



2008-2009 Insurance Plan Summary for YFU Students – Norway

CERTIFICATE OF INSURANCE - GOUDA STUDENT INSURANCE

SUMMARY OF COVER - GOUDA STUDENT INSURANCE

INSURANCE COVERAGE	MAXIMUM COVERAGE (NOK)	OWN RISK (NOK)
Luggage	20.000 (3,850 USD)	500 (96 USD)
Robbery or theft of money	1.000 (193 USD)	500 (96 USD)
Tickets, passport	10.000 (1,930 USD)	500 (96 USD)
Medical treatment	Unlimited	
Accident		1.000 (193 USD)
Disability	200.000 (38,500 USD)	
Death	200.000 (38,500 USD)	
Repatriation (Medical evacuation)	Unlimited	
Summoning	35.000 (6750 USD)	
Interrupted stay (call home)	Unlimited	
Home insurance	50.000 (9,600 USD)	3.000 (579 USD)
Curtailment	20.000 (3,850 USD)	
Personal liability	3.000.000 (579,000 USD)	3.000 (579 USD)
Legal assistance	10.000 (1,930 USD)	
Evacuation	25.000 (4,835 USD)	
Cancellation of journey due to medical reasons	20.000 (3,850 USD)	
Loss of school fees due to medical emergency	40.000 (7,720 USD)	

Optional cover: High risk sports - is not included.

Included in Gouda Student Insurance is a *45 day maximum World Wide travelers insurance*.

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.

The insurance contract is issued accordingly to The Insurance Contracts Act (FAL) of 16 June 1989 No. 69. The insurance contract consists of the following documents:

- Coverage note, invoice and safety precaution regulations.
- Attached insurance conditions and terms

The insurer is Gouda Travel Insurance, Rådhusgaten 9, 0151 Oslo, Norway (org. number 985 231 273), Branch of Goudse Schadeverzekering, N. V, Gouda, The Netherlands.

Norwegian Kroner converted to USD as of 7-28-2008