



# Everyone is entitled to Zorg en Zekerheid

Up to  
€300,-  
discount  
with a voluntary excess



# Zorg en Zekerheid for all ages

Everyone is entitled to care and security. It sounds so obvious. Unfortunately, it's not always a given in healthcare. We are doing our utmost to change that. Our name says it all: Zorg en Zekerheid, which is Dutch for 'Care and Security'. As a healthcare insurance provider, our goal is to provide everyone with access to the best care possible. Whether you're young or old, and whether you require extensive care or just a little, everyone is entitled to Zorg en Zekerheid. Find out what we can do for you.



# Working together towards good care and better health

If you need us, we will be there for you. We will provide you with high-quality and affordable care close to home. In addition, we are working with healthcare providers, employers, local authorities and other parties to establish healthy initiatives. These projects connect people and make the region healthier, stronger and more social, for example in relation to improving nutrition and moving and relaxing together, for both young and old. In this way, we will work towards healthier lives together. For more information on our initiatives, go to [zorgenzekerheid.nl/initiatieven](https://zorgenzekerheid.nl/initiatieven).

# A suitable basic insurance policy for everyone

No matter which basic insurance policy you choose, you can go to any hospital or general practitioner in the Netherlands.

Combine the Zorg Gemak Policy with AV-Gemak insurance.

## The Zorg Gemak Policy

The online policy by Zorg en Zekerheid

- ✔ You can take care of all your insurance matters online and pay by direct debit.
- ✔ You will have a wide choice of healthcare providers with whom we have made agreements. These agreements relate to the quality and affordability of the care. We will reimburse 100% of the costs if you go to a healthcare provider with whom we have a contract. The healthcare provider will claim the costs directly from Zorg en Zekerheid. There is no need for you to do anything. If you go to a healthcare provider without a contract, we will reimburse up to 75% of the costs.

**Tip: submit claims quickly and easily using our claims app.**

Combine the Zorg Zeker Policy with one of our supplementary insurance policies.

## The Zorg Zeker Policy

For everyone who wants certainty

- ✔ You will have plenty of choice from healthcare providers with whom we have made agreements. These agreements relate to the quality and affordability of the care. We will reimburse 100% of the costs if you go to a healthcare provider with whom we have a contract. The healthcare provider will claim the costs directly from Zorg en Zekerheid. There is no need for you to do anything. If you go to a healthcare provider without a contract, we will reimburse up to 80% of the costs.

**Tip: check with your employer and/or association to find out if there are any discount options.**



Combine the Zorg Vrij Policy with one of our supplementary insurance policies.

## The Zorg Vrij Policy

For everyone who would rather always choose their own doctor

- ✔ Choose your own healthcare provider and hospital. This means you can rest assured that you may also visit a healthcare provider with whom we have not made any agreements.
- ✔ The care costs of all healthcare providers will be fully reimbursed, unless the costs are extremely high. Because a non-contracted healthcare provider generally charges higher rates, the premium of the Zorg Vrij Policy is higher than that of our other basic insurances.

**Tip: check with your employer and/or association to find out if there are any discount options.**

# Summary of our supplementary insurance policies

## AV-Gemak

With 4 reimbursements:

- Dental reimbursement (75% up to €250)
- 9 physiotherapy/exercise therapy treatments
- Worldwide cover
- Full reimbursement for contraceptives

Combine AV-Gemak insurance with the Zorg Gemak Policy.

## AV-GeZZin Compact

Includes, among other things:

- Dental reimbursement (up to €250)
- 9 physiotherapy/exercise therapy treatments
- Extensive dental reimbursement (up to €1,000)

Combine AV-GeZZin Compact insurance with the Zorg Zeker Policy or the Zorg Vrij Policy.

## AV-Top

Includes, among other things:

- Excellent dental reimbursement (up to €500)
- 25 physiotherapy treatments
- Reimbursement for glasses and lenses (up to €70)
- Reimbursement for alternative medicine/treatment (up to €460)

Combine AV-Top insurance with the Zorg Zeker Policy or the Zorg Vrij Policy.

## AV-Plus

Includes, among other things:

- Excellent dental reimbursement (up to €500)
- 25 physiotherapy treatments
- Reimbursement of personal contribution for home care (up to €200)
- Reimbursement for glasses and lenses (up to €100 every 2 years)

Combine AV-Plus insurance with the Zorg Zeker Policy or the Zorg Vrij Policy.

Additional conditions apply to these reimbursements.  
View the discounts available through your employer  
and/or association on [zorgenzekerheid.nl/premieberekenen](https://zorgenzekerheid.nl/premieberekenen).

# Would you like to switch now?

It only takes five minutes! Use our transfer service. We will cancel your 2019 health insurance for you. That way, you will never be uninsured or double-insured. Arrange your insurance now on [zorgenzekerheid.nl/afsluiten](https://zorgenzekerheid.nl/afsluiten).

## Our service

For additional information or advice in choosing an insurance policy:

- Easily compare our insurances on [zorgenzekerheid.nl/vergelijken](https://zorgenzekerheid.nl/vergelijken)
- Call us on (071) 5 825 550 on working days from 8:00 a.m. to 6:00 p.m.
- Send us an email via [zorgenzekerheid.nl/contact](https://zorgenzekerheid.nl/contact)
- Send us a message via Twitter, Facebook or Instagram
- Visit one of our insurance stores

We are always happy to assist you!

# Switch to Zorg en Zekerheid now

- ✓ You are always welcome! Zorg en Zekerheid does not look at age or health
- ✓ You can easily arrange all your insurance matters online via MijnZZ
- ✓ Up to €300 discount with a voluntary excess
- ✓ Quickly submit claims via the app
- ✓ You can immediately use reimbursements, as there are no waiting times
- ✓ Unique in the Netherlands: you can share dental costs with your partner

## Choose Zorg en Zekerheid!

Go to [zorgenzekerheid.nl/afsluiten](https://zorgenzekerheid.nl/afsluiten)

or call us at (071) 5 825 550 (Monday to Friday between 8:00 a.m. and 6:00 p.m.).

Switching is easy! Arrange your insurance now on [zorgenzekerheid.nl/afsluiten](https://zorgenzekerheid.nl/afsluiten).

We will cancel your 2019 health insurance for you.

