

**Travel insurance for trips booked with VCK
for the staff of the
Ministry of Foreign Affairs**

Hienfeld police DL 222706

by
DataVeem Advies
Boterbloem 30
NL-7891 DA Klazienaveen

Travel tips

1. Let stay-at-home parents know your travel plans
2. Do not bring more jewelry or other valuable items than is strictly necessary
3. Consult your doctor if you do not feel well. If you have a medical indication or are using medication, please include a description in English, but preferably in the language of the country to be visited.
4. Do not attract extra attention on the street and in public spaces due to remarkably expensive clothing or large money expenditures. Of course, there is nothing against giving money to beggars in itself, but in various countries you run an increased risk of robbery. In such case, never pull your wallet, but make sure you have some loose money in your pocket.
5. Limit the amount of money to take with you. Cheques and credit cards are also risk-sensitive, but to a lesser extent and, moreover, often insured.
6. Ask in your hotel about possibilities of storage your money and expensive properties in a safe.
7. Never leave money, checks, valuables or other valuables (even in a car).
8. In countries with an increased risk of hijacking or terrorism, be cautious about announcing that you work for the Dutch government.

Insured categories and amounts per person in Euro

Luggage

Total luggage (premium risqué, personal property)	3.500
of which not more than for	
- photo, film, video and computer equipment	1.750
- mobile phones	350
- jewelry, watches and (sun) glasses	350
- replacement clothing and toiletries	700
- travel documents	cost price
- money and cheques	450
- damage accommodation and inventory (excess € 25)	500

Extraordinary costs

Extra travel and accommodation costs	cost price
Assistance Alarm centre	cost price
Rescue, repatriation and transport costs	cost price
Travel legal assistance	cost price

Accidents

In case of death (age between 16 and 70 years)	12.500
In case of permanent disability (ages between 16 and 70)	55.000

Medical expenses

Medical costs remaining for your own account	cost price
Dental expenses remaining at your own expense	350

Important conditions in advance

- * The trip and /or the stay must be booked with VCK Travel.
- * Travelers must be in possession of a valid primary Dutch health insurance. As soon as this condition is not met, the right to cover in respect of medical expenses lapses.

Important exclusions

- * Employer property is explicitly excluded from coverage
- * Participation in military actions is not covered by the insurance.

Information about your travel insurance

Automatically insured

If your trip is booked with VCK Travel, it is automatically provided with a travel insurance with world coverage. Not only are you therefore assured of coverage against damage, but also a worldwide service network is available to you to assist in unexpected problem situations. You are insured via DataVeem Advies in Klazienaveen with W.A. Hienfeld BV in Amsterdam. DataVeem and Hienfeld guarantee quality and a fast handling of claims.

Insurance conditions

General Terms and Conditions CZ 2006 and speciale conditions apply to this insurance. This paper shows only the most important parts of it. The complete conditions are available for inspection at the 3W department of your ministry. You are deemed to be aware of these terms. DataVeem and Hienfeld accept no liability if the conditions are not met.

Coverage

The insurance has a worldwide coverage and runs from the day of departure (from the moment the home or building where one works is left) to the return day (specifically until the return to home or work premises). The maximum travel time is set at 181 days.

Risk areas

For risk areas (threat of war or otherwise) restrictive conditions apply. In some cases, coverage is even excluded. Consult the conditions in this regard in section 3W.

Aid

In the event of a number of problems, for which you have to make a decision on the insurance, you should immediately contact the SOS emergency centre on +31 (0)20-6515151. This service is available 24 hours a day. Before you call, try to have as much information as possible at hand: where you are staying, how you can be reached and a description of what happened.

What to do after a claim or accident and if the insurance needs to be called upon?

After the event, notify DataVeem Advies in Klazienaveen as soon as possible, but no later than within one month. You will then receive a claim form. Send this form back as soon as possible with as complete a description as possible of what happened and the damage caused.

DataVeem can be reached during office hours as follows:

Telephone + 31 (0) 591 61 67 75

Email dataveem@xs4all.nl

In case of calamities, such as serious illness or accidents, always contact the SOS Emergency Centre immediately. This emergency centre can be reached 24 hours a day, 7 days a week, as follows:

Phone + 31 (0)20 651 51 51

Email info@sosinternational.nl

In the event of loss or theft of luggage, always have an official report drawn up by the police and ask for a certified copy. Do not sign anything whose meaning is unknown to you.

Write down names and addresses of witnesses

Provide all cooperation to keep costs as low as possible in claims and leave everything that may harm the interests of the insurer.

Good trip!

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Boterbloem 30
NL - 7891 DA Klazienaveen
(0591-616775)