
SECTION 1: COVER STATEMENT WITH EFFECT FROM 01-01-2009

aanvullende verzekering Delta Lloyd Comfort (model number: 6700106)

Below you will find the Cover Statement for the aanvullende verzekering Delta Lloyd Comfort (Delta Lloyd Comfort additional insurance).

What will be reimbursed?	The amount you are reimbursed	Conditions
Advice		
		23.
Transitional consultancies	maximum of € 200,- per year	23.1.1.a.
Sports medical advice	maximum of € 100,- per year	23.2.
Alternative treatments / medication		
		14.4. and 18.
Alternative:	maximum of € 1.000,- for the care below as a whole	
- Alternative treatments		18.
- Alternative medication	see under "Medication"	14.4.
Abroad		
		1. and 27.
Emergency care when temporarily staying abroad on top of the reimbursement from the main insurance policy:	maximum of 365 consecutive days outside the Netherlands/your home country	1.
- Outside the Netherlands/your home country	100% of the rate in line with the market in the Netherlands/your home country	27.1.1.a.
- Dental assistance for insured as from the age of 22	maximum of € 250,- per year	27.1.1.b.
- Mortal remains repatriation	maximum of € 6.000,-	27.1.1.f.
- Sending of medication	100%	27.1.1.g.
- Rescue and recovery	maximum of € 10.000,- per year; article 27.1.3.a. does not apply	27.1.1.h.
- Telecommunication costs	maximum of € 350,- per year	27.1.1.i.
- Travel doctor	100%	27.1.1.j.
- Repatriation of ill insured party	100%; article 27.1.3.a. does not apply	27.1.1.c.
Preventive injections and preventive medication with regard to holiday travel	maximum of € 250,- per year	27.2.1.e.
Courses / health training / contributions		
		24.
Courses, exercise programme during pregnancy	maximum of € 200,- per year	24.3.1.b.
Sport for heart patients	maximum of € 200,- per year	24.3.1.c.
Contribution to patients associations	100%	24.4
Rehabilitation swimming	maximum of € 200,- per year	24.5.
Mental health care		
		17.
First-line psychological health care:		
- Personal contribution related to the main insurance policy	100% reimbursement of the amount that you need to pay yourself in accordance with the main insurance	17.2.1.a.

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	policy	
"Herstel & Balans" (recovery & balance)	maximum of € 1.000,- per year	17.1.
Medication		14.
Alternative medicines	100%, the reimbursement is included when calculating the maximum that applies for "Alternative"	14.4.
Personal contribution for medication (GVS, medicine reimbursement system)	maximum of € 200.00,- per year of the amount that you must pay in accordance with the main insurance policy	14.2.
Personal contribution for medication (GVS, medicine reimbursement system)	100% of the amount that you need to pay for contraceptives in accordance with the main insurance policy	14.2.
Medication that is not reimbursed by the main insurance policy or the Care Insurance Act	maximum of € 200,- per year	14.5.1.a.
Skin therapies		21.
Acne treatment	maximum of € 200,- per year	21.3.
Camouflage therapy:	the total reimbursement per year is € 200,- at most	21.4.
- Camouflage lessons		21.4.1.a.
- Camouflage product		21.4.1.b.
Depilation	maximum of € 1.500 per year	21.2.
UV-B light equipment	maximum of € 1.500,- per year	21.1.
Medical aids care		15.
Additional reimbursement for medical applications	maximum of € 1.500,- per year of the amount that you must pay in accordance with the main insurance policy	15.1.1.a.
Sight treatments:		
- Contact lenses and/or spectacle lenses	maximum of € 200,- per 24 months	15.7.1.a.b.
Personal alarm	100%, reimbursement when on loan	15.16.
Bed-wetting alarm:		
- When purchased	100% for insured between 7 - 18	15.6.1.a.
- When rented	100%, maximum of 90 consecutive days for insured between the ages of 7 - 18	15.6.1.b.
Braces and bandages	maximum of € 150,- per year	15.18.
Arch supports or podiatric aids	maximum of € 200,- per year	15.8. and 15.9.
Home monitor	100% maximum of 12 months, reimbursement when on loan	15.10.
Cures		20.
Cures	maximum of € 1.500,- per year	20.

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Specialist medical care		12.
Circumcision	maximum of € 200,- per year	12.5.
Replacement of breast prostheses	100%	12.10
Eyelid correction in cases of seriously obstructed field of vision (at least 50% of the pupil is covered)	100% if you have been given permission by us	12.6.
Correction of the ear position (bat ears)	100%	12.3.
Prenatal screening, medically not required for women until the age of 36	100%	12.7.
Treatment to reduce snoring	100%	12.9.
Sterilisation, reversal	100%	12.2.
Sterilisation	100%	12.1.
Oral care		19.
Contributions for removable full prosthesis	maximum of € 200,- per year for insured as from the age of 22	19.3.1.b.
Crowns, bridges and inlays (codes that start with "R")	maximum of € 500,- for insured as up to the age of 22	19.2.
Orthodontics (dental alignment):		19.1. and 19.5.
- For insured up to the age of 18	100% up to a maximum of € 2.500,- in the total duration of the insurance	
Other treatments		25.
Child weight control	maximum of € 200,- per year	25.5.
Obesity treatment	a maximum of € 500,- as a one-off during the period that you have an additional insurance with us in which this reimbursement appears	25.4.
Stammering therapy		
- Therapy costs	100%	25.2.1.a.
Trauma care	100%	25.3.
Foot treatment (foot therapy and chiropody) by a podologist or podotherapist	maximum of € 150,- per year	25.1.1.
Podiatry in special circumstances:		
- With a medical indication (by a chiropodist and a pedicure who has a specialisation in "DV" or "RV" or medical pedicure)	maximum of € 150,- per year	25.1.2
Paramedical care		16.
Physiotherapy and exercise therapy	100%	16.1.
Incontinence treatment	maximum of € 200,- per year	16.5.
Dietary advice	maximum of 4 treatment hours per year on top of the reimbursement based on the main insurance policy	16.4.
Prevention		13.
Preventive check-ups	100% maximum of 3 check-ups per year	13.2.
Accommodation and transport		26.

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Visiting expenses:		26.3
- Travel expenses for parents	maximum of € 200,- per year for the expenses related to public transport, second class, or personal transportation at € 0,19 per driven kilometre	26.3.1.b.
Stay:		
Personal contribution towards home care or a hospice	maximum of € 1.500,- per year	26.8.
Convalescent home	maximum of € 1.500,- per year	26.7.
Day care for children	maximum of € 200,- per year	26.10
Accommodation expenses:		26.2
- Guest house	maximum of € 200,- per year	26.2.1.a.
- Mappo Mondo house	maximum of € 200,- per year	26.2.1.b.
- Overnight accommodation in an oncology hospital	maximum of € 1.500,- per year	26.2.1.c.
Therapeutic camp	maximum of € 200,- per year	26.1.
Seated patient transport:		26.6.
- Personal contribution related to the main insurance policy	100% reimbursement of the amount that you need to pay yourself in accordance with the main insurance policy	26.6.1.a.
- Personal transportation by rental car or own vehicle	€ 0,19 per kilometre	26.6.1.b. en d.
- Taxi	100% as long as the taxi conveyor has been contracted	26.6.1.c
- Taxi	€ 1,50 per loaded kilometre if the taxi conveyor has not been contracted by us	26.6.1.c.
Pregnancy, childbirth and maternity care		22.
Personal contribution maternity care	100% reimbursement of the amount that you need to pay yourself in accordance with the main insurance policy	22.2.1.a.
Extra maternity care	maximum of 5 additional days with a maximum of 3 hours per day on top of the reimbursement from the main insurance policy	22.4.
Maternity care on adoption	maximum of 3 hours per day during a maximum of 3 days	22.8.
Lactation care	maximum of € 200,- per year	22.9.
Personal contribution for childbirth in a hospital without a medical indication	100% reimbursement of the amount that you need to pay yourself in accordance with the main insurance policy	22.2.1.b.
TENS during delivery	100% during 6 weeks, reimbursement when on loan	22.10.

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