

2008-2009 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

Emergency Assistance: **ISIS Assistance**
 8930 State Road 84
 Box 315
 Davie, Florida 33324
 Tel: +1 888 422 4747 (toll-free within the USA)
 Fax: +1 954 370 8130

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

Coverage/Benefits	Limit (Euros)	Limit (USD) ¹
Accident & Sickness Benefit	Unlimited	Unlimited
Deductible per accident/illness	50,00	78,00
Accidental Death Benefit	15.000,00	23.545,00
Disability/Dismemberment Benefit	40.000,00	62.787,00
Medical Evacuation Benefit	Unlimited	Unlimited
Repatriation Benefit	Unlimited	Unlimited
Repatriation by Air Ambulance	Unlimited	Unlimited
Emergency Home Leave Benefit	Not specified	Not specified
Tracing and rescue costs	20.000,00	31.398,00
Luggage Benefit (during travel and stay)	3.000,00; 117,00 deductible	4.709,00; 157,00 deductible
Travel Documents	Unlimited	Unlimited
Dental Costs not due to accident	250,00	392,00
Dental Care due to an accident	350,00	550,00
Liability Insurance	1.000.000,00	1.569.590,00

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.

¹ Euros converted to USD as of 06-27-2008