport in the event of material property damage to Your properties in the Home Country by fire, explosion, self-ignition, aircraft damage or by force of nature as a result of which a return is necessary. This compensation will be for two insured persons at the most.
- e. the extra travelling expenses on the basis of lowest-class transport for the necessarily coming over of a person if You are travelling on Your own and due to Your illness or accident, need assistance for Your return for medical reasons.

In the event of additional use of the own car the compensation for additional travelling expenses amounts to €/USD 0.10 per kilometre.

Article 2.2.3 Restriction

In the event of You not holding a ticket for the return journey, indemnification under this benefit as mentioned under Article 2.2.2(a) and 2.2.2(b) is restricted to 50% of the travel cost of the journey Home.

Article 2.3 Search and Rescue expenses

We will pay up to the Sum Insured for the necessary expenses for search or rescue operations. However, a statement from official authorities on the spot, proving the necessity of this search and/or rescue operation must be produced for ISIS whilst the absence of such a statement will forfeit all rights of this benefit.

Article 2.4 Communication Expenses

If You have a right to a benefit under this insurance, the necessary telegram, telephone, fax, e-mail and telex 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.

Article 2.5 Extra Accommodation Costs

Compensation for the extra accommodation costs referred to in this article will only be awarded if the costs have been made after expiry of the original insurance period subject to the provisions below. Extra accommodation costs are exclusively considered to include:

- a. the costs of Your medically necessary longer stay in a hotel or guest house due to an illness or accident up to a maximum amount per day as mentioned in the Table of Benefits;
- b. the costs of a longer stay in a hotel or guest house of one insured travel companion and insured underaged children up to a maximum amount per day as mentioned in the Table of Benefits if this was medically necessary for Your nursing or care;
- c. the costs of a longer stay in a hotel or guest house of one travel companion and insured underaged

children up to a maximum amount per day as mentioned in the Table of Benefits if this was medically necessary due to Your death;

- d. the costs of a longer stay in a hotel or guest house for all Insured due to a strike by transport companies as a result of labour conflicts or similar circumstances, avalanches, landslides and/or floodings, up to a maximum amount per day as mentioned in the Table of Benefits;
- e. the costs of a stay in a hotel or guest house up to a maximum of 3 days for the person who has come over to assist You and who has been compensated for the travelling expenses, up to a maximum per day as mentioned in the Table of Benefits;
- f. the costs of a stay in a hotel or guest house up to a maximum of 15 days for the person who has come over for You if Your life is in danger and whose coming over is from a medical viewpoint urgently required and who have received compensation for travelling expenses, up to a maximum per day as mentioned in the Table of Benefits;

The maximum compensation for all Insured together is set at the amount mentioned in the Table of Benefits.

A fixed deduction of 10% of the accommodation expenses that qualify for compensation will be made from the accommodation costs on account of saved costs of ordinary cost of living.

SECTION 3 - ACCIDENTS

Article 3.1 Definition

An accident is any sudden, unexpected violence from outside affecting the body of the Insured, directly causing a medically diagnosable physical injury.

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

An accident is also:

- a. 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;
- b. 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;
- c. 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;
- d. spraining, dislocation and tearing of muscular and ligament tissue, provided that these injuries occurred suddenly and their nature and location are medically determinable;
- e. suffocation, drowning, freezing, sunstroke, heat-seizure;
- f. exhaustion, starvation, dehydration and sunburn as a result of unforeseen circumstances;
- g. 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;
- h. 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 3.2.1 Accidental death

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 is paid for the same accident, this is deducted from the benefit due for death. Indemnification of the 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 3.2.2. Permanent disablement

This benefit pays a benefit to the beneficiary in case of Your permanent disablement as a result of an accident. In case of Your 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 You die 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 You had not died.

Article 3.2.3 Determination of the degree of permanent disablement

Article 3.2.4 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 3.3.1a the percentage (functional) loss of a certain part of the body or organ.
2. in case of Article 3.3.1c 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).

Article 3.2.5 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.

Article 3.2.6 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 You and ISIS have explicitly agreed a term. In such a case ISIS can help You by providing an advance payment.

Article 3.3 Determination of the benefit in case of permanent disablement

Article 3.3.1 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. Where partial permanent (functional) loss arises from one or more of the above-mentioned 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.

Article 3.3.2 Cumulation of benefits

On account of one or more accidents affecting You, during the term of this insurance, the total sum of all benefits will not exceed the Sum Insured for permanent disablement.

Article 3.3.3 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 3.3.4 Influence of existing disablement or sickly condition

- If the consequences of an accident have been increased due to Your 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 You been able-bodied and healthy.
- However, the limitation under Article 3.3.4a does not apply if Your existing illness, defectiveness or abnormal physical- or mental state of condition 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 3.3.5 Determination of the benefit in case of permanent disablement

Article 3.3.6 Maximum amount payable

Total Permanent Disablement	100%
For permanent loss of or permanent loss of use 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 ear	25%
but if ISIS 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%
Big Toe	5%
Other Toe	2%
The Spleen	5%
The Taste and/or Sense of Smell	6%

Article 3.3.7 Special exclusions

ISIS is not obliged to indemnify on account of:

- Accidents as a consequence of a risky undertaking in which You have recklessly endangered Your life or body, unless this risky undertaking was reasonably necessary for legitimate self defence or attempts to save Yourself, others, animals or goods.
- Accidents which arise as a consequence of a sickly condition or as a consequence of Your bodily or psychic abnormalities, unless these circumstances are a result of an accident for which ISIS was obliged to pay indemnification under this insurance.
- Psychic affections, as a result of any cause, unless medically determinable as a direct result of brain damage caused by the accident.
- Hernia inguinalis (rupture), lumbago, ruptured intervertebral disk (hernia nucleii pulposi), tendovaginitis crepitans, muscle spraining, periarthritis humeroscapularis, tennis-elbow (epicondylitis lateralis), or golfer's-arm (epicondylitis medialis).
- The consequences of medical treatment, which You have undergone, without there being any link with an accident covered under the policy making this treatment necessary.
- Accidents to You as a driver of a motorcycle with a cylinder content of 50 cc. or more, if You have not yet reached the age of 23 years.
- Accident which arise as a consequence of participation in Extra Hazardous Sports

SECTION 4 - PERSONAL LIABILITY

Article 4.1 Cover

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:

- accidental injury or death to anyone;
- 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 4.2 Special Exclusions for this Section

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

- ownership, use, possession, occupation of any building or land;
- horse drawn, motorised or mechanically propelled vehicles, caravans, trailers, trailer tents, aircraft or watercraft;
- bodily injury to any person employed by You arising out of or in the course of the employment;
- loss of or damage to property belonging to You or held in trust by You or in Your custody or control;
- any wilful act by You;
- any profession, trade or business, or practical work in connection with study;
- any agreement entered into by You or to which You are a party, except where You would have incurred the liability even if the agreement had not existed;
- any action not brought under the jurisdiction of the courts of the country where the incident giving rise to the claim occurred;
- death of, bodily injury to or illness of a person who is Your relative, Your travelling companion or a member of Your household, or damage to their property;
- the use and/or ownership of weapons;
- the transmission of Human Immunodeficiency Virus (HIV) and/or HIV related illness including Acquired Immune Deficiency Syndrome (AIDS) and/or mutant derivative or variations thereof however caused;
- death or bodily injury to any person accompanying you if you are participating in Hazardous or Extra Hazardous Sports;
- criminal actions.

SECTION 5 - LEGAL EXPENSES AND BAIL

Article 5.1 Legal Expenses

The maximum compensation under this coverage is mentioned in the Table of Benefits

- Cover is provided in accordance with the "Ordinary Conditions for Legal Assistance for Household Insurances with Household Contents Cover" published by the Association of Dutch Insurers, with the following deviations:
- The insurance covers solely in connection with litigation or arbitration proceedings deriving out of disputes arisen in the course of the travel/ sojourn, and which concerns the insured directly.
- The insurance covers reasonable and necessary travel expenses in connection with the Insured's participation in a court case or arbitration abroad, provided such are not recoverable from other sources, and provided the Insured:
 - is summoned for questioning as a party in the case, and is deemed to have an interest in appearing
 - is summoned for giving evidence as a witness, and has a judicial interest in appearing, provided that the questioning cannot take place in Home Country.
 - has obtained Gouda's permission to take part in the court case or arbitration prior to traveling.
- Furthermore, the insurance covers - within the limits of the sums assured listed in the Table of Benefits - bail or guarantee necessary for the release of the insured or his/her belongings from detention by foreign authorities.
- The bail is considered an interest-free loan, to be repaid to Gouda immediately upon release.
- If the bail is seized, and the Insured through his behavior is deemed responsible therefore, the interest-free loan must be repaid to Gouda immediately upon seizure.

Deductible:

- For any claim under the legal expense coverage, a deductible of 10 percent of the total recoverable expenses shall be calculated and deducted, however, not less than €/USD 300.

Exceptions:

- The exceptions specified in the "Ordinary Conditions for Legal Assistance for Household Insurances with Household Contents Cover" published by the Association of Dutch Insurers, shall also govern this policy, with the exception of "bail", and "travel expenses".

The insurance furthermore does not cover:

- Expenses in connection with disputes between the Insured and the Travel Agency, tour operator or travel intermediary.
- Damages, fines or penalty claims.

Article 5.2 Bail

If a government requires bail as a security for the rights of the aggrieved person, for an event that is covered by this insurance, We will provide a bail up to the Sum Insured. You are obliged to authorise Us to dispose of the bail as soon as it is released and furthermore, to give all assistance to obtain repayment.

SECTION 6 - LUGGAGE AND PERSONAL EFFECTS

Article 6.1 Luggage and personal effects

This benefit is payable in the event of accidental loss of or accidental damage to Your luggage, clothing and personal effects belonging to You and accompanying You on Your journey.

Any amount payable under this section will be based on the actual purchase price up to the Sum Insured with a depreciation for use or at Our option by repair, minus any compensation given by any other fund or institution.

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.

The following limitations apply to this Part:

- the amount mentioned in the Table of Benefits for any individual item or items making up a pair or set.
- the amount mentioned in the Table of Benefits in total for Valuable Articles including those subject to a limit.

Article 6.2 Passports, tickets and travel documents

We will indemnify You in respect of accidental loss or damage to passports, travel documents or tickets, for which free duplicates are not available, together with reasonable costs incurred in obtaining replacements.

Cover is limited to the amount mentioned in the Table of Benefits for any individual item, including costs incurred.

Article 6.3 Luggage delay

We will pay You for the emergency purchase or hire of essential items of clothing, requisites or sports equipment resulting from temporary deprivation of baggage for at least 12 hours from the time of arrival at the destination on the outward journey due to any delay or mis-direction in the delivery by the carrier. Up to a limit of €/USD 40 per day with a total of €/USD 120. Cover is limited to a total of €/USD 40 for any person age 15 or under. A claim cannot be made under both article 6.3 and article 6.1.

Article 6.4 Luggage bought during the stay abroad

ISIS will pay up to the maximum Sum Insured for luggage purchased during the stay abroad.

Article 6.5 Special Exclusions for this Section

Cover does not apply in respect of:

- a. 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;
- b. breaking of china, pottery, glass or other brittle articles, other than photographic and telescopic lenses;
- c. delay, detention or confiscation by Customs or other officials;
- d. loss or damage to sports equipment, unless covered according to Section 8;
- e. contact or corneal lenses, dentures, hearing aids, cycles, unset precious stones, motor vehicles and their accessories, water craft and their accessories, caravans, trailers and trailer tents and their accessories, and property carried in connection with any business, profession or trade;
- f. money or Credit Cards;
- g. mobile telephones and their accessories;
- h. failure by the Insured to take ordinary and reasonable precautions for the safety of You luggage, clothing and personal effects. Theft of luggage when left unattended, other than when locked in secured premises (hotels etc) or locked out of sight, in the boot of a motor vehicle, but only during the hours of daylight.
Valuable Articles are not covered at any time, when left unattended in a motor vehicle, whether in a locked boot or not.

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.

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

- i. losses resulting from currency fluctuations;
- j. breakage or damage to items of a fragile nature other than photographic or telescopic lenses;
- k. sports equipment whilst in use;
- m. subsequent losses due to damages or losses under this Section.

Valuable goods

Valuable goods include photo, film, video, audio equipment, sound recording media, optical instruments, (game) computers, notebooks, electronic diaries, jewellery, watches, musical instruments, fur, suede and leather clothes and other valuables and accessories.

Valuable documents

Valuable documents include money, cheques, bank cards and travel documents.

Ordinary care

You must handle Your luggage - and in particular Your valuable goods and valuable documents - with as much care as possible or use the safest storage space in order to prevent theft, loss or damage.

Ordinary care is lacking among other things in case of transportation with a motor vehicle:

1. if You leave behind valuable goods and valuable documents in a car, caravan/camper or motorcycle;
2. if the remaining luggage in the car, caravan/camper or on the motorcycle is not stored in:
 - a. a separate, locked boot in a passenger car;
 - b. a boot of a hatchback (3-door or 5-door) passenger car including an estate car which has been covered by a roller sheet, back shelf or similar appropriate means;
 - c. the interior of a camper, delivery van or car or caravan allowing no outside view on the goods due to a properly fixed provision;
 - d. a properly fixed and locked luggage boot or luggage compartment.
3. if during a stay You fail to take the remaining luggage practically packed in suitcases or bags to the accommodation address; in case of transportation by a passenger transport company;
4. if during the flight or the journey by train, bus or boat You have not transported valuable goods, valuable documents, breakable goods, money and medicines as hand-luggage; during a stay at the holiday destination;
5. if You leave valuable documents, valuable goods and remaining luggage behind unattended in a not properly locked space.

In all these situations there is no right to indemnification if in the given situation You have failed to take the measures that could reasonably be expected of You in order to prevent or limit any damage. Safe measures include among other things, storage in a safe of valuable goods and valuable documents.

SECTION 7 - ADRENALINE SPORTS

Article 7.1 This benefit covers You for;

- a. Any accident or illness which is related to partaking in hazardous and extra hazardous sports activities (see definitions) and Winter Sports (see definitions).
- b. Theft, loss of or damage to sports equipment which is related to partaking in the above mentioned sports activities (see definitions).
- c. Search and/or Rescue operations following an incident arising out of (Extra) Hazardous or Winter Sports (see definitions).

This Section excludes:

- a. Theft, loss or damage to sports equipment whilst in use.
- b. Search and/or rescue operations, which are not supported by a statement from official authorities on the spot, proving the necessity of this search and/or rescue operation.

SECTION 8 - ISIS SERVICE

If You would like to use one of the following services please call the following telephone number. Keep Your ISIS Certificate at hand as Your policy number will be requested.

Tel.: +44.20.8762.8015
Fax.: +44.20.8748.7744

Article 8.1 Inoculation and visa requirement information

ISIS Assistance shall provide information concerning visa and inoculation requirements for foreign countries, as those requirements are specified from time to time in the most current edition of World Health Organisation Publication "Vaccination Certificates Requirements and Health Advice for International Travel" (for inoculations) and the "ABC Guide to International Travel Information" (for visas). This information will be provided to You at any time, whether or not You are travelling or an emergency has occurred. ISIS Assistance shall inform You requesting such information that ISIS Assistance is simply communicating the requirements set forth in a document and ISIS Assistance shall name the document.

Article 8.2 Embassy referral

ISIS Assistance will provide the names, telephone numbers and, if possible and requested, hours of opening of appropriate embassy and consulate worldwide.

Article 8.3 Legal referral

ISIS Assistance will assist You by providing the names, telephone numbers and, if possible and requested, hours of opening of law firms and legal practitioners while You are travelling outside the Home Country. ISIS Assistance will not provide legal advice.

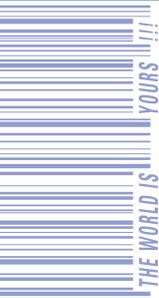
Although ISIS Assistance shall make such referrals, it cannot guarantee the quality of the service provider and the final selection of a service provider shall be Your decision. ISIS Assistance, however, will exercise care and diligence in selecting the service providers.

Article 8.4 Lost document assistance

ISIS Assistance will assist You if You have lost Your travel documents while travelling outside the Home Country by providing direction for recovery.

Article 8.5 Emergency message Transmission

In the event of an emergency or a hospital confinement, ISIS Assistance will undertake to keep Your immediate family informed.



Worldwide Medical Assistance

Should You need medical care worldwide (excluding the USA or Canada)

In the case of a medical **EMERGENCY** worldwide (excluding the USA and Canada) You **MUST**, prior to visiting a medical provider, contact:

ISIS ASSISTANCE Worldwide (excluding the USA and Canada)

Tel: 020 8762 8015 (when calling within the UK)
+44 20 8762 8015 (when calling outside of the UK)
Fax: (+44) (0)20 87 48 7744

Should You need medical care in the USA or Canada.

Prior to visiting a medical provider in the USA or Canada, for **ANY** medical care, You **MUST** contact:

ISIS Assistance USA/Canada
8930 State Road 84

Box 315
Davie, Florida 33324

USA

Tel: 1 888 422 4747 (1 888 422 ISIS (when calling within the USA & Canada))
+1 954 370 8468 (when calling outside of the USA & Canada)
Fax: (+1) 954 370 8130



NOTE: ISIS Assistance maintains multilingual helplines, which are available 24 hours a day. Failure to contact ISIS Assistance prior to seeking medical care will result in losing your right to indemnification.

To enable ISIS Assistance to provide you with the appropriate help, please refer to the procedure at the back of Your policy documentation.

Any expenses incurred by ISIS, or ISIS Assistance arising from circumstances not covered by the policy, shall be recoverable, in full, from You.

Neither ISIS nor the Emergency Assistance organisations shall be responsible for the availability, quality or results of any medical treatment or the failure of You to obtain medical care.

SPECIAL ATTENTION TO DOCTORS AND/OR HOSPITAL ADMINISTRATIONS

The holder of this ISIS insurance policy is covered for Hospital and Medical Expenses.

Covered are Hospital and Medical Expenses, which are a result of accidents occurring to the Insured during the Period of Insurance and/or unforeseen illnesses, which the Insured sustains during the Period of Insurance. The medical coverage is for services as set out in Section 1 of the conditions of insurance.

Payment of medical expenses will be guaranteed provided that the conditions of this Insurance have been fulfilled and that no exclusions are applicable.

In the case of **any** medical expenses in the USA or Canada and emergency medical expenses in the rest of the world, contact ISIS Assistance to obtain approval and a guarantee of payment.

For minor medical expenses outside the USA and Canada you may turn to ISIS' network, which is powered by ISIS' local organisations. This network offers Payment on the Spot services worldwide. Please ask the holder of the Insurance to complete and sign the Indemnification form, complete the Doctor's explanation and sign it yourself as well. Please supply this completed claim form together with the original bills to the local Payment on the Spot address. Attach a copy of the certificate of registration.

The claim will be verified and, after approval (this may take a few days), be paid to You within 24 hours. Note that the Payment on the Spot organisation will require proof of identification from the Insured.

Excluded from cover 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 incurred 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 would be incurred during the Period of Insurance;
- the Insured was already under medical treatment at the moment of effecting the Insurance and it was necessary to continue the treatment during the Period of Insurance;
- a claim relates to a medical condition for which the Insured has received treatment in/during the 12 months prior to effecting the Policy.

INSTRUCTIONS IN THE EVENT OF CLAIMS

EMERGENCY MEDICAL CARE WORLDWIDE (EXCLUDING THE USA & CANADA)

1. Call ISIS Assistance Worldwide (excluding the USA & Canada) prior to seeking medical care.
2. Supply ISIS Assistance Worldwide (excluding the USA & USA) with Your full name and Your policy number(s).
3. Inform ISIS Assistance Worldwide (excluding the USA & Canada) of type of medical care that You need.
4. The claim will be verified and, after approval, ISIS Assistance Worldwide (excluding the USA & Canada) will provide You with a referral if needed. ISIS Assistance Worldwide (excluding the USA & Canada) will also issue a Guarantee of Payment to the medical provider.
5. Present Your certificate of registration and Your policy booklet (especially "Instruction to doctors and hospitals") and the billing address of ISIS Assistance Worldwide (excluding the USA & Canada) to the medical provider. The provider will invoice ISIS Assistance Worldwide (excluding the USA & Canada) instead of You.
6. Occasionally medical providers will, in error, send the bill(s) to You instead of ISIS Assistance Worldwide (excluding the USA & Canada). If You do receive any bills for treatment where you have followed the above procedure, immediately contact ISIS Assistance Worldwide (excluding the USA & Canada) for help.

MEDICAL CARE IN THE USA & CANADA

1. Call ISIS Assistance USA & Canada prior to seeking medical care.
2. Supply ISIS Assistance USA & Canada with your full name and your policy number(s).
3. Inform ISIS Assistance USA & Canada of the type of medical care that you need.
4. The claim will be verified and, after approval, ISIS Assistance USA & Canada will give You a referral if needed.
5. Present Your certificate of registration and Your policy booklet (especially "Instruction to doctors and hospital" and the billing address of ISIS Assistance USA & Canada) to the medical provider. The hospital will bill ISIS Assistance USA & Canada instead of You.
6. Occasionally medical providers will, in error, send the bill(s) to You instead of ISIS Assistance USA & Canada. If you do receive any bills for treatment where you have followed the above procedure, immediately contact ISIS Assistance for help.

OTHER MEDICAL EXPENSES

1. For minor medical expenses outside the USA and Canada You may turn to ISIS' network, which is powered by ISIS' local organisations. This network offers Payment on the Spot services worldwide.
2. For authorised Payment on the Spot addresses, please turn to the list at the end of this instruction.
3. In some countries there are only "ISIS Payment On the Spot" telephone numbers available. When You call the number You will receive an address for settlement of Your claim.
4. Where there is no Payment on the Spot address available, the claims must be sent directly to ISIS in the Netherlands:
ISIS
P.O. Box 9, 2800 MA Gouda, The Netherlands
Tel : +31 (0)182 544 903, Fax: +31 (0)182 544 337
claims@goudse.com
5. Please complete and sign an indemnification form and ask the medical provider to complete the Doctor's Explanation and sign it as well.
6. Please supply this completed claim form, together with the received original bills, to the local Payment on the Spot address. Attach a copy of Your certificate of registration.
7. The claim will be verified and, after approval (this may take a few days), be paid to You within 24 hours. Note that the Payment on the Spot organisation will require a proof of identification from You.

ASSISTANCE

1. In the case that an evacuation or repatriation is needed, call ISIS Assistance prior to arranging the travels.
2. Supply ISIS Assistance with Your full name and Your policy number(s).
3. Inform ISIS Assistance about the travels that you need to make. Describe the incident in detail and obtain a doctor's certificate, supporting the reason(s) of Your anticipated travels.
4. The claim will be verified and upon approval ISIS Assistance will arrange Your transport.
5. Supply ISIS Assistance with the non used original tickets.

IN CASE OF DEATH

1. Your family must always contact ISIS immediately:
ISIS
PO Box 9, 2800 MA Gouda, The Netherlands
Tel : +31 (0)182 544 903, Fax: +31 (0)182 544 337
claims@goudse.com
2. Submit:
 - a. Police report;
 - b. Coroner's report;
 - c. Death certificate;
 - d. Legal statement, regarding the legal heirs of the deceased.

PERSONAL LIABILITY

1. Personal liability claims must always be submitted to:
ISIS
PO Box 9, 2800 MA Gouda, The Netherlands
Tel : +31 (0)182 544 903, Fax: +31 (0)182 544 337
claims@goudse.com
2. Do not admit liability. Ask for the claim against You to be put in writing.
3. Submit certified translations of medical or loss or damage reports.

LUGGAGE

1. In the case of a luggage claim You may turn to the claims organisation in Your Country of Residence.
2. Where there is no claims organisation available, the claims must be sent directly to ISIS in the Netherlands:
ISIS
P.O. Box 9, 2800 MA Gouda, The Netherlands
Tel : +31 (0)182 544 903, Fax: +31 (0)182 544 337
claims@goudse.com

3. Give notice of the theft or loss to the police or other authority and obtain a copy of their report or their official stamp on the indemnification form.
4. Fill in and sign the indemnification-form luggage.
5. Enclose all original receipts or notes available.
6. In case of theft/loss of, or damage to luggage by a carrier submit also:
 - a. A Problem Irregularity Report (P.I.R.) from the carrier;
 - b. Claim with the carrier first before filing a claim with Us;
 - c. When claiming with Us, include a written confirmation from the carrier stating the compensation You will be paid, together with flight tickets and baggage tags.

NOTE: Although everything possible will be done to deal with a claim without further correspondence, We must reserve the right to request further information or completion of a more appropriate indemnification form where necessary.

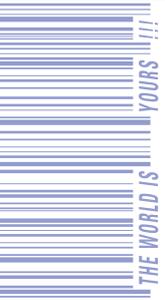


**Goudse Schade-
verzekeringen N.V.**

ISIS
Bouwmeesterplein 1
P.O. Box 9
2800 MA Gouda
The Netherlands

Tel. +31 (0)182 544 917
Fax +31 (0)182 544 337
E-mail:
isisrv@goudse.com
www.isis-insurance.com

Fortis Bank
Bank account no.
64.29.13.625



INDEMNIFICATION FORM MEDICAL EXPENSES

Please read the instructions in the event of claim carefully (fill in your certificate number)

ISIS CERTIFICATE no.

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

Type of illness and/or accident

Temporary address abroad

Period of insurance from/...../..... to/...../.....

Period of travel from/...../..... to/...../.....

Date of birth/...../.....

Type of cover

THIS PART TO BE FILLED IN BY DOCTORS

Kind of illness and/or accident

Dates of visits:

to doctors

to chemists

Diagnosis

Recovered? yes no

Hospital treatment necessary? yes no

Ambulance used? yes no

Signature of doctor

THIS PART TO BE FILLED IN BY INSURED

Total claim amounting to (please indicate currency):

To be paid to

Name:

Address:

Bank account number:

Are you insured for medical expenses elsewhere? (NHS/Private health insurance) yes no

With which insurer/national health scheme and under which policy number?:

Will you receive indemnification from above mentioned company? yes no

If not, why not? (attach written denial)

I declare that the information in this claim is correct and true.

Place: Date:/...../.....

Signature of the insured

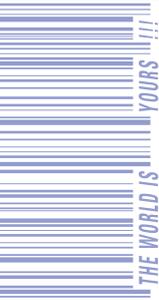


**Goudse Schade-
verzekeringen N.V.**

ISIS
Bouwmeesterplein 1
P.O. Box 9
2800 MA Gouda
The Netherlands

Tel. +31 (0)182 544 917
Fax +31 (0)182 544 337
E-mail:
isisrv@goudse.com
www.isis-insurance.com

Fortis Bank
Bank account no.
64.29.13.625



INDEMNIFICATION FORM LUGGAGE

Please read the instructions in the event of a claim carefully (fill in your certificate number)

ISIS CERTIFICATE no.

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

Date of loss or damage/...../.....

Which official authority or police office did you inform?

Temporary address abroad

Period of insurance from/...../..... to/...../.....

Period of travel from/...../..... to/...../.....

Type of cover

Date of birth/...../.....

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

Properties lost or damaged

.....

.....

Date of purchase

.....

.....

Costprice

.....

.....

Full details about cause of loss or damage

.....

.....

The bills of purchase must be produced

IBAN code*:

BIC-code*:

bankaccountnr.:

*Only if this bank account number is with a European bank. The code can be obtained from your bank.

Place:

Date:/...../.....

I declare that the information contained in this claim is correct and true.



Goudse Schadeverzekeringen N.V.

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