'Nationale-Nederlanden Instap' additional insurance package

Product number: 6700125
Valid from 01-01-2027 to 31-12-2027 (inclusive)

Your insurance is a aanvullende zorgverzekering and is based on 'refund' cover.
This means you are insured for:

Reimbursement for refund-based healthcare is up to 100% of:
- the statutory fixed rate or if there is no statutory fixed rate, the statutory maximum rate; or if there is no statutory maximum rate:
- the market rate applicable in the Netherlands.

In any case, we never reimburse more than the claimed rate or the maximum stated for the insured healthcare.

In order to be reimbursed for the healthcare, the terms and conditions of insurance associated with this reimbursement overview apply. This healthcare is not subject to the deductible.

What is reimbursed	Amount reimbursed	Characteristics
Abroad		
Urgent medical care abroad (D.14.a.)	Outside the Netherlands or your country of residence 100% of the claimed rate this includes the reimbursement under your general insurance policy	• From the age of 18, there is a deductible for healthcare that is also subject to the deductible in the Netherlands
Urgent oral care abroad (D.14.b.)	Maximum 275 euros per year	• This healthcare is not subject to the deductible
Repatriation in the event of illness (D.14.c.)	100%	• This healthcare is not subject to the deductible
Transport of human remains (D.14.f.)	100%	• This healthcare is not subject to the deductible
Forwarding medicines and medical aids (D.14.g.)	100%	• This healthcare is not subject to the deductible
Communications costs (D.14.h.)	Maximum 350 euros per year	• This healthcare is not subject to the deductible
Medical advice provided by emergency service (D.14.i.)	100%	• This healthcare is not subject to the deductible

What is reimbursed	Amount reimbursed	Characteristics
Physiotherapy		
Screening prior to physiotherapy and exercise therapy (D.16.1.)	Per condition 1 session	● This healthcare is not subject to the deductible
Physiotherapy and exercise therapy (D.16.1.)	Maximum 5 sessions per year	● This healthcare is not subject to the deductible
Informal care		
Carer course (D.24.1.)	Maximum 150 euros once per insured person	● This healthcare is not subject to the deductible
Carer relief (D.24.2.b.)	Maximum 400 euros per year	● This healthcare is not subject to the deductible
Informal care broker (D.24.3.)	Maximum 7 hours once per insured person	● This healthcare is not subject to the deductible
Medicines		
Contraceptive medicines and IUD (D.3.5.b. and D.3.5.c.)	100%	● This healthcare is not subject to the deductible ● You will, however, have to pay the deductible if the IUD is fitted by a medical specialist ● From 21 year(s)
Statutory Medicines Reimbursement System (GVS) personal contribution for contraceptive medicines (D.3.2.a.)	100%	● This healthcare is not subject to the deductible ● Up to and including 20 year(s)
Oral care		
Oral care in the event of an accident (D.8.6.)	Maximum 20.000 euros per accident	● This healthcare is not subject to the deductible
Prevention		
Sports medicine-related advice (D.2.6.)	Maximum 150 euros per year	● This healthcare is not subject to the deductible
Online 'First aid for sports injuries' course (D.2.8.)	Maximum 1 course per year	● This healthcare is not subject to the deductible