



Cover overview 2023

Supplementary insurance Collectief Zeker Pakket

The overview gives a general description of the care to which you are entitled. No rights can be derived from this overview. The policy conditions may contain further terms and conditions relating to coverage. Also, a limitation of the reimbursement may apply, such as when you make use of a non-contracted care provider.

For a complete overview, we recommend that you consult your policy conditions. These will always take precedence.

Have a question? Feel free to call us on 088 35 35 763 (from the Netherlands) or 0031 88 35 35 763 (from outside of the Netherlands). We will be happy to help you.

Type of Care	Collectief Zeker Pakket
Physiotherapy after an accident	<p>A maximum of 9 treatments per calendar year per insured person aged 18 or older.</p> <p>Exclusions You are not entitled to compensation if the complaint has arisen:</p> <ul style="list-style-type: none"> • by overloading the body due to, for example, tennis elbow, mouse wrist, incorrect sitting position or complaints as a result of not maintaining or caring for body parts; • during sports and not caused by external violence, such as regular sports injuries such as muscle injuries, hamstring injuries, whiplash, etcetera; • if you have not taken the usual protective measures when playing sports; • by practicing any of the following dangerous sports and activities: Skydiving, Kiting, Rafting, Abseiling, Hanging and Ultralight Flying, Paragliding, Gliding, Hang Gliding, White Water Rafting, Deep Sea Diving, Cave Descending, Ice Hockey; • by practicing sports as a (secondary) profession; • by intent and/or deliberate recklessness; • while under the influence of alcohol or drugs; • by participating in a fight, other than in self-defense; • due to existing complaints (before the accident); • when lifting or carrying persons or objects and the possible consequences thereof; • during your work or a company outing.
Compulsory excess for ambulance transport and hospitalisation after an accident	<p>A maximum of € 385 per calendar year.</p> <p>Exclusions</p> <ul style="list-style-type: none"> • We do not reimburse the voluntary excess of your health insurance. • Did you not have the compulsory Dutch basic health insurance at the time of the accident? Then you will not receive any compensation.