

## Policyconditions Contents

### WHAT IS COVERED?

We cover your own possessions as the insured person, and the possessions of all other persons who live together with you in the house in a permanent family relation, for the maximum amount mentioned in your policy.

### WHAT IS COVERED INSIDE THE HOME?

You are covered for damage or losses resulting from the following unexpected, sudden causes:

- **Fire**  
Fire and its consequences. Like damage due to vapor, smoke, soot and heat radiation by a burning object. Also as a consequence of inherent deficiency or deterioration.
- **Explosion**
- **Lightning/induction**  
Lightning strikes and its direct and indirect consequences.
- **Natural hazards**  
Storm, earth- and seaquakes, volcanic eruptions, inundation.
- **Water and vapor**  
Damage caused by flooding, water and vapor damage due to spilling, overflowing of water pipes, sewers, fish tanks or waterbeds, caused by a sudden defect or blockage.
- **Theft**  
Break-in damage after burglary,
- **Violence**  
Burglary, blackmailing, vandalism, plunder, rebellion, strikes and disturbances.  
- In case of vandalism this applies only to damage by persons who illegally entered the premises.
- **Glass**  
Damage to your contents by shards of windows and mirrors attached to a wall.
- **Devices to drive piles/cranes**  
Damage to your contents by falling devices to drive piles and cranes and loosened parts.

### WHAT IS THE ADDITIONAL COVERAGE?

- **Freezers and refrigerators**  
Damage due to spoiling of foodstuff resulting from not functioning freezers and refrigerators, caused by defects of these devices or by a continuous blackout of more than 24 hours. Damage due to turning off of the freezer or refrigerator is not covered.
- **Luggage**  
Loss or damage of clothing and personal possessions while travelling, resulting from the above mentioned causes. Not exceeding \$ 560 for each item.
- **Damage of water pipes**  
Damage to your contents by water leaking unexpectedly from a water pipe installation, air conditioner and attached pipes, sanitary and other devices, caused by a sudden defect.
- **Limitation of damage**
- **Emergency assistance**

**WHAT IS THE ADDITIONAL COVERAGE?**

- Clearing expenses
- Detection expenses
- Salvage expenses
- Trauma assistance after a robbery (first assistance)
- Interest of renters/owners
- Temporary depository or keeping of contents.

We compensate damage in outdoor buildings that cannot be locked for an amount not exceeding \$ 560 for each incident. This regards:

- Annexes including sheds, storerooms, garages, communal spaces, other outdoor buildings at the insured address.

**WHAT ARE THE LIMITATIONS?**

Additional coverage will be compensated jointly for one cause of damage, for an amount not exceeding 25% of the insured amount (max. 10% for each item).

**WHAT IS NOT COVERED?**

**We will never cover damage caused by:**

- Melting, scorching, singeing
- During reconstruction or additional construction of the house
- Faulty maintenance.
- Erosion or deterioration
- Repairs, cleaning and maintenance.
- Vermin, bacillus, viruses or growth of vegetation.
- Animals.
- Ground settlement or landslides.
- Groundwater.
- Rainwater that entered through open windows and doors.

**Nor do we cover:**

- Damage to or theft of mopeds and scooters and other vehicles or boats.
- Money and stocks and bonds.
- Tools to practice an occupation in paid employment.
- Not worked (precious) metal or gemstones.
- Curiosities or art objects worth more than \$ 1.680.
- Items intended for industrial or commercial use.

**WHAT IS YOUR DEDUCTIBLE AMOUNT?**

For damage by natural causes, a deductible amount of 2% of the determined value applies (with a minimum of \$ 560).

A deductible amount of \$ 56 applies to all other causes.

**WHAT DO WE MEAN BY...**

**Contents**

All mobile goods that are part of the home interior, including valuables but excluding motorised vehicles, vessels and their parts, pets, living creatures, money, credit cards, and bonds.

WHAT DO WE MEAN BY...

**Jewels**

Valuable possessions, like jewels and watches, mostly manufactured to wear on or close to the body, which consist completely or partially of (precious) metal, rocks and stones, minerals, ivory, pearls and (red)coral or other similar materials.

**Special possessions**

As special possessions we consider among others collections of art objects, curiosities, antiquities and musical instruments.

**Audiovisual & Computer devices**

All image, sound, reception and transmission equipment like: radio- and television equipment, video cameras, cd- and disc players, tape-, video- and cassette recorders. All kinds of computer equipment like game- and microcomputers. Everything including regular peripheral equipment and resources like cd's, discs, taped, cassettes, boxes, monitors, devices to write and print.

**Breaking and entering**

Entering unlawfully in the building where the insured objects are situated and stealing of insured objects.

**Home**

The construction including foundation, listed on the insured address in the policy, and everything which logically belongs to it.

**Annexes**

Additional unattached constructions that are not part of the house, like car shelters, sheds and basement depositories, situated not more than 500 meters from the house.

**Outdoor spaces**

An outdoor space is a not closed space to do characteristic living activities in the open air.

**Interest of tenant/owner**

Your interest as tenant or owner of an apartment, because you have installed adaptations, improvements and/or extensions in the home and because you have to accept damage and expenses which are not covered by another insurance.

**Fire**

A fire caused by burning and accompanied by flames, outside of a fireplace, that is capable to multiply on its own. This is why the following cases are not considered as fire: burnout of electric equipment and motors; overheating, burning and bursting of furnaces and kettles.

**Explosion**

An explosion or detonation is a sudden increase of volume and the release of energy in a violent way.

**WHAT DO WE MEAN BY...****Damage by aircraft**

Upholding the General Exclusions in the General Conditions and the stipulations concerning harassment, if the risk of damage by aircraft is also insured, damage to insured items by striking of a leaving, flying, landing or falling aircraft or spacecraft is also covered, as well as damage by an attached, loosened, thrown or falling projectile, detonation device or another object, including any other object hit by one of the objects mentioned.

**Burglary**

Wrecking by visible damage to locks and obstructions of the building which contains insured items, with the intention of expropriating them.

**Inundation**

Collapse or overflow of dykes, wharfs, locks or other water regulating devices, regardless if the inundation was cause or consequence of an insured incident.

**Lightning strike**

A discharge of atmospheric electricity towards the earth, which causes demonstrable damage on the spot of the lightning strike to the surface and/or the objects thereupon, considering that damage arising within a circle of 300 meters of the strike has been caused by the strike.

**Tempest**

By tempest we mean a low pressure weather system with a persistent wind speed of at least 14m/s (wind speed 7); if the wind speed varies above and under 14 m/s, we consider a weather system as a tempest from the moment that the wind speed reaches 14 m/s for the first time, until the start of a period of at least 24 successive hours with a wind speed of 10 m/s or less; in any case we will not consider a tempest to have ended before the elapse of 3 days (72 hours) – counting from the start of the tempest – in which the tempest has not occurred anymore.

**We consider as tempest damage:**

- Damage caused by insured items loosened and/or broken and/or damaged by strong wind;
- Damage to insured items by objects moved and hit because of strong wind;
- Damage by rain, as far as this is caused by wind damage to the insured objects;
- Damage to insured items by rain or inundation, as far as the inundation is caused by a tempest.

**Earth- or seaquake and volcanic eruption**

By damage of earth- or seaquake and volcanic eruption we mean damage caused by movement and transformation of the stable surface of the earth (tectonic and geological phenomena), either during or within 24 hours after the occurrence of the consequences of the earth- or seaquake and volcanic eruption on or near the whereabouts of the insured items. In any case an event will not be considered to have ended before 3 days (72 hours) have elapsed, counting from the start of the event without recurrence.

**WHAT DO WE MEAN BY...**

In case of another event that is not covered, and that originated during or within 24 hours of the occurrence of the consequences of the earth- or seaquake and volcanic eruption on or near the whereabouts of the insured items, the company will not grant a compensation, unless the insured party is able to prove that the damage can be attributed to one of the mentioned tectonic or geological phenomena.

**Strikes and riots**

- By strikes we mean the joint refusal to execute or completely execute legitimate assignments by a number of employees of a company;
- By riots we mean incidental violent manifestations.

**Harassment**

By harassment we mean:

- Armed conflict: any case of struggle where states or other organizations use military power to confront each other or where one confronts the other. An armed conflict can also mean an armed operation of a peace corps of the United Nations;
- Any terrorist act: by a terrorist act we mean an act, consisting of but not limited to, the use of power or violence and/or the menace of this, by any person or group(s) of persons, alone or in name of or related to any organization(s) or government(s) for political, religious or similar reasons, including the intention to influence any government or community, or to frighten any part of the community;
- Civil war: a more or less organized violent struggle between residents of the same country, involving a major part of the inhabitants;
- Domestic riots: more or less organized local violent acts, at various locations within a country;
- revolt: a more or less organized local violent movement against the public authorities;
- mutiny: a more or less violent movement of members of an armed group, against the authority they are subject to..

**Nuclear atomic reactions**

By nuclear atomic reactions we mean any nuclear reaction that generates energy like nuclear fusion, nuclear fissure, natural and artificial radio activity. The exclusion of nuclear atomic reactions does not apply to radio-active nuclides, outside of a nuclear installation and are used or designated for industrial, commercial, agrarian, medical, scientific, educational or (nonmilitary) security objectives, provided authorization (where needed) is given by any government to manufacture, use, storage and disposal of radio-active materials.

By nuclear installation we mean an installation as described in the Dutch Code for Liability for nuclear accidents (Staatsblad 1979-225).

**Detection expenses**

Expenses to detect the cause of unexpected flowing or leakage of water from pipes, drains and sewers within and outside the home, and the connected installations and sanitary and other equipment and the related breaking and repairs of walls, floors and other parts of the home, as well as the repair of the pipes and equipment itself.

WHAT DO WE MEAN BY...

**Current value**

The purchase value decreased with an amount for reduction of value for aging and wear and tear.

**Purchase value**

The amount necessary to buy the same or equivalent goods.

## DAMAGE

WHAT DO WE EXPECT YOU TO DO?

- You have to report the damage as soon as possible
- You have to take action to limit the damage
- You have to assist in establishing the extent of the damage and furnish evidence
- You need to ensure that your premiums are completely remitted

WHAT CAN YOU EXPECT FROM US?

- Immediately after your claim, we let a specialist appraise the extent of the damage.
- After final determination and approval we will remit the payable amount without delay.

HOW IS DAMAGE DETERMINED AND COMPENSATED?

- We determine the extent of the damage and directly compensate the insured person.
- We use a specialist to determine the damage. If you wish to involve another specialist, you have to let us know in advance, we will pay reasonable charges as far as these do not exceed the costs of our own experts. In case we cannot reach an agreement, together we will appoint a third expert. This one will determine the extent of the damage in a way that is binding for you and for us.
- We are authorized to recover damage from liable third parties.

DAMAGE APPRAISAL

• **Purchase value**

You will be compensated for the purchase value of movable assets not older than 6 years, provided in the meantime they have not lost 60% or more of their value.

• **Current value**

For movable assets older than 6 years or items that have lost 60% of their value, we compensate the current value with an additional 10%. The value of the remains we deduct from the compensation.

#### DAMAGE APPRAISAL

The following items will always be compensated based on the current value with an additional 10%:

- Sun screens, rol-down shutters, solar panels, (dish) antennas, outdoor lamps, signboards and terrace partitions, garden vegetation, swimming pools and jacuzzi's;
- Bicycles and lawn mowers;
- Parts and accessories of motorised vehicles, caravans and boats.