



Your policy schedule

Policyholder
Name
Address
Postcode and City

Date



Insured party

Name
Date of birth
Customer ID
E-mail address



Policy

Type of basis insurance: [Name basis insurance]
This policy is valid until 31 December [year]



Excess

Mandatory excess € 385.00 per calendar year
Voluntary excess € X per calendar year



Collective

Name and number of collective
[Discount name package: X%]



Payment

Bank account number: [number]
Payment method: [Direct debt / manual payment]
Payment frequency: [monthly, half-year, annually around [date]]
[Payment discount: X%]

Basis insurance	Start date	Basic premium	Discount voluntary excess	Premium
Name	Date	€	€	€
Supplementary insurance	Start date	Basic premium	Discount collective	Premium
Name	Date	€	€	€
			Total	€
			Payment discount	€
			Premium [frequency]	€

The gross basic premium (premium basis) is € X per year for insured persons aged 18 or older.

Important and useful information to know!

Everyone receives their own policy document.

You can find this in Mijn Zilveren Kruis. Log in to [Mijn Zilveren Kruis](#) safely and easily and view or download your policy document. If you still receive information from us by post, we will send you the policy document.

You can find out exactly what you are insured for in the policy terms and conditions.

Find the policy terms and conditions on zk.nl/voorwaarden.

You can modify your insurance once every calendar year.

The insurance period is always from 1 January to 31 December.

Not a problem if you want to change something.

However, a few rules apply. Send us notice by 31 December [year] at the latest if you want to:

- terminate or modify your basis insurance,
- terminate your supplementary (dental) insurance,
- lower or increase your voluntary excess.

You can modify your supplementary (dental) insurance no later than 31 January [year].

Are you taking out your insurance with us?

We will do the following for you:

- You will receive information about our health insurance policies.
- We will offer you a health insurance policy.
- You will receive a policy document and the policy terms and conditions.
- We will explain how you can contact us, for example, regarding claims, complaints, or questions.
- You will be notified immediately if there are any changes to the terms, the price, or the law that affect you.
- If you wish, we can automatically deduct the premium and healthcare costs from your account.
- We will pay the healthcare providers you have visited, if these costs are eligible for reimbursement.

Good to know: we are not able to check whether the insurance suits you and we do not provide advice on the best insurance for your situation.

Would you like to terminate or modify the new insurance policy you have taken out?

That's not a problem, but please do so within 14 days after receiving the policy documents. You can modify or terminate your insurance without giving us a reason.

You can easily submit modifications on Mijn Zilveren Kruis.

Easily log in with your DigiD. We would be happy to help if you prefer to go through it with us first. You can find our opening hours and all contact information on zk.nl/contact.

