

# Customer instruction ISIS Au pair Insurance

In this document, as a host family for an au pair, we provide you with important information regarding your ISIS Au pair insurance.

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## 1. Points of interest regarding coverage

### 1.1a Coverage of medical and dental expenses Au Pair Insurance

Part of the ISIS au pair insurance is cover for urgent unforeseen medical and dental costs.

Urgent means that the medical costs are strictly necessary as a result of illness or an accident.

Unforeseen means that the costs could not have been expected in advance (when taking out the insurance).

Preventive care such as vaccinations and periodic checkups are not insured.

Emergency dental costs include, for example, a visit to the dentist because of an inflammation.

There is no cover for the costs incurred if overdue maintenance is treated by the dentist.

### 1.1b Coverage of medical and dental expenses Dutch Basic Health Insurance

In the Basic Health Insurance no distinction is made with regard to cover between urgent and non-urgent medical costs. With the Basic Health Insurance, the au pair is insured for medical care in the Netherlands and for the Dutch rate outside the Netherlands.

Dental costs are not included in the Basic Health Insurance.

Of course, the deductible applies to the basic insurance, this amount is determined annually by the government.

### 1.1.c Difference between All-in and Additional cover

You always take out the insurance with All-in coverage. You can recover all emergency 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.

- The medical coverage of the au pair insurance is thus limited.
- From that moment on you can no longer claim dental treatment under the Au pair insurance.
- However, the deductible under the basic insurance remains covered and the au pair retains additional cover for unforeseen medical assistance abroad.

With the Additional policy you get a discount of 25% on the ISIS Au pair premium. You can request this by filling in the Change form on [aupairverzekeringen.nl](http://aupairverzekeringen.nl).

If you have additional coverage, you must always recover medical costs from the Dutch health insurer first.

### 1.1.d The expenses for the TBC 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 made by a general practitioner. The health insurer may therefore refuse to pay compensation for this examination. However, in practice we see that many health insurers do cover the investigation, which is to the advantage of the au pair, but not something they can enforce.

If the health insurer does cover the examination but still applies the 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 (i.e. no entitlement to reimbursement regardless of the deductible), you cannot recover the costs from the ISIS Au pair insurance.

### 1.2a Pre existing medical illness Au Pair Insurance

As is the case with other travel insurance policies, existing conditions and ailments are also excluded from the coverage with the ISIS au pair insurance. This means, for example, that

medicines that the au pair used or complaints 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. Whether the costs are reimbursed depends on the matter and whether this is included in the Basic Health Insurance.

### **1.2b Existing medical illness Dutch Basic Health Insurance**

Within the Dutch Basic Health Insurance there are no exceptions for existing medical illnesses. The expenses are covered by the Dutch Basic Health Insurance depending on what it concerns.

### **1.3a Holidays outside of the Netherlands and Au Pair Insurance**

With the ISIS Au pair insurance, the au pair is insured during holidays outside the Netherlands.

### **1.3.b Holidays outside of the Netherlands and the Dutch Basic Health Insurance**

To date, the Basic Health insurance has covered emergency medical costs worldwide in accordance with the Dutch rate. Medical repatriation, transport of mortal remains and transport by ambulance are not insured.

### **1.4 General exceptions Au Pair Insurance**

Aside from pre-existing conditions, there are a number of other important general exclusions. Here we list a few:

- Events resulting from the use of alcohol or drugs.
- Psychological complaints
- STDs and AIDS
- Pregnancy and childbirth
- Abortion
- Dangerous sports
- Objects and costs that are insured under another policy or that would have been insured under another policy, if this insurance had not been taken out.

The full list can be found in the conditions. These are available on [aupairinsurances.nl](http://aupairinsurances.nl).

### **1.5.a Personal liability and damage to (belongings of) others**

The au pair can be held liable for damage caused to third parties or belongings of third parties. With the ISIS Au pair insurance there is cover for damage to (stuff of) third parties, caused outside the work of the au pair.

During her work, the liability of the au pair also falls under the ISIS Au pair insurance when it comes to damage caused by third parties.

Liability coverage is additional to family liability insurance. It is therefore advisable to take out this insurance if you do not already have it.

### **1.5.b Personal liability and damage to belongings of the host family**

The liability cover of the Isis Au Pair insurance offers a "secondary" cover. If damage is covered by another insurance, it will first have to be declared there.

This insurance is not a "replacement of" but a supplement to a Family Liability insurance. We recommend that you always take out Family Liability insurance. Subject to the conditions, this insurance also covers damage for which a domestic worker is liable.

Damage caused by the au pair to your belongings as a host family is only insured in her spare

time, unless you have taken out Super cover. In the Super coverage, coverage is also provided for damage to family belongings during work. There is a maximum cover for this, we refer to the policy conditions for the exact amounts.

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

## **1.6 Personal liability with motor vehicles**

Damage caused to another vehicle or to other persons while driving a motor vehicle is never covered by private liability insurance (such as the part in the ISIS Au pair insurance, but this also applies to regular private liability insurance).

If your au pair will be driving in your car or on another type of motor vehicle (motorcycle, scooter, etc.), we recommend that you:

- 1) check with the (car) insurer whether the motor vehicle insurance remains in force if the au pair is driving 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 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 deductible (or other damage) is never covered by an Au pair insurance.

## **2. What to do in case of...**

### **2.1 Medical expenses**

#### **Additional coverage:**

If medical costs are incurred, these must be declared to the Basic Health Insurer. With a hospital admission this is very simple; the au pair shows her health insurance card and 'behind the scenes' the costs of the care are then settled between the hospital and health insurer without you having to coordinate all kinds of extra matters with, for example, an emergency center.

#### **With the All-in coverage:**

If no Basic Health Insurance has been taken out (yet), you can declare costs for urgent medical matters directly on the Au pair insurance. In the case of minor matters (for example, a visit to a general practitioner) you initially pay the costs yourself to the care provider and you can claim the costs afterwards on the Au pair policy. You will find further information on how to file a claim in this document.

In the event of calamities (hospital admissions, etc.), please contact the emergency center of the Au pair policy as soon as possible. Its telephone number is **0182-544 555**.

### **2.2 Family-related circumstances**

The extra travel expenses for an au pair if she unexpectedly returns to the country of origin in the event of the death or serious illness of a family member, are covered under the ISIS Au pair insurance. This applies to a Close relative. For this, the au pair must first contact the Emergency Center. The Emergency Center arranges a flight for the au pair. Telephone number of the emergency center is **0182-544 555**.

### **2.3 Death of the au pair**

If the au pair dies in The Netherlands, the costs of transporting the mortal remains to her home country are covered under the ISIS Au pair insurance. You should contact the ISIS Emergency center. Telephone number of the Emergency center is **0182-544 555**.

## **2.4 Longer stay of the au pair**

If the au pair stays longer than planned, the policy of the ISIS Au pair insurance can be extended. Renewing the ISIS Au pair insurance is not automatic. After the expiration date, the insurance has expired and the cover ends. If you wish to renew the policy, you must submit a request to renew before the end of the policy. This can be done very easily by filling in the Change form on [aupairinsurances.nl](http://aupairinsurances.nl).

The Basic Health Insurance continues automatically until you cancel it. Generally, the health insurer stops the Basic Health Insurance when the au pair is deregistered from the municipality, i.e. from the Personal Records Database (BRP).

## **2.5 Shorter stay of the au pair**

Unfortunately, it can happen that an au pair leaves unexpectedly before the policy has expired. In that case you can submit a request for a refund of the premium you had already paid up to the end of the policy. You do this by filling in the Change form on [aupairinsurances.nl](http://aupairinsurances.nl).

## **2.6 Switch of the au pair to another host family**

If your au pair moves to another family, the new family must take out a new Au pair insurance for her. You can have your Au pair insurance terminated and request a premium refund as indicated above.

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

## **3. Filing a claim**

### **If there is Basic Health Insurance for the au pair**

Medical costs can initially be recovered from the Basic Health Insurance. Most costs are already submitted 'behind the scenes' by the care provider to the health insurer, so you don't have to worry about that at all! The Basic health insurer will fully reimburse a care provider for costs incurred and, in the event of a deductible, claim that amount back from the au pair (or host family). If you receive such an invoice from the Basic health insurer for costs that fall under the compulsory or voluntary deductible, you can ask for a refund of these costs by the ISIS Au pair insurance. It is important to add the statement from the health insurer regarding the deductible to the claim.

So you send:

- copy of the original invoice that you also sent to the health insurer
- notification from the health insurer that they apply the deductible
- claim form (mention policy number and IBAN for reimbursement)
- any other relevant information

### **If there is no basic insurance for the au pair**

In that case you can submit a claim directly to the ISIS Au pair insurance.

So you send:

- copy of the original invoice
- claim form (state policy number and IBAN for reimbursement)
- any other relevant information

### **Claim damage to buildings or household effects**

Does the au pair cause damage to your house or your belongings? In that case, first claim the damage on your own Home insurance or Household contents insurance. If you make a claim with the au pair's liability insurance, you will usually be referred to your own home contents or building insurance company. The latter can recover the damage from the liability insurer of the

au pair. The insurers have agreed this in order to prevent double payment. Another advantage of home contents and/or building insurance is that the damage is compensated on the basis of the new-for-old scheme. The liability insurance is based on the current market value, which is often lower, with any deductible.

On our website [aupairinsurances.nl](http://aupairinsurances.nl) you will find a Claim form for the ISIS Au pair insurance that you must use to file a claim.

#### **Where to?**

All documents can be sent by post or email. We recommend submitting the claim by email. [claims@goudse.com](mailto:claims@goudse.com)

#### **Where to send it to?**

You need to send the form along with the other documents to the insurer, you can do this by post or email. We recommend sending it by email.

[claims@goudse.com](mailto:claims@goudse.com)

or

De Goudse Verzekeringen  
t.a.v. ISIS Schadeafdeling  
Postbus 9  
2800 MA Gouda

If you choose to send it by post, please make a copy of the documents that you send. Should the envelope go missing, you will still have a copy of the documents.

### **4. Official referent is obligatory**

In 2013, the legislation for au pairs was amended and the rules were tightened. Since then, according to the IND, an au pair must also be screened and mediated by a 'recognised referent'. A referent is another word for "au pair mediation agency". Having or not having a recognized referent has no influence on the coverage of the Au pair insurance. You can find more information about the Dutch Au pair Policy on the IND website.

Please note this if you have not used a recognized referent / au pair agency, because this entails serious (financial) risks.

### **5. Contact information**

We are JoHo Insurances, we are an insurance intermediary for au pair insurances. We advise people about insurance and have good cooperation with a number of au pair agencies to ensure as much as possible that au pairs are properly insured in The Netherlands.

If you have any questions about the insurance you have taken out or if you run into anything that relates to insurance, we will be happy to assist you. You can also contact us if you want to make use of the insurance and if you have any questions about this.

#### **JoHo Insurances**

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