

## 2011-2012 Insurance Plan Summary for YFU Students – Belgium

**Insurance Company:**

ISIS insurance  
 Underwritten by Goudse  
 Schadeverzekeringen N.V.  
 Dutch insurance company Goudse  
 Schadeverzekeringen N.V./Gouda Insurance  
 Tel: 31 182 544 917; Fax: 31 182 544 337  
 E-mail: [customerservices@goudse.com](mailto:customerservices@goudse.com)

**ISIS Administration:**

P.O. Box 9  
 2800 MA Gouda  
 The Netherlands  
 Tel.: +31 182 544 903

**Emergency Assistance:**

**ISIS Assistance USA / Global Medical Management(GMMI)**

**Tel: +1 866-255-7635 (toll free)**

7901 SW 36th Street, Suite 100

Davie, Florida 33328

Telephone: +1 866 255 7635

In case the insured (student) has to visit a doctor, specialist or needs to be hospitalized in the USA, **immediately prior** to visiting the doctor, specialist or admission, ISIS/GMMI **must** be contacted for free service. Otherwise you can lose your right for indemnification of the costs.

Coverage/Benefits	Limit (Euros)	Limit (USD) <sup>1</sup>
Accident & Sickness Benefit	Unlimited	Unlimited
Deductible per accident/illness	Not specified	Not specified
Accidental Death Benefit	15.000	18,800
Disability/Dismemberment Benefit	40.000	50,140
Medical Evacuation Benefit	Unlimited	Unlimited
Repatriation Benefit	Unlimited	Unlimited
Repatriation by Air Ambulance	Unlimited	Unlimited
Emergency Home Leave Benefit	Unlimited	Unlimited
Tracing and rescue costs	20.000	25,076
Luggage Benefit (during travel and stay)	3.000	3,760
Travel Documents	Unlimited	Unlimited
Dental Costs not due to accident	750	940
Dental Care due to an accident	750	940
Liability Insurance	1.000.000	1,254,000

**Coverage:** from departure date from Belgium until return to Belgium.

**Sports:** All sports, winter sports and adrenaline sports are covered.

**Please note:** This insurance information is provided to local representatives and host families for illustrative purposes only and is not meant to replace insurance documents provided directly to the students by their national organization. Students should consult their full plan documents for benefits questions, or seek advice from their natural parents, the insurance company listed above, or the insurance company's US administrator, if applicable.

<sup>1</sup>Euros converted to USD as of 0 7-2-2010