

## Guide to the policy conditions

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## RECREATIONAL ITEMS INSURANCE CONDITIONS

KOVRCG

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

The special conditions below apply only if the policy schedule shows that this part is also insured. If provisions of these special conditions differ from the provisions of the applicable general KOV ALG conditions, the provisions of these special conditions will prevail.

### Art. 1 Definitions of terms

#### 1.1 Current market value

The new value of the item minus an amount for ageing or wear and tear.

#### 1.2 Expert

The expert (claims assessor) affiliated to a certified claims assessor's firm.

#### 1.3 Inherent defect

An inherent defect is an abnormal weakness or deficiency that should not be present in items of the same type and quality. As a result damage may be caused from the inside out in the item or a part of it at financial cost to you.

#### 1.4 Co-insured

Someone who has your permission to use your recreational items.

#### 1.5 New value

The amount that you need to buy the item new. The item is of the same type and quality as the old item.

#### 1.6 Recreational items

The possessions belonging to you, your co-habiting partner and/or your children for practising the hobby or sport listed on your policy schedule.

### Art. 2 Who is insured?

#### 2.1 The insured are:

- you
- your partner and/or children who live with you
- persons who have your permission to use the insured recreational items (co-insured)

### Art. 3 Where are you insured?

- 3.1 The insurance provides world cover.

### Art. 4 For what are you insured?

- 4.1 The events insured and listed below must occur within the term of your insurance.



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#### 4.2 External perils

You are insured against all external perils. This is an unexpected and unforeseen event that has nothing to do with the nature or quality of your recreational items. An external peril is for example fire, damage or theft.

#### 4.3 Theft:

##### a. from a vehicle

You are only insured against the theft of your recreational items from a vehicle if:

- there was evidence of forced entry into the vehicle;
- your recreational items were left in the vehicle out of sight.

##### b. loss of the entire vehicle

You are insured against the theft or loss of your recreational items if the entire vehicle was stolen with your recreational items in it. The vehicle must have been locked properly and there must be evidence of forced entry.

##### c. from a riding school

You are only insured against the theft of your recreational items if they were stored in a locked cupboard/room and there is evidence of forced entry.

##### d. from your residence

You are only insured against the theft of your recreational items if they were left at the place of residence stated on your policy schedule and only if there is evidence of forced entry into your part of the residence.

### Art. 5 What is compensated?

#### 5.1 Determination of the value of your recreational items

We determine the value of your recreational items as indicated in the table below.

Age at time of loss/damage	Value of your recreational items
Less than or precisely 1 year old	The new value up to maximum the insured amount
Older than 1 year	The current market value up to maximum the insured amount

#### 5.2 Theft

Have your recreational items been stolen? Then we will compensate you for the value that we determined in the table above.

#### 5.3 Total loss

Can your recreational items no longer be repaired? Then we will compensate you for the value that we determined in the table above, minus the value of the remains.

#### 5.4 Damage

Are your recreational goods damaged but not a total loss? Then we will reimburse the repair costs.

#### 5.5 Excess

An excess of € 25 per event applies.

This is the agreed part of the damage that you must pay yourself. We will deduct this from the payment.

### Art. 6 When will you not receive compensation?

#### 6.1 Criminal offence

We will not reimburse damage that is incurred during an offense committed by you or a co-insured. Or in the event that you participate in a crime. Or when you try to commit a crime.

#### 6.2 Alcohol and drugs

We do not compensate damage that occurs when you or a co-insured is under the influence of alcohol, intoxicating, stimulating or similar drugs.

#### 6.3 Work and profession

We do not compensate damage that occurs due to an event that is (also) related to your profession, business or paid employment.



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**6.4 Hire of your recreational items**

We do not compensate damage that occurs as the result of hire or during the hire of your recreational items.

**6.5 Insufficient care**

We do not compensate damage that is caused because you paid improper attention to or were reckless with your recreational items.

**6.6 Inadequate maintenance**

We do not compensate damage that is caused by you inadequately maintaining your recreational items.

**6.7 Inexpert repair**

We do not compensate damage that is caused by inexpertly or incorrectly performed cleaning, maintenance and/or repair of your recreational items.

**6.8 Wear and tear**

We do not compensate wear and tear caused during the normal use of your recreational items. For example: wear, discoloration, ageing, deformation, scratches, scrapes, small dents and other superficial damage that does not influence use.

**6.9 Slow-working (weather) influences**

We do not compensate damage that is caused by slow-working influences. Such as moisture, mould, rust and rot.

**6.10 Depreciation and financial expense**

You will not be compensated for damage or loss caused by the depreciation of your recreational items or for a financial expense because you can no longer use your recreational items.

**6.11 Inherent defects and material or construction faults**

We do not compensate damage caused by an inherent defect or a material or construction fault.

**6.12 Items not considered recreational items**

We do not compensate damage, loss or theft of:

- money (standard coins, bank notes and cheques);
- negotiable instruments, credit cards, bank or cash cards, manuscripts, notes and drafts;
- travel documents, such as passports, visas, tourist cards, identity documents, registration and driving licences, transport documents and camping carnets;
- subscriptions, season tickets, passes, entry documents and the like;
- valuables, such as computer equipment (including software), car radio, (car) telecommunication equipment (including mobile telephones), jewellery (including jewels, real pearls, objects of precious metal or stones), watches, fur;
- objects with an antique, artistic or collectors' value;
- merchandise and sample collections;
- (sun) glasses and contact lenses;
- prostheses and artificial (mouth) elements;
- tools including measuring equipment;
- models and radio-controlled objects;
- audio-visual carriers (CDs, DVDs, etc.);
- animals;
- (air)craft, including accessories and attachments (except for sailboards/surfboards, canoes, parachutes and paragliding equipment);
- (motor) vehicles, including trailers, accessories and other attachments (including bicycles, light mopeds and mopeds);
- recreational accommodation, such as holiday homes, caravans, campers, boats, club houses, stables and the like (except for tents, caravan awnings and sunshades).

**6.13 Battery leakage**

We do not compensate damage that is caused by battery leakage.

**6.14 Short circuit**

We do not compensate damage that is caused by overloading, short circuit, self-heating, current leaks or connecting the wrong voltage.

**6.15 Components of your winter sports equipment**



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We do not compensate damage to your winter sports equipment if you damage or lose just your ski sticks or the bindings, brakes (stoppers), or the undersides or sides of your skis, snowboard and the like.

**6.16 Theft from a vehicle**

You are not insured against the theft of your recreational items from a vehicle if:

- there is no evidence of forced entry into the vehicle;
- your recreational items were left visible in the vehicle.

**Art. 7 What are your obligations?**

**7.1** You are obliged to inform us of any changes: If something occurs during the term of your insurance that we should know about. If you no longer use your recreational items for just recreational purposes. Or if something else changes. Then you must tell us immediately.

**7.2** Are you going to live abroad? Then you must inform us of this as soon as possible. We will then end the insurance.

**7.3 Making an official report**

In the event of theft or loss of your recreational items, you must immediately make an official report to the police in the place where the theft/loss occurred. Is making an official report not possible there? Then you must still do this at the first opportunity you have. You must send us written proof of this/these official report(s).

**7.4 Transporter's declaration**

Did you lose your recreational items during a journey with public transport? Or were your recreational items damaged during the journey? Then you must immediately report this to competent staff of the transport company. Even if you only discover the loss/damage when you get home. Of this official report, you must have a transport declaration drawn up which you must send to us.

**7.5 Assessment for repair**

You are obliged to give us the opportunity to assess the damage to your recreational items. Our assessment must be performed before you have your recreational items repaired or replaced.