



2009-2010 Insurance Plan Summary for YFU Students – Norway

CERTIFICATE OF INSURANCE - GOUDA STUDENT INSURANCE

Date of issue: **June 5, 2009**

Valid for twelve (12) months

Gouda Emergency Center (24 Hours)

Tel: 45 33 15 60 60; **Email:** alarm@gouda.dk

Toll free no. +1 888 213 5086.

Claims Administrator

Address: Gouda Reisetforsikring • Rådhusgaten 9 • 0151 Oslo

Epost: post@gouda.no

SUMMARY OF COVER - GOUDA STUDENT INSURANCE

INSURANCE COVERAGE	MAXIMUM COVERAGE (NOK/USD)	OWN RISK (NOK/USD)
Luggage	20.000/\$3,065	500/\$76
Robbery or theft of money	1.000/\$153	500/\$76
Tickets, passport	10.000/\$1,530	500/\$76
Medical treatment	Unlimited	
Accident		1.000/\$153
Disability	500.000/\$76,000	
Death	200.000/\$30,650	
Repatriation (Medical evacuation)	Unlimited	
Summoning	35.000/\$5,366	
Interrupted stay (call home)	Unlimited	
Home insurance	50.000/\$7,600	3.000/\$450
Curtailment	20.000/\$3,065	
Personal liability	3.000.000/\$450,000	3.000/\$450
Legal assistance	10.000/\$1,530	
Evacuation	25.000/\$3,830	
Cancellation of journey due to medical reasons	20.000/\$3,065	
Loss of school fees due to medical emergency	40.000/\$6,129	

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 7-7-2009