

Policy conditions manual

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Clauses Schedule Household Contents Insurance

CONTENTS INSURANCE CONDITIONS

KOV INB

In case of doubt or discussion, the stipulations in the Dutch version shall apply.

The following special terms and conditions shall only apply if the policy schedule shows that this component is also insured. If any stipulations in these special terms and conditions deviate from the terms and conditions in the applicable general terms and conditions KOV ALG, the stipulations in these special terms and conditions shall prevail.

GENERAL

Art. 1 Definition of terms

1.1 Ongoing construction and refurbishment

The term 'ongoing construction and refurbishment' refers in any case to a situation where the building is not fully glass- wind- and watertight and/or has not been fitted with locks/locking devices, heating, water supply and sanitary and kitchen devices in working order.

1.2 Audio, visual and computer equipment

All equipment (excepting musical instruments) which records, reproduces and/or transmits sound and/or images, such as televisions, radios, photographic/film/video equipment, (mobile) telephones, as well as any peripheral devices belonging with the equipment and sound and/or image carriers. The term 'computer equipment' is taken to refer to: all equipment suitable for the in-/output or storage of data, such as PC's and notebook computers, as well as any peripheral devices belonging with the equipment. The information carriers and standard software are deemed to be part of the equipment.

1.3 Office equipment / inventory

The movable property required for the business or professional activities.

Not included in the office equipment/inventory: money, monetary instruments, motor vehicles with a number plate, trailers, caravans, vessels and animals.

1.4 Current value

The amount that is required to obtain items of the same type, quality, condition and age.

1.5 Excess

The standard excess is stated on the policy schedule.

If an extra voluntary excess was chosen, this is stated on the policy schedule. We add the voluntary excess to the already effective excess.

We deduct the excess from the compensation amount. No excess applies to glass damage.

1.6 Money and monetary documents

The term 'money' is taken to refer to: coin money and banknotes which serve as legal tender.

The term 'monetary documents' is taken to refer to: all and any documents to which a certain monetary value is accorded in the economic market, including (giro) cheques, credit cheques and credit cards.

1.7 Glass

Any and all translucent windowpanes including multiple-walled insulating glass, stained glass and secondary frames as well as roofs, skylights and dome lights of synthetic material present in the residence mentioned in the policy schedule, including glass in windbreaks, balcony partitions and site separations.

1.8 Tenant's fixtures and fittings

Alterations and improvements made at the policyholder's expense to the house rented by him/her, such as heating, kitchen and sanitary units, panelling, parquet floors, sheds and fences.

1.9 Household effects

All movable property which is part of the private household of the policyholder and of persons living together with the policyholder in a stable family relationship, including:

- Antennas, sunscreens and roller blinds insofar as these are attached to the house;
- Motor vehicles with a cylinder capacity of less than 50 cc;

Bicycles, motor-assisted bicycles and mopeds are only considered to be part of the household effects if they are present inside the residence;

- Tools, including those required to exercise a profession as paid employee;
- Motor-driven lawnmowers and toys which cannot exceed the speed of 16 km an hour;
- Pets;
- Effects similar to the above belonging to another person than the policyholder, which are temporary in the keeping of the policyholder, provided these have not been insured elsewhere;
- Swimming pools and/or Jacuzzi's with all their appurtenances and accessories (if not insured as part of the residential premises insurance).

Not including:

- Money and monetary documents,
- Motor vehicles (other than motorcycles with a cylinder content of less than 50 cc), caravans, trailers vessels and aircraft, as well as parts and accessories of said vehicles, vessels and aircraft.

1.10 Personal jewellery

Jewellery, including watches, manufactured with the intent of being worn on the body, and consisting wholly or partly of (precious) metals, rocks, minerals, ivory (blood) corals or other such materials, also including pearls.

1.11 New-for-old value

The amount that is required to obtain new items of the same type and quality.

1.12 Insured party

The policyholder and/or a member/members of his/her household or the person with whom the policyholder is living in a stable family relationship.

1.13 Residence

The (part of the) residence specified in the policy schedule and inhabited by the policyholder, including any lockable annexes belonging with the house, such as garages, sheds, etc.

Art. 2 Risk awareness and risk modification

2.1 The definition of risk on the policy schedule is deemed to have been supplied by the policyholder.

2.2 The company considers itself to be sufficiently familiar with the location, type of construction, construction, furnishings, heating and use of the residence in which the household effects are present in the state they were in at the time when the insurance was effected, as well as with the adjoining premises.

2.3 As regards the residence described in the policy schedule in which the household effects are present, the policyholder is free to proceed with any form of construction, refurbishment, replacements, extensions, demolition, internal relocation and other modifications, provided these remain within the limits set by the policy description.

2.4 The policyholder is obliged to inform the company in writing within 60 days after the occurrence of any modification in the type of construction or designated use of the property. During this period, the insurance for the modified risk will remain in force. After this period, the insurance will remain in force if the company has informed the policyholder in writing that it wishes to continue the insurance.

2.5 Transfer of ownership

The policyholder must notify the company as soon as is reasonably possible of any transfer of ownership of the household effects.

If there is a transfer of ownership of the insured interest otherwise than due to the death of the policyholder, coverage will remain in force for another 30 days. After this period, the insurance will lapse *ipso jure*, unless the new owner notifies the company within this period that he/she wishes to continue the insurance.

In this case, the company may terminate the insurance within two months after having received said notification, and with due observance of a notice period of one month. The insurance shall be terminated forthwith if the new owner insures the insured interest elsewhere.

After the death of the policyholder the insurance shall remain in force. Within nine months after the heirs have been notified of this death, the company may terminate the insurance with due observance of a notice period of one month. The heirs may terminate without observing a notice period.

Art. 3 Relocation

3.1 If the household effects were transferred to another address, the policyholder must inform the company of this within 30 days. If the policyholder fails to comply with this, the right to compensation will lapse.

3.2 If the household effects are transferred to another residence of the same construction type, the insurance will be continued unaltered if the new address is located within the same region. In case of relocation outside the region, the insurance will be continued but will be adjusted to the premiums and conditions applicable within that region.

3.3 If the household effects are transferred to a residence of a different construction type, the company has the right to revise its premiums and/or conditions, or alternatively, to terminate the insurance with due observance of a notice period of 30 days and with repayment of any unearned premiums.

3.4 During the course of the relocation but up to a continuous period of at most 30 days, the insurance shall remain in full force both at the original and at the new address.

Art. 4 Valuation

If household effects and jewellery are valued by (an) expert(s) in the sense of article 7:960 of the Dutch Civil Code, then this definite valuation will apply for a period of 3 years starting from the date of the report.

The definite valuation only applies to paintings, works of art, collections of (antique) gold and/or (antique) silver and other antiquities, jewellery and other valuables.

If the insurer proves that fraud has been committed then this valuation will lose its validity.

If repair is possible or if the object is repurchased, then the insurance company can suffice by only compensating the costs that were actually incurred.

If objects with a definite valuation are removed during the term of the insurance, the sum released can be used to insure different new objects. The definite valuation does not apply to these objects.

If no new report is produced after the expiry of the abovementioned term, then the valuation remains valid as a valuation by the parties for a period of maximum six months.

In this case, the insurer reserves the right to prove that this value was excessive at the time of the damage. After this period, the insured amount is considered as having been provided by the policyholder himself/herself.

Art. 5 Exclusions

Not insured is damage:

- 5.1** caused by performing cleaning, maintenance and repair work on your property incompetently or incorrectly;
- 5.2** caused by normal use of your property (such as wear and tear, discolouration, ageing, deforming, decay, corrosion, spots, scratches, grazes, small dents and other surface damage that do not affect its use). Furthermore, we do not compensate any costs for normal maintenance;
- 5.3** consisting of grazes, scratches or dents caused during the transport of your property that do not affect its use;
- 5.4** caused by animals of the policyholder that reside at the home address referred to in the policy schedule as well as damage caused by vermin or mould;
- 5.5** existing because of or which is the result of insufficient maintenance, both in respect of household contents and in respect of the house referred to in the policy schedule;
- 5.6** existing because of or which is the result of slow-working (weather) conditions;
- 5.7** caused by moisture permeating through floors, walls or in cellars;
- 5.8** caused by rain, hailstones, snow or melt water entering through open windows, doors or hatches;
- 5.9** to electrical equipment, engines or parts thereof through singeing, scorching and melting as a consequence of short circuiting, overheating and/or burnout;
- 5.10** to insured self-contained objects – other than by fire or explosion – if this damage is caused by the nature or a defect in the self-contained objects.

Art. 6 Damage

6.1 Damage assessment

The extent of the damage is assessed as being the difference between the new-for-old value of the damaged object immediately before the damage and its remains immediately afterwards or, if this is less, at the amount of the repair costs, increased by any diminution of its value caused by the damage and not eliminated by the repairs.

For the following objects, compensation will always be assessed on the basis of their current market value:

- a. Objects whose current market value is less than 40% of their new-for-old value;
- b. Objects that were withdrawn from their intended use;

- c. Motor vehicles with a cylinder capacity of less than 50 cc, caravans, trailers, vessels and aircraft, as well as parts and accessories of the said vehicles, vessels and aircraft;
- d. Antennas;
- e. Objects which are of value as an antiquity or rarity.

If the household effects and personal jewellery were valued by (an) expert(s) in the sense of article 7:960 of the Civil Code of The Netherlands:

- f. A valid assessor's report must be submitted in the case of damage, and
- g. The extent of the damage will be assessed on the basis of this valuation.
If the valuation no longer applies, the damage will be assessed in accordance with that which was stipulated under the article 'No repairs or reconstruction', unless otherwise agreed.
The amount of the claim on the basis of valuation is set at the difference between the amount of the valuation and the value of the remains. The remains are assessed on the same basis as the valuation.

6.2 Indexation

- a. Each year, on the premium due date, the insured value of the household contents and, in proportion to this, the premium are adjusted to movements in the price of household contents, in accordance with a price index for household contents determined by a recognised institute.
- b. If in the event of damage it appears that the value of the household contents is higher than the amount determined in accordance with the index, then the insured amount is increased by maximum 25% for the settlement of the loss.

6.3 Underinsurance

If in case of damage the insured amount is found to be less than the value of the household effects immediately before the damage occurred, compensation will be granted for the insured amount in proportion to their full value. This does not apply to the costs of loss adjustment, salvaging or debris removal.

Art. 7 Warranty against underinsurance

If the policy schedule shows that the household effects were insured with a warranty against underinsurance, the following stipulations apply.

7.1 Value denominator

The insured amount given on the policy schedule has been determined on the basis of the fully filled-out household effects value denominator sheet.

7.2 Underinsurance

We guarantee that we will compensate you for the full loss in the event of a covered event, irrespective of whether the insured amount corresponds to the actual value of the insured household contents. The provisions of article 6.2.b do not apply for as long as this guarantee applies.

7.3 Special personal effects

Cover is offered for special possessions – unless a separate amount is included under the policy and stipulated on the policy schedule – up to the following amounts:

- a. jewellery € 6,000.=;
- b. audio, visual and computer equipment € 12,000.=;
- c. special possessions € 15,000.=;
- d. tenant's fixtures and fittings € 6,000.=.

"Special possessions" is understood to mean for example:
"Antiques, paintings, art, musical instruments and collections".

These special possessions are only insured if present in the house as indicated on the policy schedule.

7.4 Indexation

Pursuant to the provisions in article 6.2.a.

7.5 Warranty period

The guarantee is valid for a period of 5 consecutive years, calculated from the date on which the household contents value indicator was filled in.

The insurance company reserves the right in the following cases to ask the policyholder to reassess the value of the household contents using the aforementioned value indicator:

- a. after moving house;
- b. after damage has occurred;
- c. after 5 years have elapsed since the previous valuation.

If after a period of 2 months this request has not been complied with, the guarantee against underinsurance will lapse.

If in the event of damage it appears that the information provided, on which the guarantee was issued by the insurance company, is incorrect or incomplete, the guarantee will not apply.

Household effects

Art. 8 Scope of the coverage

The insurance covers material damage to the insured household effects inside the residential home mentioned on the policy schedule during the term of validity of this insurance, caused or ensuing from any external contingency, or if this damage is the consequence of an inherent defect. The limitations and exclusions stipulated in the general and /or special terms and conditions remain in force.

Art. 9 Extension of the coverage

9.1 Also insured in the house listed on the policy schedule:

- a. In the event of water damage and/or frost damage:
 - The cost of detection of the defect, breaking and repair work on walls, floors and other parts of the house;
 - The cost of repairs to piping, systems and appliances;
 - as well as the costs of repair and replacing wallpaper, pine woodwork and painting of the house described;

If these costs are for the expense and risk of the tenant;

- b. Cash money and monetary documents, for damage due to fire or theft to a maximum amount of € 1,250.= per event. From this amount, the amount to which the policyholder is entitled according to a compensation scheme of the bank or another establishment will be deducted. Damage due to theft or loss of money resulting from the misuse of a bank card with use of the PIN code will not be reimbursed;
- c. Vessels and trailers, as well as loose parts and fittings of motorcycles, caravans, trailers and vessels, against all the events mentioned under article 8, if these are intended for private use, to a maximum amount of € 1,250.= per event;
- d. Medical equipment given on loan and present inside the house, and belonging to the private household. The company will reimburse the damage on the basis of its current market value to a maximum of € 10,000.= only if this is charged to the account of the policyholder(s). The company shall have the right to settle the damage directly with the lender;
- e. Office equipment/inventory from an office present in the house listed on the policy schedule based on their new value up to a maximum of € 10,000.= and only when the insured is accountable for it. In the event of theft, evidence of forced entry into the house described on the policy schedule must be present;
From this cover, the following is also excluded:
 - money and monetary instruments;
 - theft from motor vehicles.
- f. Household contents belonging to third parties; against all events named in article 8, insofar they are not or are insufficiently insured by the owner and the insured amount allows for this;
- g. Work clothing that is present in the house and/or outbuildings. This is understood to mean work clothing intended for the exercising of the insured's profession. The insurance company compensates the loss based on the current market value up to a maximum of € 1,000.= per event and only when the insured is accountable for this.

9.2 In addition to being insured inside the residence mentioned on the policy sheet, the household effects are

also insured:

- a. In any common spaces located inside the building in which the residencies located against all the events mentioned under article 8, however with respect to theft and vandalism only in the case of a forced entry into the building from the outside;
- b. On balconies and access galleries, in the garden or on the premises, under a lean-to belonging with the house, against the events mentioned under article 8 with the exception of precipitation, theft and vandalism;
- c. However, garden furniture, garden implements, outside kitchens, flagpole, washing, drying illumination that are the property of the policyholder, present in the garden or the balcony of the houses, are also insured against theft and vandalism;
- d. At the locations mentioned under 9.2.b, insofar as this concerns shading devices, roller blinds and antennas, insofar as these have been attached to or at the house, against all the events mentioned under article 8;
- e. At the locations mentioned under 9.2.b, insofar as this concerns tenant's fixtures and fittings and insofar as these are taken to include sheds and fences, against all the events mentioned under article 8, however insofar as this concerns storm damage with an excess of € 100.= per event.

9.3 If the household effects of the policyholder are temporarily – during a continuous period of at most three months – located outside the house, it will also be insured:

- a. In permanently inhabited residential homes made of stone, with a hard cover, against all the events mentioned under article 8;
- b. In other buildings (excluding beach houses), against all the events mentioned under article 8, but with respect to theft only in the case of a forced entry into the building from the outside;
- c. In other places, such as in the open air, in tents, caravans, boats, beach houses, exclusively against fire, scorching, singeing, brand, melting, fire extinguishment, lightning strike, explosion, aircraft, violent robbery and blackmail. In automobiles (not trailers) – provided they are properly locked – also against theft after opening by forcible entry; The excess stated on the policy schedule is deducted from the claim amount. The pay-out will never be more than € 500.= per event;
- d. During removal or transport to or from a repair or removal site, also against damage caused by an accident which has befallen the vehicle, or due to the improper use or defect of any of the tools used in loading and unloading.

9.4 In the case of theft, extortion or robbery where the house key is stolen, we will compensate you for the replacement of locks or the cylinders of locks in the entrance doors of your home, up to a maximum amount of € 300.= per event. Replacement must occur within 2 x 24 hours of the theft.

Art. 10 Compensations exceeding the insured amount

10.1 If an event is covered, the company shall compensate, over the insured amount:

- a. Salvage costs (see further descriptions in the general terms and conditions);
- b. Surveyor's fees (see further descriptions in the general terms and conditions).

10.2 If an event is covered, the company shall compensate no more than 10% of the insured amount for each component:

- a. Costs of removing debris (see further descriptions in the general terms and conditions);
- b. Equipment and/or installations of public (utility) companies, provided these are attached to the residence. This damage shall only be compensated if this is not covered by another insurance;
- c. Additional costs: the costs that are in fairness needed for a hotel, B&B, living expenses, storage of household contents and the transport thereof, necessitated by an event covered in the policy.,

10.3 If an event is covered, the company shall compensate up to a maximum of 20% of the insured amount needed to pay for the costs of repair of the garden layout, planting and paving associated with the garden of the house described in the policy schedule.

Art. 11 Limitations

11.1 If personal jewellery is stolen, the maximum compensation is € 60,000.= per event. If there are more

insurances for the household effects, the amount is deducted proportionally to the insured amounts. This limitation shall not apply if the personal jewellery is insured for a separate amount in this policy.

This personal jewellery is only insured if it is present in the residence described in the policy schedule.

- 11.2** If the contents of a fridge-freezer unit are damaged as a result of a loss of power, compensation shall never exceed € 1,250.= per event.
- 11.3** If sunscreens are damaged, the costs of repairs shall be compensated and, if repairs are impossible, the purchase value. 2% of this value shall be deducted monthly, to be calculated from the date on which the sunscreens were placed for 1 year. However, the compensation shall be at least 30% of the purchase value.
- 11.4** For damage to pets, maximum € 1,050.= per event shall be compensated for:
- the costs of a veterinarian;
 - in case of death, the purchase price of a pet of a similar kind, breed and age.

Outside the home

This section only applies if the policy schedule shows that this is co-insured.

Art. 12 Scope of the coverage

Coverage outside the described residence, unless stated otherwise in the following

We insure theft of and material damage (so no loss and not missing) to the household contents that are kept:

- outside one's home with storage and outbuilding(s);
 - outside the rented (holiday) home with storage and outbuilding(s)
- by a sudden and uncertain event, accounting for:

- a. In case of theft of personal jewellery, no more than € 1,000.= for each event shall be compensated, unless the policy shows that a higher amount is insured;
- b. In case of theft of audio, visual and computer equipment, no more than € 5,000.= for each event shall be compensated, unless the policy shows that a higher amount is insured;
- c. In case of theft of household effects from a mobile home or caravan, holiday home or vessel, no more than € 500.= for each event shall be compensated, unless these items are also insured with the company. In that case, the maximum compensation shall be 20% of the insured amount for these items. Household effects that are permanently present in these objects are not covered by this insurance, unless the policy schedule shows that this is co-insured;

In case of a covered event, the following shall also be compensated:

- d. Household effects of third parties; against all events referred to in article 7, to the extent that this is not insured (sufficiently) by the owner, and the insured amount offers a scope for this;

Art. 13 Exclusions

Besides the restrictions in article 11 of these special conditions, the exclusions in article 5 of the General section also apply.

There is also no right to compensation:

- 13.1** if the insured has not taken the usual care required to prevent damage. That the insured could not, in fairness, have taken better measures to prevent any damage than he/she had under the given circumstances is expected of him/her;
- 13.2** in the case that valuable items are left behind unsupervised or insecure spaces. In a boat, bus, taxi, train or plane, the insured must carry the valuable and/or fragile items as hand baggage. The provisions stipulated

in 13.1 above and 13.4 below also remain effective;

- 13.3 in the case that valuable items are stolen from public catering establishments (such as cafes, restaurants, etc.) were out of the direct line of sight or out of reach of the insured at the moment of the theft;
- 13.4 in the case of theft of the insured items from a motor vehicle. This exclusion does not apply if the insured can show visible evidence of forced entry into the motor vehicle.
- 13.5 if the insured rented out or lent items or allowed third parties other than the insured to look after them.

Art. 14 Damage

Notwithstanding that stipulated in art. 6.1, the following also applies:

We compensate damage covered by this insurance, subject to the production of the original (repair) bills if we ask you for them. We have the right to compensate (part of) the damage in kind.

If items are damaged that can be repaired or replaced, we have the right to provide for the repair or replacement of these items.

If an insured item is damaged by a covered event, we may require that the insured transfers ownership of the property to us, before we are obliged to pay out.

Compensation

The basis for the calculation of the compensation that we pay is:

- 14.1 the new value for items that are not older than two years and for which the insured can present the original receipt of purchase;
- 14.2 the current value for items for which the insured cannot present the original receipt of purchase and for items that are older than two years;
- 14.3 the market value for items that cannot be replaced by new ones of the same type and quality.

Glass

This section only applies if the policy schedule shows that this is co-insured.

Art. 15 Scope of the coverage

This insurance covers:

- 15.1 Damage to the insured glass due to breakage caused by a peril originating from outside and the costs of placement;
- 15.2 Damage to the insured glass by leakage, within 10 years after the date of manufacture, to a maximum amount of € 500.= per event. Leakage means reduction of view by condensation or deposit of dust particles to the inside of the isolation glass. If the insured party can claim compensation based on a warranty issued by the supplier and/or the manufacturer, the damage shall not be compensated;
- 15.3 The costs of an emergency measure after breakage of the glass;
- 15.4 The costs for the use of suspended scaffolds, scaffold, tower wagons, tackle, etc., if this extra equipment is required to repair the damage, up to a maximum amount of € 500.= per event;
- 15.5 The costs of removing debris, to a maximum amount of € 500.= per event;
- 15.6 Damage caused to:

- a. Stained, bent or engraved glass;
- b. Processed glass, meaning: glass with paintings, inscriptions, decorations and engravings;
- c. Foil, alarm strips and suchlike attached to the glass;
- d. Glass in windscreens and balconies and enclosures and in glass display cases.

Art. 16 Limitations

The following damage shall not be compensated. Damage:

- 16.1** Due to fire, explosion and lightning strike;
- 16.2** Due to bad maintenance of the residence, the windowsills and the window grooves;
- 16.3** During the building on to or renovation of the residence and/or the residence being unoccupied and not in use;
- 16.4** During changing, moving or processing the glass;
- 16.5** To stain glass because the lead was inadequately maintained;
- 16.6** By/for the costs of removing and reinstalling sunscreens, roll-down shutters, window bars and lattices and suchlike.

Art. 17 Damage

17.1 Damage compensation

If there is damage, the glass shall be replaced by glass of the same size, quality and volume.
If there is damage to horizontal glass, such as skylights, shelters and suchlike, this shall only be compensated if there is leakage due to a breakage.

17.2 Claim settlement

The insured party can have damage repaired to a maximum of € 250.= by an local glass repair business, without prior knowledge of the company. A claims form with a specified invoice shall have to be submitted. If the damage amount exceeds € 250.=, the company will have to grant permission before the glass is replaced.



Clauses Schedule Household Contents Insurance

If one or more of the following clauses numbers is in the policy schedule, the contents of this clause applies, in addition to, respectively in replacement of the stipulations in the general and/or special terms and conditions.

The contents of an applicable clause can be an extension or a limitation of the coverage and therefore applies to the stipulations in the general and/or special terms and conditions.

M5001 Forced entry

Contrary to the provisions stipulated in the general or special conditions regarding damage through theft and vandalism (if covered under the policy), this damage is only compensated for if the theft and vandalism is preceded by forced entry into the building described on the policy schedule or continuation sheet.

Clause M5001, Forced entry, only applies to the insurance relating to the office equipment/inventory.

M5002 Forcible entry to parts of the premises

In deviation of the stipulations in the general – respectively special – respectively particular terms and conditions for damage due to theft and vandalism (if this is co-insured), this damage is only compensated if the theft and vandalism are preceded by forcible entry in those parts of the premises where the interests of the insured are.

M5042 Spark arresters

If the smoke channels are connected to an open fireplace (not a gas fire) or a multi-burner, these shall be connected to the proper certified spark arresters. Failure to do so leads to loss of the right of damage compensation.

M078 Alarm system

This insurance has been taken out, concerning the risk of theft, burglary or vandalism, under the condition that all risk addresses stated in the policy are provided with a burglary alarm, installed by a (BORG) security company certified by the National Centre for Prevention.

The policyholder is obliged:

- 1.a To enter into a maintenance contract with the security company for at least one annual . inspection. The maintenance contract shall be valid during the term of the insurance;
- 1.b To ensure that, if the security has been delivered with a burglary certificate, issued by the National Centre for Prevention, this certificate remains valid during the term of the insurance;
2. To keep and use the security in an operational condition;
- 3.a If, for whatever reason, the security is not in an operational condition, to inform the security company of this as soon as possible, but at least on the next workday;
- 3.b If the security system cannot be repaired within 3 x 24 hours, to inform the company (companies) of this as soon as he has become aware of this and to follow the instructions of the company (companies);
4. During the time that the security system is not in operational condition or during the time that the signal of the electronic security is not sent through to the Private Emergency Centre (PAC) and/or to the agreed follow-up services and the police, to take measures to prevent a lesser degree of security;
5. To consult in advance with the security company and the company (companies) if there is a possibility of, temporary or otherwise, a lesser degree of security due to renovation, redecoration or otherwise.

If the insured party fails to comply with the aforementioned stipulations, the company is entitled to reduce the compensation for damage to items in the described residence.

M5127 Police Certificate Safe Residence

This notes that, in taking out the insurance and establishing the premium, the presence of burglary prevention measures, pursuant to the Police Certificate Safe Residence, has been taken into account.

M5175 Alarm installation NCP/CCV

The building recorded as risk address is secured with an burglary alarm system according to the guidelines of the National Centre for Prevention (NCP) or the Centre for Crime Prevention and Safety (CCV) compliant with the security classification in the policy schedule, installed by a NPC/CCV certified BORG security company.

The policyholder is obliged:

- 1.a To enter into a maintenance contract with the security company for at least one annual inspection. The maintenance contract shall be valid during the term of the insurance;
- 1.b To ensure that, if the security system has been delivered with a burglary certificate, issued by the National Centre for Prevention, this certificate remains valid during the term of the insurance;
2. To keep and use the security in an operational condition;
- 3.a. If, for whatever reason, the security is not in an operational condition, to inform the security company of this as soon as possible, but at least on the next workday;
- 3.b. If the security system cannot be repaired within 3 x 24 hours, to inform the company (companies) of this as soon as he has become aware of this and to follow the instructions of the company (companies);
4. During the time that the security system is not in operational condition or during the time that the signal of the electronic security is not sent through to the Private Emergency Centre (PAC) and/or to the agreed follow-up services and the police, to take measures to prevent a lesser degree of security;
5. To consult in advance with the security company and the company (companies) if there is a possibility of, temporary or otherwise, a lesser degree of security due to renovation, redecoration or otherwise.

If the policyholder fails to take these measures, there is no coverage in the event of damage, unless the policyholder can prove that the damage was not caused and not exacerbated by noncompliance with these terms and obligations.

If the insured party fails to comply with the aforementioned stipulations, the company is entitled to reduce the compensation for damage to items in the described residence by theft or attempted theft and vandalism by 15%.