

2011-2012 Insurance Plan Summary for YFU Students – Sweden

Insurance Company:

Gouda Travel Insurance
Branch office to Goudse Schadeverzekeringen N.V. Holland
Wollmar Yxkullsgatan 14
SE-118 50 Stockholm
Sweden
Telephone: +46 (0)8 615 28 00
Fax: +46 (0)8 641 84 80
E-mail: info@gouda-rf.se

Assistance Contacts:

For illness/accident students must call before taking any action:

Gouda Alarm in cooperation with HAA Telephone: +1 86668 GOUDA

or

Gouda Emergency Center Telephone: +45 33 15 60 60

E-mail: alarm@gouda-rf.se

SUMMARY OF COVER - GOUDA STUDENT INSURANCE

INSURANCE COVERAGE	MAXIMUM COVERAGE (SEK/USD)	OWN RISK
Luggage	20.000 SEK / 2,815 USD	See policy details
Tickets, passport	20.000 SEK / 2,815 USD	
Medical treatment	Unlimited	No deductible
Accident		See policy details
Disability & Death	Covered	
Repatriation	8,500 SEK / 1,196 USD	
Medical evacuation	57,000 SEK / 8,023 USD	
Dental	5.000 SEK / 703 USD per incident	
Personal liability	5.000.000 SEK / 703,000 USD	See policy details

Pre-existing conditions not excluded, but specific exclusions and limitations may apply.

The information above is just a summary of the most important coverage of the Gouda Student Insurance. A complete account of coverage and limitations can be found in the full policy conditions. 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.

The conversion into US dollars was done 08/2010 and is provided to give an estimate of coverage. Actual currency conversion depends on the date of service.