

SPLITS_0

2.1 What have you insured?

With the home contents insurance you insure yourself against damage to or theft of your home contents that you use as a private individual. That

is your own household effects, but also things that you borrow or rent. Sometimes borrowed or rented things are not insured, that

We will then mention this in the description of the coverage in Chapter 3.

What belongs to your household effects?

What? Description

Your stuff These are the things you use as a private individual. Such as furniture, clothing, crockery

and also a robot vacuum cleaner.

Money, negotiable paper,

precious stones and unprocessed

precious metals

Pets These are animals that you own for fun or as a hobby. We do not mean pets here.

animals that you keep for breeding or to earn money.

Jewelry that you own This includes jewelry, watches, belts and other valuables that are intended to be worn

or worn on the body (glasses are not included). They exist

partly or entirely made of (precious) metal, (precious) rock, mineral, ivory,

(blood) coral, pearls or other similar substances.

Mobile electronics that make your

property is By mobile electronics we mean: mobile phones, smartphones, mobile

computers such as tablets and laptops, mobile audio devices and accessories such as

headphones, hearing aids, mobile navigation, smartwatch, smartglasses,

mobile DVD player and accessories, and game console.

Special possessions that

are your property These are: art, collections, antiques, photo, film, image, audio and video equipment

and image and sound carriers, computers, musical instruments, diving sports,

equestrian, parachute, golf and fishing equipment and medical equipment

(hearing aids are not included). Mobile electronics are not included.

special possessions.

Vehicles, vessels and aircraft These are: scooter, moped/scooter, (electric) bicycle or e-bike, Segway, mobility scooter,

moped car, riding mower, robotic mower, sailing and surfing board, canoe, inflatable boat

without engine, parachute and glider and trailer. And loose parts and

accessories for motor vehicles, vessels and trailers.

Your garden By garden we mean: paving, artificial grass, pavilion, decking, pergola,

pond, jacuzzi, swimming pool, plants, garden decoration (statues, garden paintings,

garden mirrors, water feature), lighting, garden furniture (garden or lounge set, parasol,

outdoor kitchen, party tent, playground equipment), garden tools and laundry in your garden or

on your roof terrace. Contents insurance conditions | 4/24

[back to contents](#) > The tenant's interest or

Owners' interest - By tenants' interest we mean the improvements, changes and

extensions that you or the previous tenant have installed at your own expense

to the home you are renting; or which you must pay yourself according to the rental agreement

pay.

- By ownership interest we mean the improvements and expansions that you

or the previous owner have added to your apartment. We mean the

owner's interest that is not insured under the Association's insurance

Owners.

These are: panelling, parquet floors, wallpaper, painting, whitewashing and masonry, heating and air conditioning systems, sanitary appliances, kitchen appliances and security systems. But also: property boundaries, sheds, garages, garden sheds, canopies, roofs, solar panels, screens, sunshades, roller shutters, (satellite) antennas and charging stations for an electric car located on the site that belongs to your house or apartment.

What does not belong to your household effects?

- Glass. This is only insured if it is stated on your policy schedule. You can read more about this in chapter 3 .
- Your professional equipment if you have an office or business at home.

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2.2 Where is your household contents insured? And for how much?

Your contents are insured in the home stated on your policy schedule. Does your home have outbuildings such as a shed? Then

Are your contents also insured in those outbuildings? Your contents are sometimes also insured outside your home. Where your contents

is insured and for how much per event can be read in the table below.

Where? For how much?

Contents in your home It doesn't matter what the value of your contents is. At Ditzo you are never

underinsured.

However, the following maximums apply to certain items in your home:

compensation per event:

- €500 for money, negotiable instruments, precious stones and unprocessed

precious metals;

- €7,500 for borrowed or rented furnishings;

- € 1,250 for individual parts and accessories of motor vehicles and vessels and trailers;

- €2,500 for pets;

- €6,000 for jewelry. Are you insured for a higher amount of jewelry?

We will then reimburse a maximum of the amount stated on your policy schedule;

- €15,000 for special possessions. Are you in need of a higher amount?

special possessions insured? Then we will reimburse a maximum of the amount that is stated on your policy schedule.

Tenant's interest or owner's interest

interest in or to your home

or apartmentWe will reimburse a maximum of €6,000.

Garden We will reimburse a maximum of €25,000.

Furniture in another building in

NetherlandsWe will reimburse a maximum of €7,500. Are you moving to another home in

The Netherlands? Then this restriction does not apply.

- We will only reimburse damage caused by vandalism or theft if there is visible signs of forced entry on the outside of the building or part of it the building you are using.

- Do you have Allrisk insurance? The allrisk cover does not apply to your household contents in a

other building. In this situation, only the Basic Coverage applies.

- The coverage is valid for a maximum period of 3 consecutive months months. This period starts as soon as your belongings are in another building

located. After this period you are no longer insured.Conditions for Contents Insurance | 5/24

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Contents in your car We reimburse a maximum of €7,500. However, certain items in your car are covered

the following maximum reimbursements per event:

- €250 for (sun)glasses, contact lenses, money, negotiable instruments, precious stones, unprocessed precious metals, mobile phones, smartphones and loose navigation equipment;
- €1,250 for vehicles, vessels and aircraft;
- €2,000 for jewelry;
- €2,500 for laptops and tablets.

But we never reimburse more than €7,500 per event for all items

together. In case of theft we will never reimburse more than €500 per event for all the stuff together.

- We will only reimburse damage caused by vandalism or theft if your belongings are the view is visible and there are visible signs of a break-in on your car and/or luggage box/ski box.

- Do you have Allrisk insurance? The allrisk cover does not apply to your household contents in your

car. In this situation, only the Basic Coverage applies.

- The coverage is valid for a maximum period of 3 consecutive months months. This period begins as soon as your household effects are in your car. After You are no longer insured after this period.

- You are insured if the damage occurs in the Netherlands, Belgium, Luxembourg and Germany.

NB:

Does your policy schedule state that Valuables loss and away from home and/or Mobile electronics are insured? Then some of the contents in your car are covered by

more extensive coverage. You can read more about this in chapter 3.5 Choice coverage

Loss of valuables and outside the home and chapter 3.6 Optional coverage Mobile electronics .

Household effects during transport to

repair or storage address and

movingA maximum reimbursement applies to the following items:

- €250 for (sun)glasses, contact lenses, money, negotiable instruments, precious stones, unprocessed precious metals, mobile phones, smartphones and loose navigation equipment;
- €1,250 for vehicles, vessels and aircraft;
- €2,000 for jewelry;
- €2,500 for laptops and tablets.

But we never reimburse more than €7,500 per event for these items together.

You are only insured for damage during transport to a repair or storage address and when moving your belongings to your new home address

The Netherlands:

- during loading and unloading;
- due to incorrect loading of the means of transport;
- due to a traffic accident involving the means of transport.

By damage we do not mean: superficial scrapes, scratches or dents that do not affect use.

Furnishings in your holiday home,

(former) farm, (stand)

caravan, houseboat, trailer,

student room or monument.

Or the contents of a residential home

with a thatched roof. Is your home a holiday home, (former) farm, (static) caravan, houseboat, trailer, student room or monument? Or do you have your belongings in a house with a thatched roof? Then we will not compensate your damage.

3 For what damage are you insured? And for what not?

Your contents are insured for damage caused by fire and many other causes. These events are listed in the tables

mentioned below.

By damage we mean damage, destruction or theft of your household contents. Contents insurance conditions | 6/24

back to contents > It must concern an event that is sudden and unforeseen. Damage caused by slowly acting

processes are not included here. The event must occur during the term of the insurance. An event

is an event or series of events that are related to each other, which causes damage. And when concluding a

the insurance must make it uncertain for you and for us that damage will arise from this event. We call this

the legal requirement of uncertainty.

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3.1 Basic coverage

You are insured for damage to your household effects caused by events in the table below. We mention here

also the exclusions and limitations that apply. In addition, the general exclusions mentioned apply

are included in the General Terms and Conditions. This means that you are not insured if you commit fraud or a

have payment arrears. You can read the full information about these general exclusions in the General Terms and Conditions.

You will also not receive compensation if you deliberately cause the damage or perform insufficient or incorrect maintenance.

You can read full information about these exclusions in Chapter 8 of these terms and conditions.

The events in the table are in alphabetical order.

Event Coverage Limitation or Exclusion

1. Collision or

collision You are insured for damage that occurs because a vehicle or vessel hits you hits or sails into a residential building and as a result your belongings are damaged. And for damage that occurs in that collision or crash by the load falling or flowing from the vehicle or vessel.

2. Earthquake You are not insured for damage caused by an earthquake. It concerns damage that occurs during the earthquake. But also for damage that only becomes apparent after 24 hours then.

3. Lightning strike and

induction You are insured against damage caused by lightning strike and induction damage which is caused by lightning discharge. The could be lightning striking directly into it building or via cables into the building

enters. The electromagnetic fields that are released ('discharge'), may cause damage to below other electronic equipment that belongs to you belongings.

4. Fire You are insured against damage caused by fire.

We also reimburse any damage that occurs by putting out the fire. You are also insured for damage caused by fire which is caused by a lack of your furnishings itself.

Fire is a fire that is caused by combustion outside a fireplace, that with accompanied by flames and that is capable to spread on its own.

By own deficiency we mean a defect of your own household effects, for example due to a natural property or bad quality. We do not reimburse any damages due to short circuit and burning out of equipment without further damage to the furnishings.

We also do not reimburse any damages that arises or worsens because you do not takes sufficient precautions.

This means, for example, that when using

from a stove or fireplace at least 1

have the chimney swept once a year. Contents insurance conditions | 7/24

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5. Theft You are insured against damage caused by (attempted) theft.

Do you live in a room where you share

Do you use a kitchen, for example?

Or do you live in a squat? Then we will reimburse

We only report the damage if there are signs of a break-in

be visible on the part of the

building that you are using and that

is inhabited only by you.

Are your belongings in your car? Then

we will only compensate for the damage if

signs of a break-in are visible on your car.

Are (part of) your belongings located?

located in a (mountain) space, where you can be together

uses with others?

Then we will only compensate the damage

if there are visible signs of breaking in

the outside of the building or the

shared (storage) space.

Are the vehicles, vessels and aircraft

which we mention in chapter 1 stolen?

Such as a scooter, bicycle or moped car.

We will then only reimburse the damage if

these have been stolen from your home and there

there are visible signs of forced entry on the building. You will not receive compensation in the event of theft:

- of money through misuse of a bank card

or credit card with PIN code.

- out of your garden. But theft of garden furniture

and laundry is insured. This applies

also for a robotic lawnmower like this one

a robot mower guard housing with

anti-theft protection.

- out of your car, motorcycle, camper, caravan

or boat if your belongings are in plain sight.

We also do not reimburse any damages that

arises or worsens because you do not

takes sufficient precautions.

This means that you:

- close windows and doors when you are not in your home

are present in your home.

- remove your belongings from your car when you

leave car unattended. Is that

not possible or not safe? Then explain your

contents in your car out of sight. You lock

the car and/or garage/ski box properly.

6. Violent

robbery and

extortion You are insured for damage that occurs

because you are subjected to violence and/or under threat of having to hand over your belongings. Also items that are damaged in the process are insured.

7. Broken glass You are insured for damage caused by shards of glass from broken windows of your residential home. And of broken fixed mirrors. We will reimburse the glass itself as described in chapter 3.3 Choice of coverage Glass.

8. Hail You are insured for damage caused by impact from hailstones to your tenant's interest or owner's interest. You will not receive compensation for damages to your garden. But hail damage to your We do reimburse garden furniture.

Own risk:

Damages your tenant's interest or

Owners' interest during a storm

Hailstones? Then your deductible is €75.

9. Air traffic and

meteorites You are insured against damage caused by:

- departing, flying, landing and

- falling aircraft or spacecraft;

- projectiles, objects, cargo and

- explosives that are stuck,

- fall, flow or be thrown out

- aircraft or spacecraft;

- meteorites. Conditions for Contents Insurance | 8/24

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10. Precipitation You are insured against damage caused by rain, hail and snow that your home has entered. This also includes melt water.

You are also insured for damage caused by water that has entered your home due to heavy local rainfall.

By severe local

rainfall: precipitation of at least 40 mm in

24 hours, 53 mm in 48 hours or 67 mm in 72 hours,

on and/or in the vicinity of your home. You will not receive compensation for:

- damage caused by precipitation

who enters your home through

ventilation openings, open windows,

doors and shutters, or holes in roof and

walls;

- damage caused by groundwater;

- damage caused by precipitation during construction,

extension or renovation of your home

enters;

- the repair costs of roofs, gutters

and drain pipes if there is

tenant or owner interest.

Under roofs comes everything that is normally there

spoken to belong. Also the roof boarding and the sealing/roofing that is on the roof boarding is located. The roof boarding is located on the beams that support the roof;

- damage to your garden.

We also do not reimburse any damages that arises or worsens because you do not takes sufficient precautions.

This means that you:

- at least once a year the gutters cleans;
- regularly checks whether the plants that the house does not grow against the wall damaged. And takes measures as that is likely to happen.

11. Oil You are insured against damage caused by oil that flows from a heating system.

Or from pipes and tanks of that installation.

12. Falling trees,

objects or buildings You are insured against damage caused by falling or colliding objects.

By this we mean taps, pile drivers, aerial work platforms, windmills, antennas, flagpoles, trees or broken branches that fall on or against you

house fall or collide and thereby you
damage furnishings.

We also reimburse the clean-up of
the tree if it is yours and if it
caused damage to the contents
in your home. Remove roots and garden

We do not reimburse ploughing.

We also reimburse damage that occurs
due to the fall or collapse of
adjacent buildings or part
thereof. Own risk:

Damages your tenant's interest or
owner's interest due to storm? Then you are
deductible €75.

13. Pet accident You are insured for damage that you
pet gets sick due to one of the causes
which we mention in this table.

And also for damage caused by an accident that
happens to your pet. Damage due to illness
is not included here.

A veterinarian must determine the injury. This coverage only applies in your home
and in your garden.

We will reimburse a maximum of €2,500 for all
pets together. Contents insurance conditions | 9/24
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14. Explosion You are insured for damage caused by

explosion. By explosion we mean we have a sudden and violent outburst of gases or vapours. Also damage caused by fireworks and explosives are included. You are also insured for damage caused by an explosion caused by a lack of your own household effects.

15. Flooding You are insured for damage caused by water that unexpectedly enters the building has entered as a result of flooding due to collapse, overflow or failure of a non-primary water barrier.

By flood we mean a flooding of water from rivers, lakes, ditches or canals through the unexpected collapse, overflow or failure of dikes, quays, locks or other water barriers. It does not matter whether the flood is the cause or the is the result of an event that is caused by the insurance is covered. Flood is also the outflow of water through damage to water barriers.

By water barriers we mean objects intended to contain water

to stop. Hereby we make distinction between primary and non-primary water defences. Primary water barriers provide protection against flooding at high tide from for example the North Sea, the Wadden Sea, the IJsselmeer, the Markermeer or the large rivers such as the Rhine, the Meuse and the IJssel. The primary flood defences have been recorded in the Water Act (see: <https://wetten.overheid.nl/>). Or view the National Basic file Primary Flood Defences at <https://waterveiligheidsportaal.nl/> for a clear overview of all primary flood defences. Non-primary water barriers are all water barriers that are not included as primary in the Water Act. You are not insured for damage caused by:

- water that is completely or partially comes from the sea;
- water that is completely or partially comes from an inland waterway because a primary water barrier has failed, is defected or failed;
- water that has overflowed the banks in areas outside the dike. For example

outer dike harbours, floodplains and areas designated by the government designated for water storage;

- flooding caused by direct government action.

Please note: there are at the same time

floods occur due to the

collapse, overflow or failure of non-

primary flood defence(s) and primary

water barrier(s) or by water originating

of the sea? And has the water of this

floods mixed? Then you are

not insured. You are insured if there

no mixing of water takes place and

you only have damage caused by water

from the flood by the collapse,

overflow or failure of the non-primary

water barrier.

16. Riots, riots,

riots and

looting You are insured against damage caused by

occasional riots, disturbances, unrest

and plundering. These arise outside your

residential house and exceed the level of

a quarrel.

17. Smoke and soot You are insured against damage caused by smoke

and soot that the heating system
emissions. The installation must be connected
are on a chimney of your home. We do not reimburse any damage that occurs
or worsens because you do not have enough
takes precautions. This means
that you at least once a year
chimney sweeping. Contents insurance terms and conditions | 10/24

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18. Scorch, singe,
melting and carbonizing
by the heat of
another matter You are insured for damage caused by
scorch, singe, melt and carbonize
by the heat of another matter.

19. Snow pressure You are insured for the damage that it
is the result of snow falling on the roof or
against a wall. You will not receive compensation:

- if the damage is caused by
construction errors, installation or
installation errors of or in the home;
- for repair of roofs, gutters
and drain pipes of tenants or
owner's interest. But consequential damage
to your belongings due to snow pressure
we will reimburse you.

20. Storm You are insured against damage caused by storm.

We mean wind with a speed of at least 14 meters per second. That is wind force 7 or higher.

We also reimburse the damage caused by objects falling due to the storm or move, and thus the contents in your damage your home. You will not receive compensation:

- if the damage is caused by construction errors, installation or installation errors of or in the home;
- for damage to your garden. But for storm damage to your pavilion, buried or anchored jacuzzi or swimming pool and garden furniture.

Damages your tenant's interest or owner's interest due to storm? Then you are deductible €75.

21. Failure of refrigerators and freezers You are insured against spoilage the contents of your refrigerator or freezer if this fails due to an unforeseen and unexpected power outage.

22. Vandalism You are insured for damage caused by vandalism by someone who damaged the house has been entered unlawfully.

Are the vehicles, vessels and aircraft which we mention in chapter 1 by vandalism damaged? Like a scooter, bicycle or moped car. Then we will reimburse the damage only if there are visible signs of breaking in are attached to the building. You will not receive compensation for:

- damage to your garden. But damage to your garden furniture and laundry vandalism is insured;
- damage to tenants or owner's interest.

23. Frost, freezing of pipes You are insured against damage to your household effects due to freezing of a pipe or central heating system in your home. You will not receive compensation for:

- frost damage to your garden;
- digging and demolition work in your garden or on your property.

We also do not reimburse any damages that arises or worsens because you do not takes sufficient precautions.

This means that you will receive an announcement frost:

- drain the outside tap if you don't have one have a frost-free outdoor tap;
- set the thermostat to at least 15°C,

even if you are not present in the home
are.

24. Water from a

aquarium You are insured against water damage
which is caused by the windows of the
aquarium break. We also reimburse the
damage to the aquarium itself and its contents
of it. We will reimburse a maximum of €2,500 for all
animals together. Conditions for Contents Insurance | 11/24
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25. Water or steam out

defective pipes and
installations You are insured against damage caused by water
that or steam that comes unexpectedly for you
from a defective supply or discharge pipe. Or from
the sanitary facilities and the appliances that are installed on them
connected.

By appliances and sanitary facilities we mean

for example we central

heating system or a

air conditioning, washing machine,

dishwasher and other kitchen appliances,

wash basin, sink, toilet bowl, boiler,

shower tray and bathtub.

By supply or discharge pipes we mean

pipes and couplings that are suitable:

- to operate unattended,
- that are always connected, and
- which constantly has the same pressure as the water mains or the central heating system can resist.

A filling hose, for example from a central heating system installation, is not a pipe. Not even if

This is connected to the central heating system. You will not receive compensation for:

- damage due to leaking joints and sealant seams;
- digging and demolition work in your garden or on your property;

- detecting the damage in the lead. This also includes the measures to detect

to make possible: to break and restoring the walls, floors and other parts of the building;

- repairing the pipe;
- repairing appliances and sanitary facilities which has been damaged and which is on the pipes are connected.

26. Water from a

sprinkler system You are insured against damage caused by water from a sprinkler system.

27. Water from sewers and

sewer wells You are insured against damage caused by water that flows from sewers and manholes and you enters the home.

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3.2 Choice of All-risk coverage

You are insured as standard as described in chapter 3.1 Basic coverage. Does your policy schedule state that Allrisk is insured?

Then you are additionally insured for damage to your household contents caused by all other sudden and unforeseen

events. For example, damage to your belongings due to falling, bumping and crashing; damage caused by

children; damage caused by smoke and soot caused by pans boiling dry or smoking candles.

What damages are not insured?

With All-risk coverage, not everything is insured. The exclusions and limitations from chapter 3.1 and the general exclusions from

the General Terms and Conditions apply. You are also not insured for damage caused by:

- using your belongings for purposes other than those intended;
- bacteria, fungi, viruses, plant formation and odor;
- construction errors, assembly errors or installation errors. It does not matter whether you or a third party made the errors.

Damage caused by fire and explosion is insured;

- animals or pets. Damage caused by fire and explosion is insured;
- own defect of your contents. Damage by fire and explosion is insured;
- subsidence, landslide, crack formation and collapse. Damage caused by fire and explosion is insured;

- unskilled or incorrectly performed work. It does not matter whether you or a third party performs the work

performs. Damage caused by fire and explosion is insured;

- wear and tear or other slow-acting processes. Or superficial damage that does not affect use.

Such as discoloration, aging, deformation, rot, corrosion, stains, scratches, scrapes, small dents;

- wind and gusts. We mean wind with a speed of less than 14 meters per second. That is up to and including

wind force 6

When does the All-Risk cover not apply?

The All-risk cover does not apply to damage caused:

- to your garden. The Basic Coverage from Chapter 3.1 applies to damage to your garden;

- during rental. You are only insured for damage during rental if your policy schedule states that Rental is insured.

In that case, the Basic Coverage from Chapter 3.1 and the Optional Rental Coverage from 3.4 apply.

- to your mobile electronics. This is insured if your policy schedule states that Mobile electronics are insured.

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Does your policy state that Glass is insured? Then you are insured for glass breakage caused by any sudden

and unforeseen events. In the table below you can read what you are insured for. Exclusions and limitations

that apply are listed in the third column. In addition, the general exclusions mentioned in the

General terms and conditions. Does your policy schedule state a voluntary deductible?

Then this does not apply to the Glass optional coverage.

NB:

If your policy does not state that Glass is insured, then the glass in your home is not insured.

But for events according to the basic coverage as mentioned in 3.1

Event Coverage Limitation

Broken windows

residential home You are insured for the replacement of your broken windows by glass of the same type and quality. We also reimburse the necessary painting work on the window of the broken window.

By windows we mean: all glass windows in your home that are intended to provide light to pass through, including shower walls and shower doors, skylights, light panels of greenhouses and property boundaries. Glass breakage is not insured:

- during the construction, renovation or extension of your home or apartment;
- if your house or apartment is cracked;
- from the moment your home or apartment empty for more than 3 months is inhabited or uninhabited.

We do not reimburse damages caused by:

- leakage of double glazing (condensation), without any glass breakage

- own defect
- earthquake
- flood
- scratches and dents without any trace

of glass breakageBreakage of glass

apartmentYou are only insured for the costs

of replacing broken windows

in windows and doors of the section of

the building you live in.

Breakage of special glass You are insured for:

- replacing broken glass that is stained, decorated, etched or bent;

- replacing broken glass in lead; the reapplication of paintings and lettering on the

replacement windowsWe will reimburse a maximum of €500.

3.4 Rental optional coverage

Are you renting out your home, or parts of it? And does your policy schedule state that Rental is insured? Then you are insured for

damage to your contents as described in chapter 3.1 Basic coverage. Exclusions and limitations that also apply

apply, are listed in the third column. Do you have Allrisk insurance? This all-risk coverage does not apply if you rent your home

rents out.

In the table below you can read which situations are insured. By rental we also mean home exchange.

Please note: Are you renting out your home and does your policy not state that Rental is insured? Then your household contents are not insured. Conditions for Household Contents Insurance | 13/24

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Renting rooms You are insured if you meet the following requirements

conditions are met:

- you rent out a maximum of 3 rooms in your

residential house; and

- you also live in the house yourself; and

- there is a written or digital

rental agreement between you and the

tenant which shows who the tenant is.

Do you rent out your rooms to tourists,

for example via a booking website?

Do you have a Bed & Breakfast? Then the following applies

next also:

- you do not rent out rooms in your home

longer than 17 weeks per year; and

- you are responsible for the daily tasks yourself

supervision of the Bed & Breakfast. We do not reimburse the damage:

- in case of vandalism and theft. But if

there are visible signs of breaking in on the

house and the room that is rented

is becoming;

- in case of vandalism or theft by the tenant

or his company.

Please note: the tenant's belongings and his

company is not insured.

Renting the entire house You are insured if you meet the following requirements conditions are met:

- you rent your home to 1 person or 1 family; and
- there is a written or digital rental agreement agreement between you and the tenant which shows who the tenant is.

Do you rent out your home to tourists? for example via a booking website? Then the following also applies:

- you do not rent out your home for longer than 17 weeks per year. We do not reimburse the damage:
- when renting to different persons or families at the same time (room rental and subletting);
- in case of vandalism and theft. But if there are visible signs of breaking in on the residential house that is rented out;
- in case of vandalism or theft by the tenant or his company.

Please note: the tenant's belongings and his company is not insured.

3.5 Optional coverage Loss of valuables and away from home

Does your policy schedule state that Valuables are insured for loss and outdoors? Then you are covered everywhere in and outside your home.

worldwide insured against loss of or damage to the following valuables:

- jewelry (glasses are not included)
- art
- collections
- antique
- photo and film equipment
- musical instruments
- diving, equestrian, parachute, golf and fishing equipment
- medical equipment (hearing aids are not included)

We will reimburse a maximum of the amount stated on your policy schedule for Loss of valuables and outside the home.

policy schedule a voluntary deductible? Then this does not apply to this valuables coverage.

NB:

You are only insured in your home for damage to your valuables as described in Chapter 3.1 Basic Coverage.

If your policy schedule states that Valuables and loss are insured outside the home, then this cover also applies outside the home.

Do you have Allrisk insurance? Then this allrisk coverage also applies to your valuables.

What damages are not insured?

The exclusions and limitations in Chapter 3.1 and the general exclusions mentioned in the General Terms and Conditions

also apply to damage to your valuables. We also do not reimburse damage:

- by the loss or misplacement of borrowed, rented or leased valuables. Borrowed or leased medical

We do reimburse equipment (not hearing aids);

- due to wear and other slow-acting processes. Or superficial damage that does not prevent use

affect. Such as discoloration, aging, deformation, rot, corrosion, stains, scratches, scrapes, small

dents;

- because you have used your valuables for a purpose other than their intended use;
 - because you have not put your valuables out of sight in your car;
- Conditions for Contents Insurance | 14/24

back to contents > - because you left your valuables without direct supervision;

- because you did not take your valuables with you to the lodging during an overnight stay or stored in a well-closed space;

- because you did not take your valuables with you in your hand luggage during a trip.

3.6 Optional coverage Mobile electronics

Does your policy schedule state that Mobile electronics are insured? Then you are insured inside and outside your home in the Netherlands

for damage to your mobile electronics due to sudden and unforeseen events.

By mobile electronics we mean mobile electronics that you own: mobile phones, smartphones, mobile

computers such as tablets and laptops, mobile audio devices and accessories such as headphones, hearing aids, mobile

navigation, smartwatch, smartglasses, mobile DVD player and accessories and mobile game console.

NB:

If your policy does not state that Mobile electronics are insured, then you are only insured for damage in your home

to your mobile electronics as described in chapter 3.1 Basic coverage. Even if you have Allrisk insurance. Damage caused by

For example, falling or bumping is not insured.

How do we compensate you for your damage?

Do you have damage? Then we will repair your mobile electronics. If repair is not possible, you will receive compensation

in cash based on the repair invoice. In case of replacement we will reimburse a maximum of the current value. The current value of the

We calculate mobile electronics using the depreciation list. We always reimburse 20% of the residual value

new value. Does your policy schedule state a voluntary deductible? Then this does not apply to this mobile electronics cover.

What damages are not insured?

The exclusions and limitations in Chapter 3.1 and the general exclusions mentioned in the General

conditions also apply to damage to your mobile electronics. We also do not reimburse damage:

- to borrowed, rented, lent or rented mobile electronics;
- due to wear and tear or other slow-acting processes. Or superficial damage that does not prevent use affect. Such as discoloration, aging, deformation, rot, corrosion, stains, scratches, scrapes, small dents;
- in case of loss of your mobile electronics;
- because you have used your mobile electronics for purposes other than those for which they were intended;
- because you have not hidden your mobile electronics from view in your car;
- because you left your mobile electronics without direct supervision;
- because you did not take your mobile electronics in your hand luggage during a trip.

4 How do we compensate your damage? Do you have a deductible?

Below you can read what you will be reimbursed for if you have damage that is insured.

4.1 Compensation in kind or in cash

We will have damage to your household effects repaired by a selected repair company. We will arrange the repair of the damage

directly with the repair company and you do not have to pay anything in advance. The repair can usually be arranged immediately. Will

repair the damage yourself? Then you will receive compensation in money. Do you have optional Glass coverage insured? Then this also applies

in case of broken windows.

Selected repair company

We work with damage repair companies that we have selected. Damage can be done in different ways

and repaired by various companies. For example, by a furniture maker or a cleaning company.

Using a selected repair company has the following advantages:

- We will settle the damage directly with the repair company, including payment. You are the client of the

repair company, but you do not have to pay any money in advance.

- The repair can usually be started immediately.

You are the client

We, or the expert we have appointed, will call in the repair company on your behalf. But formally you are

the client. This means that you must sign the order form if the repair company asks for it.

Often, repair companies also ask you to sign a 'deed of assignment'. By doing this, you give us permission to

costs of the repair to be paid directly to the repair company.

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Insurance | 15/24

[back to contents](#) > 4.2 Will you be reimbursed for the new value or the current value?

Value Compensation

When do we reimburse the

New value? The new value is the amount required to purchase the same and equivalent items

to buy new.

Are your household effects damaged by an insured event? Then we will your household effects restored by a restoration company that we have selected. Or you receives compensation in cash.

Do you want to repair the damage yourself? Then you will also receive compensation in money. If we are in

If you reimburse money, we will reimburse the replacement value of your household effects.

If your belongings are worth less than 40% of their new value, we will reimburse you the current value. In other cases we will reimburse the new value.

When do we reimburse the

current value?The current value is the new value just before the event, reduced by a amount for depreciation due to age or wear and tear or condition of maintenance.

We calculate the current value using the depreciation list.

We will reimburse the sales value:

- if your belongings are worth less than 40% of their new value;
- for mopeds, scooters, mopeds, segways and ride-on lawnmowers;
- for trailers and vessels and their individual parts and accessories
motor vehicles, vessels and trailers;
- for rented items;
- in mobile electronics.

4.3 Which costs do we also reimburse?

Do you have to make costs to prevent or limit damage? Or are there other costs? We will reimburse these costs

according to the table below. However, we will only reimburse these costs if the (imminent) damage is insured on this

Contents insurance. And if you have incurred the costs during the term of the insurance. Is there a

deductible? Then this does not apply to these costs.

Costs you incur Coverage Reimbursement

1. Costs for acute

to prevent damage

or to limit

(rescue costs) Is there a threat of sudden and direct damage?

to arise to your household effects? And do you take

measures to prevent such damage or

to limit? Then we will reimburse the costs

that you make for that. This can also be

necessary security costs.

If damage occurs to the items you

used in taking measures

to prevent damage? That damage too

we will reimburse.

NB:

The cost of salvaging pollution

of soil and ground and surface water

to be insulated in your garden or on your property

below the remediation costs. There is no maximum.

2. Costs for

emergency provisions Do costs have to be incurred for a

emergency solution because the damage is not immediately

can be repaired? The cost for this

We also reimburse emergency provisions. There is no maximum. Contents insurance conditions | 16/24

[back to contents](#) > Costs you incur Coverage Reimbursement

3. Salvage costs In the event of a fire, the fire brigade may decide to call in a salvage coordinator.

Who takes the first and most necessary measures to limit the damage. The insurer will reimburse the costs thereof (salvage costs)

we also. This can also be necessary security costs. There is no maximum.

4. Costs for

replacement shelter

and additional costs for

livelihoodIs the damage to your home so serious that you can no longer live in the house?

Then you can receive compensation for the costs of necessary replacement shelter and necessary additional costs for livelihood.

With additional living expenses

we mean: the costs that are added to your normal cost of living

come, because you are forced to

have to live at another address because you are

damage you cannot live in your home. We will reimburse a maximum of €15,000 for these costs together.

If your home is being repaired or rebuilt

we will reimburse these costs

about the time that normally
is necessary for repair or reconstruction, until
maximum 52 consecutive weeks
from the date of damage.

Is your home not being repaired or
rebuilt: then we will reimburse up to
maximum 12 consecutive weeks
from the date of damage.

5. Costs of temporary
storage The costs for the temporary storage of your
household effects and transportation to and from them
storage location. We will reimburse a maximum of €5,000.

6. Clean-up costs The costs for cleaning up the
damaged furnishings. There is no maximum.

7. Costs for remediation
of your garden or property
(remediation costs) We reimburse:

- the costs of land, land and
surface water in your garden or terrain
isolate, to examine, to clean, on
to clear, store, destroy and
replace;
- the costs of salvaging the
contamination of soil, ground and
surface water in your garden or terrain
isolate. We will reimburse a maximum of €5,000.

We do not reimburse the
remediation costs of existing
pollution.

8. Costs for the restore legal

softwareThe cost of restoring legal
software and data files. You must
or a digital copy of the data
that are not older than 7 days. We will reimburse a maximum of €7,500.

9. Replacement costs

locks after theft or
lost house keysThe cost of replacing the
locks or the cylinders of locks in the
entrance doors of your home after theft
or losing your house keys.

Replacement must be completed within 24 hours of the
theft occurs. We will reimburse a maximum of €500.

4.4 Deductible

If you have a deductible, it will be stated on your policy schedule. It will also state how
much deductible you have. This deductible

we deduct from the compensation, also in the case of a maximum insured amount. The
deductible applies

also in case of repair in kind. You then pay the deductible to the repairer or to us.

The voluntary deductible does not apply to broken windows (chapter 3.3). And not to the
optional coverage Valuables

loss and outdoors (chapter 3.5) and Mobile electronics (chapter 3.6). Also for the costs of
damage

prevention or limitation and other costs (chapter 4.3) no deductible applies. Conditions of Contents insurance | 17/24

back to contents > Damage caused by storm to your tenant or owner interest is always subject to a deductible of €75. If you have voluntarily chosen your own deductible,

If the risk incurred is higher than the storm deductible, the voluntary deductible applies.

4.5 Compensation by others

We will not reimburse any damages that you can recover (or could have recovered if you had not had this insurance)

in one of the following ways:

- via an existing warranty scheme or supply agreement
- through a law, a regulation or a provision
- through another insurance policy of your own (for example through your employer) or of another (for example from a manufacturer, dealer, contractor or repairer)

Damage can be insured under multiple insurance policies. In that case, this 'After you provision' applies. This provision is mainly

important for insurers who recover damages from each other if the damage can be reimbursed by both insurances.

We only reimburse the damage or costs that the other insurer does not reimburse because the damage is higher than the amount

for which you are insured with that insurer. We also only reimburse the damage or costs that are covered by that other insurance

would fall if you had not taken out insurance with us. We will not reimburse the deductible on the other

insurance applies.

5 How do we determine the damage and how do we pay for the damage?

5.1 Determination of damages

We determine how much damage you have. Or we have the damage determined by an expert that we appoint.

You can also choose your own expert to assess the damage on your behalf, but only if there is a reasonable reason to do so.

for. For example, if you do not agree with the amount of damages that our expert has determined. Inform

us before you engage your own expert. Both experts will jointly appoint a third expert before they determine the damage. If these two experts cannot agree on the amount of damage, the third

expert determines the extent of the damage for you and for us in a binding manner. The third expert remains within the limits

of the damage assessment that you and our expert have made.

We will reimburse the reasonable costs of all experts, provided they adhere to the Code of Conduct

Expert organisations or similar expertise in the field of damage assessment. Costs that are not included in the

have to do with damage assessment, for example costs incurred by your own expert for advocacy,

We will only reimburse if there is an obligation to reimburse under the law.

5.2 Payment

If we have decided that you are entitled to compensation, we will pay the compensation. The following applies:

- Do we compensate the established damage in money? Then we pay the entire amount at once.

- If you have suffered damage as the policyholder, we will pay you the compensation.

- If one of the other insured parties has suffered damage, we will also pay the compensation to you as the policyholder

unless we have your agreement to pay to another insured person.

- If we do not pay the amount of the damage within 30 days after we have received all the information to resolve the damage,

can assess? Then from that moment on you are entitled to statutory interest.

5.3 Until when can you respond to our decision?

Once we have assessed your claim, you or your authorized representative will receive a message from us containing our

final position. This can be:

- we will inform you of the determined compensation;
- we reject your request for compensation.

If you do not agree with our final position on compensation, you can inform us within 36 months

let us know. The 36-month period commences on the day that you or your authorized representative receive our notification.

After that period you can no longer reconsider our position.

6 What do we expect from you in the event of a request, change or damage? What are the consequences?

if you don't stick to that?

6.1 Your obligations

Provide the correct information

You are required to provide the correct information when applying for and changing the insurance and in the event of damage. Contents insurance conditions | 18/24

back to contents > When taking out the insurance, we base ourselves on the information we have received from you. If anything changes

during the term of your insurance? Always report this to us directly, via your personal My Environment.

File a report

In case of burglary, theft, loss or theft of house keys, vandalism or arson, you must immediately report this to the police.

you must report an accident caused by a stranger immediately, but no later than 14 days after the accident. This is

importance for recovering damages from the Motor Vehicle Guarantee Fund.

By the Motor Vehicle Guarantee Fund we mean: the organization to which we can claim damages in certain cases

stories that have arisen from a motor vehicle of another, who is liable for it. One of those cases is when there

is an unknown cause of damage.

Report damage

You must report the damage as soon as you are aware of it. If you do not do this in time, it may have consequences for

the compensation. If you report after 36 months, you are no longer entitled to compensation.

You provide us with all the information we need to assess whether you are entitled to compensation, and

If yes: what amount. Please send original evidence, data and documents to us or to the expert(s) we have engaged.

You are obliged to provide the correct information when reporting the damage.

Provide cooperation

Do you have damage? Then we ask you to cooperate. That means:

- You follow instructions from us and our experts.
- You will fully cooperate with the handling of the damage and investigations.
- You do nothing that harms our interests.
- You will do everything you reasonably can to prevent or reduce damage.

Submit changes

You are obliged to inform us correctly and on time during the term of your insurance if something happens that we cannot

need to know. When that is, you can read in Chapter 8, What if...? Special situations.

6.2 Consequences if you do not comply with your obligations

If you do not comply with the obligations and harm our interests, we will not compensate you for your damage. This can be done, for example,

the case if you have thrown away damaged items and we can no longer determine the damage.

If we subsequently discover that the information on your application, change request, policy schedule or claim report is incorrect,

this may have consequences for the compensation and the continuation of the insurance. If necessary, we will adjust your premium

and/or the terms and conditions or terminate your insurance, possibly retroactively. You will be notified of this.

7 When does your premium change?

7.1 Indexing

Every year we increase your premium with an index number. This is the average price development per year and based on the

consumer price index (CPI). The new premium applies to the new insurance year and starts on the annual

renewal date. The annual adjustment does not apply to the maximum insured amount stated on your policy schedule or in your

policy conditions. We may adjust this percentage based on changes in the CPI.

7.2 Changes

You are obliged to inform us correctly and on time during the term of your insurance if something happens that we cannot

need to know. Are you going to renovate, or are you choosing a different coverage? Then your premium and conditions can change.

8 What if...? Special situations

8.1 What if you move your household effects to another address? Or your household effects are at a different address for another reason?

different address?

- You must then report this to us as soon as possible, but no later than within 30 days, via your personal My Environment.

- In this situation, your household contents will no longer be insured after 3 months at the address where you do not live.

- After your notification we can terminate the insurance or change the premium and/or conditions. If we make a proposal

To continue the insurance, you can let us know within 30 days whether you wish to terminate the insurance.

The insurance will then end on the date you provide us with. Conditions for Contents Insurance | 19/24

back to contents > - If you do not inform us of the change within 30 days, this may have consequences for your insurance and the

compensation:

- Consequences for your insurance

- The insurance will automatically end 30 days after the day on which the change took place. But

would we continue the insurance if we had been aware of the change? Then we will terminate

the insurance does not and the insurance simply continues.

- Consequences for your compensation

- Would we only have continued the insurance at a higher premium or under different conditions if we

were aware of the change? Then we will compensate the damage based on those other conditions.

Or we will reimburse damages in the same proportion as the premium before the change compared to the

higher premium.

- Would we not continue the insurance if we had been aware of the change? Then we will reimburse

we do not have the damage.

8.2 What if the construction type or roof covering of the building changes? Or if the purpose or use of the building changes?

the building changes?

- Then you must report this to us as soon as possible, but no later than within 30 days, via your personal My Environment.

if it is a partial change.

- We can then terminate the insurance or change the premium and/or conditions. If we make a proposal

To continue the insurance, you can let us know within 30 days whether you want to terminate the insurance.

insurance will then end on the date you give us.

- If you do not inform us of the change within 30 days, this may have consequences for your insurance and the

compensation:

- Consequences for your insurance

- The insurance will automatically end 30 days after the day on which the change took place. But

would we continue the insurance if we had been aware of the change? Then we will terminate

the insurance does not and the insurance simply continues.

- Consequences for your compensation

- Would we only have continued the insurance at a higher premium or under different conditions if we

were aware of the change? Then we will compensate the damage based on those other conditions.

And we will reimburse damages in the same proportion as the premium before the change compared to the

higher premium.

- Would we not continue the insurance if we had been aware of the change? Then we will reimburse

we do not have the damage.

8.3 What if your home has been squatted?

- You must report this situation to us within 30 days.

- In this situation, your household contents are only insured against damage caused by fire, explosion, lightning, storm and

air traffic.

- After your notification, we can terminate the insurance or change the premium and/or conditions. If we

If you would like to make a proposal to continue the insurance, you can let us know within 30 days whether you wish to continue the insurance.

terminate. The insurance will then end on the date you provide us with.

- If you do not inform us of the change within 30 days, this may have consequences for your insurance

and the compensation:

- Consequences for your insurance

- The insurance will automatically end 30 days after the day on which the change took place. But

would we continue the insurance if we had been aware of the change? Then we will terminate

the insurance does not and the insurance simply continues.

- Consequences for your compensation

- Would we only have continued the insurance at a higher premium or under different conditions?

if we were aware of the change? Then we will compensate any damage based on that other conditions. And we will reimburse any damage in the same proportion as the premium for the

change compared to the higher premium.

- Would we not continue the insurance if we had been aware of the change? Then we will reimburse

we do not assume any liability for any damage.

8.4 What if your home is unoccupied or out of use?

By uninhabited or out of use we mean that your home is temporarily abandoned. But the home is

furnished and the care of the home is entrusted to others (for example watering plants, in a (During a frost period, drain the outside tap). We do not mean: a holiday or other short period of absence.

- You must report this situation to us within 30 days.

- In this situation, your household contents are not insured against burglary, theft and vandalism.

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back to contents > - Has your home been uninhabited for more than 12 months? Then your contents are only insured for damage caused by fire, explosion, lightning, storm and air traffic.

- After your notification, we can terminate the insurance or change the premium and/or conditions. If we

If you would like to make a proposal to continue the insurance, you can let us know within 30 days whether you wish to continue the insurance.

terminate. The insurance will then end on the date you provide us with.

- If you do not inform us of the change within 30 days, this may have consequences for your insurance

and the compensation:

- Consequences for your insurance

- The insurance will automatically end 30 days after the day on which the change took place. But

would we continue the insurance if we had been aware of the change? Then we will terminate

the insurance does not and the insurance simply continues.

- Consequences for your compensation

- Would we only have continued the insurance at a higher premium or under different conditions?

if we were aware of the change? Then we will compensate any damage based on that

other conditions. And we will reimburse any damage in the same proportion as the premium for the

change compared to the higher premium.

- Would we not continue the insurance if we had been aware of the change? Then we will reimburse

we do not assume any liability for any damage.

8.5 What if you are going to renovate the house or add an extension?

- You are insured for damage to your household contents if your home is under construction or renovation.

- Is your home uninhabited during construction or renovation? Or is your home not wind and watertight, for example because

roofs, walls, windows or doors are missing? Then you are only insured against damage caused by fire, explosion,

lightning, storm, snow pressure and air traffic.

8.6 What if there is intent or recklessness?

- You are not insured for damage caused by your intent or recklessness. Or for damage for which you are seriously responsible.

degree of guilt. Even if you were not aware of your recklessness or guilt.

- Was the damage caused by a person acting on your behalf or with your approval? And is the damage

the result of his intent or recklessness? Or is he seriously to blame for the damage? Even then you will not receive

compensation.

8.7 What if criminal or punishable activities take place in your home?

You are not insured if the insured item is used for criminal and punishable activities. This does not apply

out:

- whether or not you or another insured person was aware of this.

- whether or not the damage was caused or arisen as a result.

By criminal and punishable activities we mean:

- a criminal offence under the Weapons and Ammunition Act a criminal offence under the Opium Act
- human trafficking
- receiving stolen goods
- giving stolen vehicles another identity (re-registration)
- storage or transport of illegal fireworks

You are also not insured for damage that occurs while you commit, participate in, or commit a crime.

prepares.

8.8 What if there is insufficient maintenance?

You are not insured for the costs of maintaining your household effects. You must do everything you can to prevent damage.

prevent and reduce. Do you not maintain your household effects sufficiently and does this cause or worsen the damage? Then

you will not receive any compensation.

8.9 What if you die?

- Then your household contents will remain insured.

- We will then terminate the insurance with a notice period of 30 days from the date of this notice, unless the

contents are already insured elsewhere by the new owner. In that case we will terminate the insurance immediately.

8.10 What if the damage is related to terrorism?

Is the damage insured according to the terms of your insurance? And was the damage caused by terrorism? Then you will receive

you will be reimbursed for the damage in accordance with the 'Terrorism Coverage Clause Sheet' at the Dutch Reinsurance Company for

Terrorism Damage NV This states that we can limit compensation for terrorism, malicious contamination. Contents Insurance Conditions | 21/24

back to contents > and such. The text of this clause sheet was filed on 23 November 2007 under number 27178761 with the Chamber

of Commerce Amsterdam. The text of this coverage can be found below.

More information can be found at www.terrorisneverzekerd.nl.

Terrorism coverage clause sheet

1 Definitions

In this Article and the provisions based thereon, the following terms shall have the following meanings, unless otherwise stated:

1.1 Terrorism

Violent acts and/or behavior - committed outside the scope of one of the six in Article 3:38 of the Act

forms of harassment mentioned in the financial supervision - in the form of an assessment or a series of assessments in time and purpose

related attacks resulting in injury and/or damage to health, whether or not death

resulting in, and/or damage to property or otherwise affecting economic interests,

where it is plausible that this attack or series - whether or not in any organizational context - was planned and/or carried out

with the aim of achieving certain political and/or religious and/or ideological goals.

1.2 Malicious contamination

The - outside the framework of one of the six forms of

molestation - (causing) the spreading of germs and/or substances that as a result of their (in)direct physical, biological,

radioactive or chemical exposure causing injury and/or damage to health, whether or not resulting in death,

can cause harm to people or animals and/or damage to property or otherwise cause economic

interests, where it is plausible that the distribution (or having it distributed) - whether or not in any organizational context

- is planned and/or carried out with the aim of achieving certain political and/or religious and/or ideological goals

to realize.

1.3 Preventive measures

Measures taken by the government and/or insured parties and/or third parties to prevent the imminent threat

to avert terrorism and/or malicious contamination or - if this danger has materialised - the consequences

to limit it.

1.4 Dutch Reinsurance Company for Terrorism Damage NV (NHT)

A reinsurance company established by the Dutch Association of Insurers, with payment obligations

under insurance contracts, which can be directly or indirectly covered by insurers admitted in the Netherlands

arising from the materialisation of the risks described in Articles 1.1, 1.2 and 1.3, may be reinsured

accommodated.

1.5 Insurance agreements

a. Non-life insurance contracts to the extent that they are stated in accordance with the provisions of Article 1:1 under 'where the

The provisions of the Financial Supervision Act 'risk is located' relate to risks located in the Netherlands.

b. Life insurance contracts concluded with a policyholder with a habitual residence

in the Netherlands, or, if the policyholder is a legal entity, with the branch of the policyholder established in the Netherlands

legal entity to which the insurance relates.

c. Agreements for funeral insurance in kind, insofar as concluded with a policyholder with a normal

place of residence in the Netherlands, or, if the policyholder is a legal entity, with the company established in the Netherlands

establishment of the legal entity to which the insurance relates.

1.6 Insurers admitted in the Netherlands

Life, funeral and non-life insurers that are authorised under the Financial Supervision Act to conduct insurance business in the Netherlands.

2 Limitation of coverage for terrorism risk

2.1 If and to the extent that, taking into account the descriptions given in Articles 1.1, 1.2 and 1.3, and within the limits of

the applicable policy conditions, cover exists for the consequences of an event that is (directly or indirectly) related

of:

- terrorism, malicious contamination or preventive measures,

- acts or conduct in preparation for terrorism, malicious contamination or preventive measures,

hereinafter jointly referred to as 'the terrorism risk', the insurer's obligation to pay out in respect of

Any claim for compensation and/or payment submitted to her is limited to the amount of the payment

which the insurer receives in respect of that claim under the reinsurance for terrorism risk with the NHT, in

the case of an insurance with capital accumulation increased by the amount of the insurance in question

insurance already realized capital accumulation. In life insurance, the amount of the realized

capital accumulation set on the premium reserve to be maintained pursuant to the Financial Supervision Act with regard to

of the insurance concerned.

2.2 The NHT offers reinsurance cover for the aforementioned claims up to a maximum of EUR 1 billion per calendar year -

year. The aforementioned amount can be adjusted from year to year and applies to all insurers affiliated with the NHT

together. Any amendment will be announced in three national newspapers.

2.3 Notwithstanding the provisions of the preceding paragraphs of this article, the following applies to insurance policies relating to:

- damage to immovable property and/or its contents;
- consequential damage to immovable property and/or its contents, Conditions for Contents Insurance | 22/24

back to contents > that a maximum of 75 million euros will be provided per policyholder per insured location per year under this agreement

paid out, for all participating insurers, as referred to in Article 1 together, regardless of the number of issued

policies.

For the purposes of this article, the insured location shall mean: all premises present at the risk address

policyholder insured objects, as well as all objects insured by the policyholder located outside the risk address

objects whose use and/or destination is related to the business activities at the risk address. If

In any case, all objects insured by the policyholder that are less than

are located 50 meters apart and at least one of which is located at the risk address. For the application

of this article applies to legal entities and companies that are affiliated in a group, as referred to in Article

2:24b of the Civil Code, that all group companies together are regarded as one policyholder, regardless of which group company(ies) belonging to the group concluded the policy(ies).

3 NHT Benefit Protocol

3.1 The Claims Settlement Protocol (hereinafter referred to as the NHT) applies to the insurer's reinsurance with the NHT.

the Protocol). Based on the provisions laid down in this protocol, the NHT is entitled, among other things, to pay out the benefit

to postpone the payment of compensation or the insured amount until such time as it can determine whether and to what extent

it has sufficient financial resources to cover all claims for which it provides cover as a reinsurer,

to pay the entire amount. If the NHT does not appear to have sufficient financial resources, it is entitled

to make a partial payment to the insurer in accordance with the said provisions.

SPLITS_4

3.3 Glass Coverage Option

Does your policy state that Glass is insured? Then you are insured for glass breakage caused by any sudden

and unforeseen events. In the table below you can read what you are insured for. Exclusions and limitations

that apply are listed in the third column. In addition, the general exclusions mentioned in the

General terms and conditions. Does your policy schedule state a voluntary deductible? Then this does not apply to the Glass optional coverage.

NB:

If your policy does not state that Glass is insured, then the glass in your home is not insured.

But for events according to the basic coverage as mentioned in 3.1

Event Coverage Limitation

Broken windows

residential home You are insured for the replacement of your broken windows by glass of the same type and quality. We also reimburse the necessary painting work on the window of the broken window.

By windows we mean: all glass windows in your home that are intended to provide light to pass through, including shower walls and shower doors, skylights, light panels of greenhouses and property boundaries. Glass breakage is not insured:

- during the construction, renovation or extension of your home or apartment;
- if your house or apartment is cracked;
- from the moment your home or apartment empty for more than 3 months is inhabited or uninhabited.

We do not reimburse damages caused by:

- leakage of double glazing (condensation), without any glass breakage
- own defect
- earthquake
- flood
- scratches and dents without any trace

of glass breakage Breakage of glass apartment You are only insured for the costs

of replacing broken windows
in windows and doors of the section of
the building you live in.

Breakage of special glass You are insured for:

- replacing broken glass that
is stained, decorated, etched or
bent;
 - replacing broken glass in
lead; the reapplication of
paintings and lettering on the
replacement windows
- We will reimburse a maximum of €500.

SPLITS_5

3.4 Rental optional coverage

Are you renting out your home, or parts of it? And does your policy schedule state that Rental is insured? Then you are insured for

damage to your contents as described in chapter 3.1 Basic coverage. Exclusions and limitations that also apply

apply, are listed in the third column. Do you have Allrisk insurance? This all-risk coverage does not apply if you rent your home

rents out.

In the table below you can read which situations are insured. By rental we also mean home exchange.

Please note: Are you renting out your home and does your policy not state that Rental is insured? Then your household contents are not insured. Conditions for Household Contents Insurance | 13/24

[back to contents](#) > Situation What do you need to comply with? Restriction

Renting rooms You are insured if you meet the following requirements

conditions are met:

- you rent out a maximum of 3 rooms in your residential house; and
- you also live in the house yourself; and
- there is a written or digital rental agreement between you and the tenant which shows who the tenant is.

Do you rent out your rooms to tourists, for example via a booking website?

Do you have a Bed & Breakfast? Then the following applies next also:

- you do not rent out rooms in your home longer than 17 weeks per year; and
- you are responsible for the daily tasks yourself supervision of the Bed & Breakfast. We do not reimburse the damage:
- in case of vandalism and theft. But if there are visible signs of breaking in on the house and the room that is rented is becoming;
- in case of vandalism or theft by the tenant or his company.

Please note: the tenant's belongings and his company is not insured.

Renting the entire house You are insured if you meet the following requirements conditions are met:

- you rent your home to 1 person or

1 family; and

- there is a written or digital rental agreement agreement between you and the tenant which shows who the tenant is.

Do you rent out your home to tourists?

for example via a booking website? Then

the following also applies:

- you do not rent out your home for longer than 17 weeks per year. We do not reimburse the damage:
- when renting to different persons or families at the same time (room rental and subletting);
- in case of vandalism and theft. But if there are visible signs of breaking in on the residential house that is rented out;
- in case of vandalism or theft by the tenant or his company.

Please note: the tenant's belongings and his company is not insured.

SPLITS_6

3.5 Optional coverage Loss of valuables and away from home

Does your policy schedule state that Valuables are insured for loss and outdoors? Then you are covered everywhere in and outside your home.

worldwide insured against loss of or damage to the following valuables:

- jewelry (glasses are not included)

- art
- collections
- antique
- photo and film equipment
- musical instruments
- diving, equestrian, parachute, golf and fishing equipment
- medical equipment (hearing aids are not included)

We will reimburse a maximum of the amount stated on your policy schedule for Loss of valuables and outside the home.

policy schedule a voluntary deductible? Then this does not apply to this valuables coverage.

NB:

You are only insured in your home for damage to your valuables as described in Chapter 3.1 Basic Coverage.

If your policy schedule states that Valuables and loss are insured outside the home, then this cover also applies outside the home.

Do you have Allrisk insurance? Then this allrisk coverage also applies to your valuables.

What damages are not insured?

The exclusions and limitations in Chapter 3.1 and the general exclusions mentioned in the General Terms and Conditions

also apply to damage to your valuables. We also do not reimburse damage:

- by the loss or misplacement of borrowed, rented or leased valuables. Borrowed or leased medical

We do reimburse equipment (not hearing aids);

- due to wear and other slow-acting processes. Or superficial damage that does not prevent use

affect. Such as discoloration, aging, deformation, rot, corrosion, stains, scratches, scrapes, small

dents;

- because you have used your valuables for a purpose other than their intended use;
 - because you have not put your valuables out of sight in your car;
- Conditions for Contents Insurance | 14/24

back to contents > - because you left your valuables without direct supervision;

- because you did not take your valuables with you to the lodging during an overnight stay or stored in a well-closed space;

- because you did not take your valuables with you in your hand luggage during a trip.

SPLITS_7

3.6 Optional coverage Mobile electronics

Does your policy schedule state that Mobile electronics are insured? Then you are insured inside and outside your home in the Netherlands

for damage to your mobile electronics due to sudden and unforeseen events.

By mobile electronics we mean mobile electronics that you own: mobile phones, smartphones, mobile

computers such as tablets and laptops, mobile audio devices and accessories such as headphones, hearing aids, mobile

navigation, smartwatch, smartglasses, mobile DVD player and accessories and mobile game console.

NB:

If your policy does not state that Mobile electronics are insured, then you are only insured for damage in your home

to your mobile electronics as described in chapter 3.1 Basic coverage. Even if you have Allrisk insurance. Damage caused by

For example, falling or bumping is not insured.

How do we compensate you for your damage?

Do you have damage? Then we will repair your mobile electronics. If repair is not possible, you will receive compensation

in cash based on the repair invoice. In case of replacement we will reimburse a maximum of the current value. The current value of the

We calculate mobile electronics using the depreciation list. We always reimburse 20% of the residual value

new value. Does your policy schedule state a voluntary deductible? Then this does not apply to this mobile electronics cover.

What damages are not insured?

The exclusions and limitations in Chapter 3.1 and the general exclusions mentioned in the General

conditions also apply to damage to your mobile electronics. We also do not reimburse damage:

- to borrowed, rented, lent or rented mobile electronics;
- by wear and tear or other slow-acting processes. Or superficial damage that does not prevent use affect. Such as discoloration, aging, deformation, rot, corrosion, stains, scratches, scrapes, small dents;
- in case of loss of your mobile electronics;
- because you have used your mobile electronics for purposes other than those for which they were intended;
- because you have not hidden your mobile electronics from view in your car;
- because you left your mobile electronics without direct supervision;
- because you did not take your mobile electronics in your hand luggage during a trip.

4 How do we compensate your damage? Do you have a deductible?

Below you can read what you will be reimbursed for if you have damage that is insured.

SPLITS_8

4.1 Compensation in kind or in cash

We will have damage to your household effects repaired by a selected repair company. We will arrange the repair of the damage

directly with the repair company and you do not have to pay anything in advance. The repair can usually be arranged immediately. Will

repair the damage yourself? Then you will receive compensation in money. Do you have optional Glass coverage insured? Then this also applies

in case of broken windows.

Selected repair company

We work with damage repair companies that we have selected. Damage can be done in different ways

and repaired by various companies. For example, by a furniture maker or a cleaning company.

Using a selected repair company has the following advantages:

- We will settle the damage directly with the repair company, including payment. You are the client of the

repair company, but you do not have to pay any money in advance.

- The repair can usually be started immediately.

You are the client

We, or the expert we have appointed, will call in the repair company on your behalf. But formally you are

the client. This means that you must sign the order form if the repair company asks for it.

Often, repair companies also ask you to sign a 'deed of assignment'. By doing this, you give us permission to

costs of the repair to be paid directly to the repair company.

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SPLITS_9

4.2 Will you be reimbursed for the new value or the current value?

Value Compensation

When do we reimburse the

New value? The new value is the amount required to purchase the same and equivalent items

to buy new.

Are your household effects damaged by an insured event? Then we will your household effects restored by a restoration company that we have selected. Or you receives compensation in cash.

Do you want to repair the damage yourself? Then you will also receive compensation in money. If we in

If you reimburse money, we will reimburse the replacement value of your household effects.

If your belongings are worth less than 40% of their new value, we will reimburse you the current value. In other cases we will reimburse the new value.

When do we reimburse the

current value? The current value is the new value just before the event, reduced by a amount for depreciation due to age or wear and tear or condition of maintenance.

We calculate the current value using the depreciation list.

We will reimburse the sales value:

- if your belongings are worth less than 40% of their new value;
- for mopeds, scooters, mopeds, segways and ride-on lawnmowers;
- for trailers and vessels and their individual parts and accessories
motor vehicles, vessels and trailers;
- for rented items;
- in mobile electronics.

4.3 Which costs do we also reimburse?

Do you have to make costs to prevent or limit damage? Or are there other costs? We will reimburse these costs

according to the table below. However, we will only reimburse these costs if the (imminent) damage is insured on this

Contents insurance. And if you have incurred the costs during the term of the insurance. Is there a

deductible? Then this does not apply to these costs.

Costs you incur Coverage Reimbursement

1. Costs for acute

to prevent damage

or to limit

(rescue costs) Is there a threat of sudden and direct damage?

to arise to your household effects? And do you take

measures to prevent such damage or

to limit? Then we will reimburse the costs

that you make for that. This can also be

necessary security costs.

If damage occurs to the items you

used in taking measures

to prevent damage? That damage too

we will reimburse.

NB:

The cost of salvaging pollution

of soil and ground and surface water

to be insulated in your garden or on your property

below the remediation costs. There is no maximum.

2. Costs for

Emergency provisions Are there any costs to be incurred for a emergency solution because the damage is not immediately can be repaired? The cost for this

We also reimburse emergency provisions. There is no maximum. Contents insurance conditions | 16/24

back to contents > Costs you incur Coverage Reimbursement

3. Salvage costs In the event of a fire, the fire brigade may decide to call in a salvage coordinator.

Who takes the first and most necessary measures to limit the damage. The reimburse the costs thereof (salvage costs) we also. This can also be necessary security costs. There is no maximum.

4. Costs for

replacement shelter and additional costs for livelihood Is the damage to your home so serious that you can no longer live in the house?

Then you can receive compensation for the costs of necessary replacement shelter and necessary additional costs for livelihood.

With additional living expenses we mean: the costs that are added to your normal cost of living

come, because you are forced to have to live at another address because you are damaged you cannot live in your home. We will reimburse a maximum of €15,000 for these costs together.

If your home is being repaired or rebuilt we will reimburse these costs about the time that normally is necessary for repair or reconstruction, until maximum 52 consecutive weeks from the date of damage.

Is your home not being repaired or rebuilt: then we will reimburse up to maximum 12 consecutive weeks from the date of damage.

5. Costs of temporary

storageThe costs for the temporary storage of your household effects and transportation to and from them storage location. We will reimburse a maximum of €5,000.

6. Clean-up costs The costs for cleaning up the damaged furnishings. There is no maximum.

7. Costs for remediation

of your garden or property

(remediation costs)We reimburse:

- the costs of land, land and surface water in your garden or terrain isolate, to examine, to clean, on

to clear, store, destroy and

replace;

- the costs of salvaging the

contamination of soil, ground and

surface water in your garden or terrain

isolate. We will reimburse a maximum of €5,000.

We do not reimburse the

remediation costs of existing

pollution.

8. Costs for the

restore legal

softwareThe cost of restoring legal

software and data files. You must

or a digital copy of the data

that are not older than 7 days. We will reimburse a maximum of €7,500.

9. Replacement costs

locks after theft or

lost house keysThe cost of replacing the

locks or the cylinders of locks in the

entrance doors of your home after theft

or losing your house keys.

Replacement must be completed within 24 hours of the

theft occurs. We will reimburse a maximum of €500.

SPLITS_11

4.4 Deductible

If you have a deductible, it will be stated on your policy schedule. It will also state how much deductible you have. This deductible

we deduct from the compensation, also in the case of a maximum insured amount. The deductible applies

also in case of repair in kind. You then pay the deductible to the repairer or to us.

The voluntary deductible does not apply to broken windows (chapter 3.3). And not to the optional coverage Valuables

loss and outdoors (chapter 3.5) and Mobile electronics (chapter 3.6). Also for the costs of damage

prevention or limitation and other costs (chapter 4.3) no deductible applies. Conditions of Contents insurance | 17/24

back to contents > Damage caused by storm to your tenant or owner interest is always subject to a deductible of €75. If you have voluntarily chosen your own deductible,

If the risk incurred is higher than the storm deductible, the voluntary deductible applies.

SPLITS_12

4.5 Compensation by others

We will not reimburse any damages that you can recover (or could have recovered if you had not had this insurance)

in one of the following ways:

- via an existing warranty scheme or supply agreement
- through a law, a regulation or a provision
- through another insurance policy of your own (for example through your employer) or of another (for example from a manufacturer, dealer, contractor or repairer)

Damage can be insured under multiple insurance policies. In that case, this 'After you provision' applies. This provision is mainly

important for insurers who recover damages from each other if the damage can be reimbursed by both insurances.

We only reimburse the damage or costs that the other insurer does not reimburse because the damage is higher than the amount

for which you are insured with that insurer. We also only reimburse the damage or costs that are covered by that other insurance

would fall if you had not taken out insurance with us. We will not reimburse the deductible on the other

insurance applies.

5 How do we determine the damage and how do we pay for the damage?

SPLITS_13

5.1 Determination of damages

We determine how much damage you have. Or we have the damage determined by an expert that we appoint.

You can also choose your own expert to assess the damage on your behalf, but only if there is a reasonable reason to do so.

for. For example, if you do not agree with the amount of damages that our expert has determined. Inform

us before you engage your own expert. Both experts will jointly appoint a third expert before they determine the damage. If these two experts cannot agree on the amount of damage, the third

expert determines the extent of the damage for you and for us in a binding manner. The third expert remains within the limits

of the damage assessment that you and our expert have made.

We will reimburse the reasonable costs of all experts, provided they adhere to the Code of Conduct

Expert organisations or similar expertise in the field of damage assessment. Costs that are not included in the

have to do with damage assessment, for example costs incurred by your own expert for advocacy,

We will only reimburse if there is an obligation to reimburse under the law.

SPLITS_14

5.2 Payment

If we have decided that you are entitled to compensation, we will pay the compensation.

The following applies:

- Do we compensate the established damage in money? Then we pay the entire amount at once.

- If you have suffered damage as the policyholder, we will pay out the compensation to you.

- If one of the other insured parties has suffered damage, we will also pay the compensation to you as the policyholder

unless we have your agreement to pay to another insured person.

- If we do not pay the amount of the damage within 30 days after we have received all the information to resolve the damage,

can assess? Then from that moment on you are entitled to statutory interest.

SPLITS_15

5.3 Until when can you respond to our decision?

Once we have assessed your claim, you or your authorized representative will receive a message from us containing our

final position. This can be:

- we will inform you of the determined compensation;

- we reject your request for compensation.

If you do not agree with our final position on compensation, you can inform us within 36 months

let us know. The 36-month period commences on the day that you or your authorized representative receive our notification.

After that period you can no longer reconsider our position.

6 What do we expect from you in the event of a request, change or damage? What are the consequences?

if you don't stick to that?

SPLITS_16

6.1 Your obligations

Provide the correct information

You are required to provide the correct information when applying for and changing the insurance and in the event of damage. Contents insurance conditions | 18/24

back to contents > When taking out the insurance, we base ourselves on the information we have received from you. If anything changes

during the term of your insurance? Always report this to us directly, via your personal My Environment.

File a report

In the event of burglary, theft, loss or theft of house keys, vandalism or arson, you must immediately report this to the police.

you must report an accident caused by a stranger immediately, but no later than 14 days after the accident. This is

importance for recovering damages from the Motor Vehicle Guarantee Fund.

By the Motor Vehicle Guarantee Fund we mean: the organization to which we can claim damages in certain cases

stories that have arisen from a motor vehicle of another, who is liable for it. One of those cases is when there

is an unknown cause of damage.

Report damage

You must report the damage as soon as you are aware of it. If you do not do this in time, it may have consequences for

the compensation. If you report after 36 months, you are no longer entitled to compensation.

You provide us with all the information we need to assess whether you are entitled to compensation, and

If yes: what amount. Please send original evidence, data and documents to us or to the expert(s) we have engaged.

You are obliged to provide the correct information when reporting the damage.

Provide cooperation

Do you have damage? Then we ask you to cooperate. That means:

- You follow instructions from us and our experts.
- You will fully cooperate with the handling of the damage and investigations.
- You do nothing that harms our interests.
- You will do everything you reasonably can to prevent or reduce damage.

Submit changes

You are obliged to inform us correctly and on time during the term of your insurance if something happens that we cannot

need to know. When that is, you can read in Chapter 8, What if...? Special situations.

SPLITS_17

6.2 Consequences if you do not comply with your obligations

If you do not comply with the obligations and harm our interests, we will not compensate you for your damage. This can be done, for example,

the case if you have thrown away damaged items and we can no longer determine the damage.

If we subsequently discover that the information on your application, change request, policy schedule or claim report is incorrect,

this may have consequences for the compensation and the continuation of the insurance. If necessary, we will adjust your premium

and/or the terms and conditions or terminate your insurance, possibly retroactively. You will be notified of this.

7 When does your premium change?

SPLITS_18

7.1 Indexing

Every year we increase your premium with an index number. This is the average price development per year and based on the consumer price index (CPI). The new premium applies to the new insurance year and starts on the annual renewal date. The annual adjustment does not apply to the maximum insured amount stated on your policy schedule or in your policy conditions. We may adjust this percentage based on changes in the CPI.

SPLITS_19

7.2 Changes

You are obliged to inform us correctly and on time during the term of your insurance if something happens that we cannot need to know. Are you going to renovate, or are you choosing a different coverage? Then your premium and conditions can change.

8 What if...? Special situations

SPLITS_20

8.1 What if you move your household effects to another address? Or your household effects are at a different address for another reason?

different address?

- You must then report this to us as soon as possible, but no later than within 30 days, via your personal My Environment.

- In this situation, your household contents will no longer be insured after 3 months at the address where you do not live.

- After your notification we can terminate the insurance or change the premium and/or conditions. If we make a proposal

To continue the insurance, you can let us know within 30 days whether you wish to terminate the insurance.

The insurance will then end on the date you provide us with. Conditions for Contents Insurance | 19/24

back to contents > - If you do not inform us of the change within 30 days, this may have consequences for your insurance and the

compensation:

- Consequences for your insurance

- The insurance will automatically end 30 days after the day on which the change took place. But

would we continue the insurance if we had been aware of the change? Then we will terminate

the insurance does not and the insurance simply continues.

- Consequences for your compensation

- Would we only have continued the insurance at a higher premium or under different conditions if we

were aware of the change? Then we will compensate the damage based on those other conditions.

Or we will reimburse damages in the same proportion as the premium before the change compared to the

higher premium.

- Would we not continue the insurance if we had been aware of the change? Then we will reimburse

we do not have the damage.

8.2 What if the construction type or roof covering of the building changes? Or if the purpose or use of the building changes?

the building changes?

- Then you must report this to us as soon as possible, but no later than within 30 days, via your personal My Environment.

if it is a partial change.

- We can then terminate the insurance or change the premium and/or conditions. If we make a proposal

To continue the insurance, you can let us know within 30 days whether you want to terminate the insurance.

insurance will then end on the date you give us.

- If you do not inform us of the change within 30 days, this may have consequences for your insurance and the

compensation:

- Consequences for your insurance

- The insurance will automatically end 30 days after the day on which the change took place. But

would we continue the insurance if we had been aware of the change? Then we will terminate

the insurance does not and the insurance simply continues.

- Consequences for your compensation

- Would we only have continued the insurance at a higher premium or under different conditions if we

were aware of the change? Then we will compensate the damage based on those other conditions.

And we will reimburse damages in the same proportion as the premium before the change compared to the

higher premium.

- Would we not continue the insurance if we had been aware of the change? Then we will reimburse

we do not have the damage.

SPLITS_22

8.3 What if your home has been squatted?

- You must report this situation to us within 30 days.

- In this situation, your household contents are only insured against damage caused by fire, explosion, lightning, storm and

air traffic.

- After your notification, we can terminate the insurance or change the premium and/or conditions. If we

If you would like to make a proposal to continue the insurance, you can let us know within 30 days whether you wish to continue the insurance.

terminate. The insurance will then end on the date you provide us with.

- If you do not inform us of the change within 30 days, this may have consequences for your insurance

and the compensation:

- Consequences for your insurance

- The insurance will automatically end 30 days after the day on which the change took place. But

would we continue the insurance if we had been aware of the change? Then we will terminate

the insurance does not and the insurance simply continues.

- Consequences for your compensation

- Would we only have continued the insurance at a higher premium or under different conditions?

if we were aware of the change? Then we will compensate any damage based on that

other conditions. And we will reimburse any damage in the same proportion as the premium for the

change compared to the higher premium.

- Would we not continue the insurance if we had been aware of the change? Then we will reimburse

we do not cover any damage.

SPLITS_23

8.4 What if your home is unoccupied or out of use?

By uninhabited or out of use we mean that your home is temporarily abandoned. But the home is

furnished and the care of the home is entrusted to others (for example watering plants, in a (During a frost period, drain the outside tap). We do not mean: a holiday or other short period of absence.

- You must report this situation to us within 30 days.

- In this situation, your household contents are not insured against burglary, theft and vandalism. Conditions for Household Contents Insurance | 20/24

back to contents > - Has your home been uninhabited for more than 12 months? Then your contents are only insured for damage caused by fire,

explosion, lightning, storm and air traffic.

- After your notification, we can terminate the insurance or change the premium and/or conditions. If we

If you would like to make a proposal to continue the insurance, you can let us know within 30 days whether you wish to continue the insurance.

terminate. The insurance will then end on the date you provide us with.

- If you do not inform us of the change within 30 days, this may have consequences for your insurance

and the compensation:

- Consequences for your insurance

- The insurance will automatically end 30 days after the day on which the change took place. But

would we continue the insurance if we had been aware of the change? Then we will terminate

the insurance does not and the insurance simply continues.

- Consequences for your compensation

- Would we only have continued the insurance at a higher premium or under different conditions?

if we were aware of the change? Then we will compensate any damage based on that other conditions. And we will reimburse any damage in the same proportion as the premium for the

change compared to the higher premium.

- Would we not continue the insurance if we had been aware of the change? Then we will reimburse

we do not cover any damage.

SPLITS_24

8.5 What if you are going to renovate the house or add an extension?

- You are insured for damage to your household contents if your home is under construction or renovation.

- Is your home uninhabited during construction or renovation? Or is your home not wind and watertight, for example because

roofs, walls, windows or doors are missing? Then you are only insured against damage caused by fire, explosion,

lightning, storm, snow pressure and air traffic.

SPLITS_25

8.6 What if there is intent or recklessness?

- You are not insured for damage caused by your intent or recklessness. Or for damage for which you are seriously responsible.

degree of guilt. Even if you were not aware of your recklessness or guilt.

- Was the damage caused by a person acting on your behalf or with your approval? And is the damage

the result of his intent or recklessness? Or is he seriously to blame for the damage? Even then you will not receive

compensation.

SPLITS_26

8.7 What if criminal or punishable activities take place in your home?

You are not insured if the insured item is used for criminal and punishable activities. This does not apply

out:

- whether or not you or another insured person was aware of this.

- whether or not the damage was caused or arisen as a result.

By criminal and punishable activities we mean:

- a criminal offence under the Weapons and Ammunition Act a criminal offence under the Opium Act

- human trafficking

- receiving stolen goods

- giving stolen vehicles another identity (re-registration)

- storage or transport of illegal fireworks

You are also not insured for damage that occurs while you commit, participate in, or commit a crime.

prepares.

SPLITS_27

8.8 What if there is insufficient maintenance?

You are not insured for the costs of maintaining your household effects. You must do everything you can to prevent damage.

prevent and reduce. Do you not maintain your household effects sufficiently and does this cause or worsen the damage? Then

you will not receive any compensation.

SPLITS_28

8.9 What if you die?

- Then your household contents will remain insured.

- We will then terminate the insurance with a notice period of 30 days from the date of this notice, unless the

contents are already insured elsewhere by the new owner. In that case we will terminate the insurance immediately.

SPLITS_29

8.10 What if the damage is related to terrorism?

Is the damage insured according to the terms of your insurance? And was the damage caused by terrorism? Then you will receive

you will be reimbursed for the damage in accordance with the 'Terrorism Coverage Clause Sheet' at the Dutch Reinsurance Company for

Terrorism Damage NV This states that we can limit compensation for terrorism, malicious contamination. Contents Insurance Conditions | 21/24

back to contents > and such. The text of this clause sheet was filed on 23 November 2007 under number 27178761 with the Chamber

of Commerce Amsterdam. The text of this coverage can be found below.

More information can be found at www.terrorisneverzekerd.nl.

Terrorism coverage clause sheet

1 Definitions

In this Article and the provisions based thereon, the following terms shall have the following meanings, unless otherwise stated:

1.1 Terrorism

Violent acts and/or behavior - committed outside the scope of one of the six in Article 3:38 of the Act

forms of harassment mentioned in the financial supervision - in the form of an assessment or a series of assessments in time and purpose

related attacks resulting in injury and/or damage to health, whether or not death

resulting in, and/or damage to property or otherwise affecting economic interests,

where it is plausible that this attack or series - whether or not in any organizational context - was planned and/or carried out

with the aim of achieving certain political and/or religious and/or ideological goals.

1.2 Malicious contamination

The - outside the framework of one of the six forms of

molestation - (causing) the spreading of germs and/or substances that as a result of their (in)direct physical, biological,

radioactive or chemical exposure causing injury and/or damage to health, whether or not resulting in death,

can cause harm to people or animals and/or damage to property or otherwise cause economic

interests, where it is plausible that the distribution (or having it distributed) - whether or not in any organizational context

- is planned and/or carried out with the aim of achieving certain political and/or religious and/or ideological goals

to realize.

1.3 Preventive measures

Measures taken by the government and/or insured parties and/or third parties to prevent the imminent threat

to avert terrorism and/or malicious contamination or - if this danger has materialised - the consequences

to limit it.

1.4 Dutch Reinsurance Company for Terrorism Damage NV (NHT)

A reinsurance company established by the Dutch Association of Insurers, with payment obligations

under insurance contracts, which can be directly or indirectly covered by insurers admitted in the Netherlands

arising from the materialisation of the risks described in Articles 1.1, 1.2 and 1.3, may be reinsured

accommodated.

1.5 Insurance agreements

a. Non-life insurance contracts to the extent that they are stated in accordance with the provisions of Article 1:1 under 'where the

The provisions of the Financial Supervision Act 'risk is located' relate to risks located in the Netherlands.

b. Life insurance contracts concluded with a policyholder with a habitual residence

in the Netherlands, or, if the policyholder is a legal entity, with the branch of the policyholder established in the Netherlands

legal entity to which the insurance relates.

c. Agreements for funeral insurance in kind, insofar as concluded with a policyholder with a normal

place of residence in the Netherlands, or, if the policyholder is a legal entity, with the company established in the Netherlands

establishment of the legal entity to which the insurance relates.

1.6 Insurers admitted in the Netherlands

Life, funeral and non-life insurers that are authorised under the Financial Supervision Act to

to conduct insurance business in the Netherlands.

2 Limitation of coverage for terrorism risk

2.1 If and to the extent that, taking into account the descriptions given in Articles 1.1, 1.2 and 1.3, and within the limits of

the applicable policy conditions, cover exists for the consequences of an event that is (directly or indirectly) related

of:

- terrorism, malicious contamination or preventive measures,
- acts or conduct in preparation for terrorism, malicious contamination or preventive measures,

hereinafter jointly referred to as 'the terrorism risk', the insurer's obligation to pay out in respect of

Any claim for compensation and/or payment submitted to her is limited to the amount of the payment

which the insurer receives in respect of that claim under the reinsurance for terrorism risk with the NHT, in

the case of an insurance with capital accumulation increased by the amount of the insurance in question

insurance already realized capital accumulation. In life insurance, the amount of the realized

capital accumulation set on the premium reserve to be maintained pursuant to the Financial Supervision Act with regard to

of the insurance concerned.

2.2 The NHT offers reinsurance cover for the aforementioned claims up to a maximum of EUR 1 billion per calendar year -

year. The aforementioned amount can be adjusted from year to year and applies to all insurers affiliated with the NHT

together. Any amendment will be announced in three national newspapers.

2.3 Notwithstanding the provisions of the preceding paragraphs of this article, the following applies to insurance policies relating to:

- damage to immovable property and/or its contents;

- consequential damage to immovable property and/or its contents, Conditions for Contents Insurance | 22/24

back to contents > that a maximum of 75 million euros will be provided per policyholder per insured location per year under this agreement

paid out, for all participating insurers, as referred to in Article 1 together, regardless of the number of issued

policies.

For the purposes of this article, the insured location shall mean: all premises present at the risk address

policyholder insured objects, as well as all objects insured by the policyholder located outside the risk address

objects whose use and/or destination is related to the business activities at the risk address. If

In any case, all objects insured by the policyholder that are less than

are located 50 meters apart and at least one of which is located at the risk address. For the application

of this article applies to legal entities and companies that are affiliated in a group, as referred to in Article

2:24b of the Civil Code, that all group companies together are regarded as one policyholder, regardless of which group company(ies) belonging to the group concluded the policy(ies).

3 NHT Benefit Protocol

3.1 The Claims Settlement Protocol (hereinafter referred to as the NHT) applies to the insurer's reinsurance with the NHT.

the Protocol). Based on the provisions laid down in this protocol, the NHT is entitled, among other things, to pay out

to postpone the payment of compensation or the insured amount until such time as it can determine whether and to what extent

it has sufficient financial resources to cover all claims for which it provides cover as a reinsurer,

to pay the entire amount. If the NHT does not appear to have sufficient financial resources, it is entitled

to make a partial payment to the insurer in accordance with the said provisions.

3.2 The NHT is authorised, taking into account the provisions of provision 7 of the Claims Settlement Protocol, to decide

or an event in connection with which a claim for benefits is made, as a consequence of the realization of

the risk of terrorism must be identified. A decision to that effect and in accordance with the aforementioned provision

decision of the NHT is binding on the insurer, policyholder, insured and those entitled to benefits.

3.3 Only after the NHT has informed the insurer of the amount, whether or not by way of an advance payment, in respect of a

claim for payment will be paid to her, the insured or the person entitled to payment may, on the basis of the claim referred to in Article

3.1 claim the intended benefit in this regard from the insurer.

3.4 The reinsurance cover with the NHT is, pursuant to provision 16 of the Protocol, only valid for claims on

compensation and/or payment that are reported within two years after the NHT of a specific event or

has determined that this circumstance is regarded as a materialisation of the risk of terrorism within the meaning of this Article

considered.

SPLITS_30

8.11 What if the damage is the result of molestation?

You will not receive compensation for damage resulting from molestation. By 'molestation' we mean:

- Civil unrest: more or less organised violent acts that occur in different places

occur within a state.

- Civil war: a more or less organized violent struggle between inhabitants of the same state, in which a

significant proportion of the residents are involved.

- Armed conflict: any situation in which States or other organized parties attack each other, or at least one of them attacks the other,

combat with military force. By armed conflict we also mean armed action by a

United Nations peacekeeping force.

- Mutiny: a more or less organized violent movement of members of the armed forces, aimed

against the public authorities.

- Riot: a more or less organised local violent movement directed against the public authority.

- Insurgency: organized violent resistance within a state, directed against the public authorities.

These molestation concepts are part of the text that the Dutch Association of Insurers adopted on 2 November 1981

filed with the registry of the court in The Hague under number 136/1981.

SPLITS_31

8.12 What if the damage is the result of a nuclear reaction?

A nuclear reaction is a nuclear reaction in which energy is released, such as nuclear fusion, nuclear fission or artificial

and natural radioactivity. We will only reimburse damage caused by nuclear reactions under the following conditions:

- The damage is the result of radioactive nuclides (a nuclide is a type of atom) that occur outside a nuclear facility

to be located.

- These nuclides are used for industrial, commercial, agricultural, medical, educational,

scientific or non-military security purposes. Or they are intended for that purpose.

- The government has issued a license for the manufacture, use, storage and disposal of the radioactive substances.

- There is no third party liable for the damage caused by the nuclear reaction, according to the Liability Act

nuclear accidents.

By nuclear installation we mean a nuclear installation within the meaning of this law or on board a ship.

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