

Customer instruction ISIS Au pair Insurance

Thank you for taking out the ISIS Au pair insurance. We would like to draw your attention to the following points so that you know what to do if something happens that requires you to invoke this insurance or the basic healthcare insurance. In addition, a number of points for attention are mentioned that can remove ambiguities.

Content

1. Points for attention with regard to coverage for medical treatments

- 1.1a Coverage of dental costs Au pair insurance with All-in cover
- 1.1b Coverage of dental costs in basic health insurance
- 1.2 Difference between All-in coverage and Additional
- 1.2b Existing medical conditions/ Dutch Basic Health Insurance
- 1.3 The costs of a TB test
- 1.4a Existing (medical) conditions and au pair insurance
- 1.4b Existing (medical) conditions and basic health insurance
- 1.5a Holiday outside the Netherlands and au pair insurance
- 1.5b Holiday outside the Netherlands and basic health insurance
- 1.6. General Exclusions

2. Points of attention with regard to Liability cover

- 2.1 Liability
- 2.2a Damage to third party property
- 2.2b Damage to belongings of host family
- 2.3 Legal liability involving a motor vehicle
- 2.4 Personal Injury

3. Considerations with regard to Extra travel expenses for unexpected return home

4. What to do in case of...

- 4.1 Calamities?
 - 4.1a Au pair must go to hospital or high costs for care are expected
 - 4.1b Au pair has to go home due to family circumstances?
 - 4.1c Death of the au pair
- 4.2 Longer stay of the au pair
- 4.3 Shorter stay of the au pair
- 4.4 Departure of the au pair to another host family

5. Claiming costs incurred

6. Contact details JoHo



1. Points for attention with regard to coverage for medical treatments

1.1a Coverage of dental costs Au pair insurance with All-in cover

Part of the ISIS au pair insurance (All-in) is cover for urgent unforeseen dental costs. Urgent means that the treatment is strictly necessary as a result of illness or an accident. Urgent dental costs include, for example, a visit to the dentist due to an infection. NB; there is a maximum reimbursement for dental treatments. Preventive care, such as checkups or cleaning the teeth, is not insured. The same goes for aesthetic treatments, such as braces.

1.1b Coverage of dental costs in basic health insurance

Dental costs are not included in the basic health insurance. This coverage is only valid for people up to 18 years old.

1.2 Difference between All-in coverage and Additional

You always take out the insurance with All-in cover. You can recover all urgent medical care from the ISIS Au pair policy.

After the Dutch basic insurance has been arranged, you can have the All-in cover converted into Additional. This is done via the form on aupairverzekeringen.nl. The medical cover of the Au pair insurance is thus reduced. From that moment on you can no longer claim dental treatments under the Au pair insurance. However, the deductible of the basic insurance remains covered and the au pair retains additional cover for unforeseen medical assistance abroad.

With the Additional policy you receive a 25% discount on the ISIS Au pair premium. If you have Additional cover, you must always first recover medical costs from the Dutch health insurer.

1.3 The costs of a TB test

An au pair does not undergo this examination because of a medical indication, but because it is a requirement of the IND. There is therefore no question of a referral from the general practitioner. The basic health insurance reimburses the costs if a referral has been given by a general practitioner. Therefore, the health insurer may refuse to reimburse for this examination. However, we see in practice that many health insurers do cover the research, which is to the au pair's advantage, but not something she can enforce.

If the health insurer does cover the examination but still applies a deductible, you can submit the costs to the ISIS Au pair insurance because the deductible of the basic insurance is covered by the Au pair insurance.

If the basic health insurance does not cover the examination (therefore no right to reimbursement regardless of excess), you cannot recover the costs from the ISIS Au pair insurance.

1.4a Existing (medical) conditions and au pair insurance

Existing disorders and ailments are also excluded from the cover with the ISIS au pair insurance. This means, for example, that medicines that the au pair used or complaints that she had when the insurance was taken out are not covered by this insurance. Unless the costs fall under the deductible of the basic insurance.

1.4b Existing (medical) conditions and basic health insurance

Within the basic health insurance there is no general exclusion for existing conditions. Whether the costs are reimbursed depends on the nature of the matter and whether it is included in the basic health insurance.

1.5a Holiday outside the Netherlands and au pair insurance

With the Standard and Super cover, the au pair is insured during holidays outside the Netherlands. The cover remains valid during holidays.

1.5b Holiday outside the Netherlands and basic health insurance

Until now, basic health insurance provides coverage for urgent medical costs worldwide in accordance with the Dutch rate. Medical repatriation, transport of mortal remains and transport by ambulance is not insured.

1.6. General Exclusions

Apart from pre-existing conditions, there are a number of other important general exclusions with the ISIS Au pair insurance. Here we mention a few examples:

- Events resulting from the use of alcohol or drugs.
- Psychological complaints
- STIs and AIDS
- Pregnancy and delivery
- Abortion

The full list can be found in the terms and conditions. If you have any questions, please get in touch.

2. Points of attention with regard to Liability cover

2.1 Liability

Every person (older than 14 years) in the Netherlands can be held liable for damage that arises in which someone else has financial damage. This can be damage to property, but also personal injury.

Liability insurance provides compensation for damage you cause to others, when you are liable.

Generally, a family has a so-called Family Liability Insurance. Sometimes it does not reimburse all costs. You can then appeal to the ISIS Au pair insurance for the additional costs. It is important to know that the Au pair insurance is an additional insurance when it comes to claims of Liability. If the damage is not (fully) reimbursed under another insurance policy, such as family liability insurance or household contents insurance, you can submit the (additional) costs to the Au pair insurance.

2.2a Damage to third party property

When it says “third party” it means someone who is not part of your family.

The au pair can be held liable for damage she causes to third party belongings. With the ISIS Au pair insurance, there is additional coverage for damage to (property of) third parties. Both during and outside the au pair activities.

Examples:

1. the au pair picks up a child from the host family after a children's party. In the house where the children's party was held, the au pair knocks an expensive vase off a cupboard. The family that gave the children's party holds the au pair liable for the damage. First, the damage will have to be claimed on the family liability insurance, the ISIS Au pair insurance offers additional coverage.
2. while going out, the au pair knocks a phone out of someone's hands while dancing. The owner of the telephone will hold the au pair liable for the damage. Once again, the damage will first have to be claimed on the family liability insurance, the ISIS Au pair insurance offers additional coverage.

2.2b Damage to belongings of host family

There is a relevant difference between Standard and Super coverage.

With Standard coverage

There is now only additional cover for damage to property belonging to the host family if this damage occurs during the au pair's free time – not during au pair work. A deductible of 150 euros applies. A maximum of 1000 euros will be reimbursed.

With Super coverage

There is now additional coverage for damage to property of the host family if this damage occurs during the au pair's free time or during the au pair's work. A deductible of 150 euros applies. A maximum of 1000 euros will be reimbursed.

Damage to and caused by a (electric) bicycle belonging to the host family is excluded and will therefore never be reimbursed; regardless of whether the damage occurred during work or not.

Examples:

1. To pick up the children from school, the au pair uses the host mother's cargo bike. She puts the cargo bike near the schoolyard, but when she walks back, the bike is gone. The Au pair insurance does not provide coverage because a bicycle is excluded. The family liability insurance probably not either because it does not reimburse damage among family members. Bicycle insurance may offer compensation.
2. The au pair borrows the host mother's bicycle to go shopping in the centre. She puts the bicycle in the rack incorrectly and the wheel gets bent in the process. The Au pair insurance offers no reimbursement because bicycles are excluded from coverage. The family liability insurance probably not either because it does not reimburse damage among family members. Bicycle insurance may offer compensation.
3. While vacuuming, the au pair will not see a puddle of water in the bathroom. The damage therefore occurs during work. She vacuums the bathroom and the vacuum cleaner breaks down. The family can first submit the damage to the family liability insurance. This probably does not compensate the damage because it concerns damage among family members. The damage can then be submitted to the Au pair insurance, which offers additional cover if the Super cover applies. There is a deductible of 150 euros.

The Standard cover does not cover damage caused during au pair activities.

2.3 Legal liability involving a motor vehicle

By a motor vehicle we mean all vehicles with a motor; car, motorcycle, moped, etc.

Damage can be caused by and/or to a motor vehicle.

It is important to know that the Au pair insurance does not reimburse damage if the au pair causes it while driving a motor vehicle. It does not matter whether this happens during au pair work or during free time.

Examples of this:

1. The au pair borrows the host family's car to take the children to swimming lessons. When parking the car, she hits a low pole and there is a dent and paint damage to the car.
Damage to the host family's car:
The Au pair insurance does not cover this. The family liability insurance probably not either because it concerns mutual damage. If the car is fully insured, then there is coverage for damage to your own car through the car insurance.
2. The au pair borrows the car to go to the beach with friends for a day. While driving back home, she misses a car from the right due to a low sun and she drives into that car. There is damage to both the host family's car and the car she hit.

Damage to the car of this “other”

The au pair and the other driver fill in the Accident Form that is customary in the event of a collision and exchange contact details. The damage will be handled by the liability insurance that provides the car insurance.

Damage to the host family's car

The Au pair insurance does not cover this. The family liability insurance is probably not because it concerns mutual damage. If the car is fully insured, then there is coverage for damage to your own car through the car insurance.

3. The au pair drives the host family's car. Another driver runs a red light and crashes into the host family's car. The host family wants compensation for the damage caused to the car.

Damage to the host family's car:

This must be handled with the liability insurance of that other driver. It is important that the au pair and the other driver complete the claim form after the collision. The damage cannot be submitted to the Au pair insurance.

Of course, damage can also occur without the au pair driving a motor vehicle. Also some examples of this.

1. The au pair has picked up the children from school. She drives the cargo bike full of children up the driveway, past the car of the host family. She bumps into the car of the host family and there are serious scratches. The cargo bike is also damaged.

Damage to the cargo bike (see also 1.5b):

Advice: submit for any bicycle insurance. The Au pair insurance excludes damage to bicycles.

Damage to the car:

Submit the damage to the family liability insurance. The family liability insurance is not expected to reimburse the damage because it concerns mutual damage.

The Au pair insurance excludes damage caused by bicycles from coverage.

Advice: submit to the car insurance, provided this Casco is insured.

2. The au pair comes home after a bike ride and while driving up the sidewalk, she hits the neighbor's car that is parked. Both the car and the bicycle are damaged.

Damage to the bicycle (see also 1.5b).

Advice: submit for any bicycle insurance. The Au pair insurance excludes damage to bicycles.

Damage to the neighbor's car.

Both during and outside aupair activities, damage to third-party items is additionally insured through the ISIS Au pair insurance. The damage must first be submitted to the family liability insurance and then a claim can be submitted to the Au pair insurance.

Tips:

If the au pair uses your motor vehicle (your car, motorcycle, etc.), we advise you to:

1) check with your (car) insurer whether the motor vehicle insurance remains in force if the au pair drives your car (or other motorized vehicle).

2) take into account that if the au pair causes damage:

- this may have consequences for the premium of the insurance (reduction of the no-claim discount in the event of damage).

- it depends on your car insurance whether there is cover for damage to your own car.

- any excess (or other damage) is never covered by an au pair or travel insurance.

2.4 Personal Injury

This information applies both if there is injury within the family, but also if there is injury to a third party.

If there is a personal injury, this can have a major impact. This can be emotionally difficult, especially if the other party has been seriously injured.

In the event of personal injury, the Au pair policy also offers compensation if the family liability

insurance has not offered (full) compensation. You would do well to contact the family liability insurance as soon as possible after the occurrence of personal injury. They can then guide you when it comes to collecting information.

3. Considerations with regard to Extra travel expenses for unexpected return home

During the stay in the Netherlands, the au pair could get the bad news that something serious is going on with family back home. In certain cases, the insurer offers (partial) compensation for this.

What the cover is for:

- Serious event: for example when someone has died or there is unavoidable death.
- Close family: the cover is intended for the close family of the au pair. This is described in the conditions as the first and second degree family, which are parents, brothers and sisters, grandfathers and grandmothers.

A few notes on coverage.

At least part will be reimbursed. The exact compensation depends on whether the au pair already had a return journey. This means a journey from the Netherlands back home. This affects the coverage but also the procedure. The insurer assumes that the au pair has already traveled back from the Netherlands to her home country, because she will have to return at some point.

A. Already in possession of a ticket to home country

- It is advisable to use the service of the Emergency Centre.
- There is full compensation for rebooking the existing ticket. If rebooking is not possible or if it is not financially advantageous, the Emergency Center will book a new ticket. There is also full reimbursement for the new ticket.
- The Emergency Center can also arrange a return ticket, so that the au pair can return to the Netherlands to complete her year as an au pair.
- The Emergency Center arranges the financial settlement with the insurer, so the au pair does not have to declare. However, the au pair may be asked to email documents.

B. She does not yet have a ticket to her home country

- It is advisable to arrange a ticket yourself, without the service of the Emergency Centre. The costs can be claimed afterwards.
- The insurer assumes that the au pair will also return to the Netherlands after visiting the home country to complete the Au pair year.
- If the au pair does not return to the Netherlands, the reimbursement is capped at 50%.
- It is therefore important that the au pair keeps all travel documents, such as a boarding pass, in order to be able to prove the journeys made. These are requested when submitting the declaration.

4. What to do in case of...

4.1 Calamities?

4.1a Au pair must go to hospital or high costs for care are expected

In this case the advice is; contact the Emergency Centre. Have the policy number to hand. The emergency center creates a file of your report, it is advisable to note the file number so that you can refer to it in future contact.

The telephone number of the emergency center: **+31 (0) 182 544 555**

This number is available 24 hours, 7 days a week.

A claim can be submitted for other medical expenses, see elsewhere in this document how this works.

4.1b Au pair has to go home due to family circumstances?

If close relatives (1st or 2nd degree relatives) of the au pair are about to die or have passed away, the au pair will want to go home to say goodbye and/or attend the funeral.

A. Already in possession of a ticket to home country

- It is advisable to use the service of the Emergency Centre.
- There is full compensation for rebooking the existing ticket. If rebooking is not possible or if it is not financially advantageous, the Emergency Center will book a new ticket. There is also full reimbursement for the new ticket.
- The Emergency Center can also arrange a return ticket, so that the au pair can return to the Netherlands to complete her year as an au pair.
- The Emergency Center arranges the financial settlement with the insurer, so the au pair does not have to declare. However, the au pair may be asked to email documents.

B. She does not yet have a ticket to her home country

- It is advisable to arrange a ticket yourself, without the service of the Emergency Centre. The costs can be claimed afterwards.
- The insurer assumes that the au pair will also return to the Netherlands after visiting the home country to complete the Au pair year.
- If the au pair does not return to the Netherlands, the reimbursement is capped at 50%.
- It is therefore important that the au pair keeps all travel documents, such as a boarding pass, in order to be able to prove the journeys made. These are requested when submitting the declaration.

4.1c Death of the au pair

It is unpleasant to think about, but if the au pair dies during her stay in the Netherlands, then a few things have to be arranged. The costs of transporting the mortal remains to her home country are covered under the ISIS au pair insurance.

You must contact the ISIS emergency center. The telephone number of the emergency center is **+31 (0) 182 544 555**. They will also help you arrange the necessary matters.

4.2 Longer stay of the au pair

If you want to extend the Au pair policy, you must submit a request for renewal before the end of the policy. This can be done very easily by completing our Change form on aupairverzekeringen.nl.

A few points of interest:

- The extension is calculated per month. This means that if you extend by 1 month and 1 day, 2 months of premium will be charged.
- We always renew the insurance with the same cover, you cannot adjust the cover when renewing

4.3 Shorter stay of the au pair

Unfortunately, it can happen that an au pair leaves unexpectedly before the policy has expired. Sometimes it is possible to have the insurance terminated earlier and get a refund of the premium. You can also fill in the Change form for this.

Points of attention:

- We ask the au pair agency to confirm that the au pair is no longer your responsibility because of the departure.
- We will process the cancellation once the au pair has actually left.
- A condition for premium refund is that the au pair has left at least 1 month earlier than planned.

No refunds will be given for the first month.

If your au pair leaves, don't forget to arrange deregistration with the municipality, to cancel the basic health insurance and to cancel the healthcare allowance.

4.4 Departure of the au pair to another host family

If your family's au pair moves to another family, the new family must take out a new au pair insurance policy for her. You can then have your Au pair insurance canceled as indicated above.

In addition to terminating the Au pair insurance, you must deregister the au pair from your address in the BRP. It is also useful to report the move to the health insurer. If you pay the premium for the basic insurance as a family, you can of course have the account number adjusted.

5. Claiming costs incurred

Visit aupairverzekeringen.nl for detailed information about submitting all kinds of costs.

Below we briefly summarize the main points of attention.

Claims are submitted directly to the insurer, who review each claim and may request additional information if necessary.

Medical expenses, your au pair needs or has had medical assistance

Does your policy have All-in cover? Then you declare directly to ISIS. Enclose a completed claim form and the invoice(s).

Does your policy have Additional cover? In that case, the claim must first be submitted to the Dutch basic insurance. This is often done automatically via the healthcare provider. You must always enclose a document from the health insurer stating that the costs are not reimbursed and why not.

Dental costs

Does your policy have All-in cover? Then you declare to ISIS. Enclose a completed claim form and the invoice(s).

Does your policy have Additional cover? Then dental treatments are not covered by the ISIS Au pair insurance.

The au pair's luggage has been stolen, damaged

Include as many original notes as possible of what has been damaged/stolen. Take photos of the damage and send them along.

Has your luggage been stolen? Then provide a report.

Liability; claim damage to buildings or contents

Does the au pair cause damage to your home or belongings? Then first claim the damage on your own building insurance or contents insurance.

If damage has occurred to third-party property, you must first submit the claim to the Family Liability Insurance.

If the damage is not (fully) reimbursed by the family liability insurance or household contents insurance, you can request additional compensation from ISIS.

Need other damage or more information?

In that case, we would like to refer you to our page "Report damage" with detailed information about submitting a claim.

Form

On our website aupairverzekeringen.nl you will find a claim form for the ISIS au pair insurance that you must use to declare costs.

Where to?

All documents can be sent by post or email. We recommend submitting the claim by email. You send everything to: claims@goudse.com.

Make sure to include the policy number in that email.

6. Contact details JoHo

If you have any questions about the insurance you have taken out, about the information in this document or if you run into any issues related to insurance, we will be happy to assist you.

Fill in our form on aupairverzekeringen.nl or aupairinsurances.nl

Do you prefer to send an email? You can do this via aupair@joho.org.

