



van Eekhout Groep

OUR VISION YOUR PERSPECTIVE

IAMCAREFREE


Did you think of ... ?

Liability insurance for you, your family & your business

Health insurance

Protection for your personal belongings & business interests

Savings & pensions



You possibly just arrived in your new environment. Welcome to Holland! And even if you're here already for some time, there are some practical things to be arranged for which are easy to forget ...

We give you a warm welcome and a helping hand in getting the right cover for your most valuable interests. So you can enjoy carefree. Let's help you with a practical checklist and quick solutions that keep you carefree, and enable you to learn some Dutch in the meantime

Carefree business

Liability coverage for Companies and Professionals in Companies

This insurance covers damage or injury caused to third parties when liability is presumed through an unintentional act or failure to act, resulting in damage to the belongings of the other person or personal injury.

This *Bedrijfsaansprakelijkheidsverzekering (Business Liability Insurance)* provides general coverage, and can be extended by coverage for professionals employed at a company. It covers consultancy work, such as in IT and in finances. Liability for cyber risks is excluded.

WEGAS

Wegas refers to the coverage for employer's liability, related to damage suffered by employees participating in road traffic. Regular business risk insurances generally exclude damage caused by operating a vehicle or damage caused to the own employees.

Healthcare plan

The coverage of the *Ziektekostenverzekering (Health Insurance)* consists of a basic and an additional component. The coverage of the basic component includes the most common treatments and care provided by hospitals, medical specialists, general practitioners and midwives. The basic component is mandatory for everyone with an income living in the Netherlands.

The additional component is not mandatory but a matter of personal choice. Depending on the insurance package, the additional component may include dental care, extended treatment for physiotherapy, revalidation and alternative therapies.

Disability

As an employer, you may face the legal obligation of continued payment of wages for sick employees. You are also required to provide services focussed on their recovery and return to work. Employees suffering long term disability will experience a drop in income, which means that both the employer and the employee face financial risks related to disability. For these risks, we provide suitable solutions. Ask for our *Verzuim- en arbeidsongeschiktheidsoplossingen (Absenteeism and Disability Solutions)*.

Pensions

Save for the future. The Netherlands has a tradition in preparing for the future. The social security system already provides a part of your pension, but the fiscal system allows for additional savings on a company or individual basis. We offer tailor-made *Pensioen* solutions for both company and individual pension schemes.

Private Insurance

Personal liability

Accidental damage or harm to third parties or their property is covered by the so-called *Aansprakelijkheidsverzekering particulieren (Third Party Liability Insurance)* or *AVP*. A victim who suffers damage or physical harm is legally entitled to claim compensation. The *AVP* covers this risk.

This insurance covers the policyholder, his or her spouse, their minor children and their pets.

At home

This coverage protects your household belongings and personal possessions at your residential address. When you lose your personal belongings in a fire or due to theft, this coverage will provide financial compensation. Ask for *Inboedelverzekering (Property Insurance)*. But not all belongings are compensated by this insurance, you may need an extended coverage, see the next paragraph.

Valuables and instruments

These items are of great personal interest and will probably move with you to your new residence. They may include: jewellery, audio, video and computer equipment and musical instruments. However, regular insurance does not provide coverage for these objects, but a specific coverage like the *Kostbaarhedenverzekering (Valuables Insurance)* does.

Legal assistance

You might require legal assistance at some point, for instance in case of a looming labour conflict or when you have a dispute with your landlord.

Fatal accident

Hardly anything can compensate for permanent disability or death as the result of an accident, but you might welcome some financial relief. This coverage provides payment in the above situation at a level of your choice. The *Ongevallenverzekering (Accident Insurance)* may make it easier for you and your family to handle financial setbacks caused by a fatal accident.

Travel insurance

You may already have professional travel insurance, but does it cover your personal trips? What happens when you decide to add a week or a couple of days to your business trip? The coverage of the *Doorlopende reisverzekering (Annual Travel Insurance)* extends seamlessly beyond your professional travel insurance. You can also extend your personal travel insurance with the professional travel insurance coverage. Carefree in all aspects.

If you have any questions about the Dutch insurances, or you want us to help you find the best insurance for you, do not hesitate to call us. We have a lot of experts to help you with your choice.

Our phonenumber is **+31 (0) 010-436 3830**.

The Van Eekhout Group provides you with a considered, comprehensive overview of your personal and corporate financial planning needs. We provide our advice in a relaxed, no hassle way. Our highly educated specialists in Employee Benefits, Pensions, Legal Services, Employee Representative Council Advice, and Risk Management, provide an enduring and open working relationship. As part of our corporate values, service is not just a word, it is part of our DNA. It drives the way we assess and handle your interests, always with 100% commitment and putting the needs of our clients first. The Van Eekhout Group is happy to provide both companies and individuals with clear and honest advice.



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