

Guide to the policy conditions

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Home Contents Insurance Clauses Sheet

HOME CONTENTS INSURANCE CONDITIONS

KOVINBN

These special conditions only apply if the policy schedule indicates that this component is also insured under the policy. If provisions in these special conditions deviate from the provisions in the applicable *Algemene Voorwaarden OV ALG* (OV ALG General Terms and Conditions), then that determined in these special conditions prevails.

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

General

Art. 1 Definitions

1.1 Extensions and renovations

This is in any event the case for as long as the building has not yet been fully glazed or is not entirely wind and waterproof or has not yet been fit with locks and/or other locking mechanisms, heating, water supply and ready-to-use sanitary and kitchen facilities.

1.2 Audio, visual and computer equipment

- All visual and audio equipment, such as TVs, radios, CD, DVD and mp3/mp4 players and photo, film and video cameras;
- All receivers, transmitters and navigation equipment, such as telephones, route planners and GPS devices;
- All computer hardware and peripherals, such as PCs, laptops, tablets, smartphones, printers and copiers.

This also includes:

- Accessories and consumables, such as modems, battery chargers, headsets, ink cartridges and stands;
- Information, sound and image carriers, such as CDs, DVDs, USB memory sticks, memory cards and LPs;
- Standard software for your computer;
- Wearable devices (devices that can be carried on the body), such as smartwatches, smart glasses and fitness bands.

1.3 Company equipment/inventory

Moveable property meant for business or professional use.

Not included in the company equipment/inventory: money, monetary instruments, motor vehicles fitted with a registration plate, trailers, caravans, watercraft and animals.

1.4 Current market value or replacement value

The new value minus an amount due to depreciation through ageing or wear and tear.

1.5 Excess

The excess concerns the part of the claim that you cannot recover on the insurance. You must pay the excess yourself.

1.6 Money and monetary instruments

Money is understood to mean: a current legal medium of exchange in the form of coins and banknotes.

Monetary instruments is understood to mean: all papers to which a certain monetary value is attached in the market at large, including (cash) cheques, debit cards and credit cards.

1.7 Glass

All transparent windows including multi-walled insulating glass, stained glass windows and storm windows, as well as windows on roofs, including Velux windows and skylights of plastic, in the residence specified in the policy schedule.

1.8 Tenant's fixtures and fittings

The changes and improvements made at the expense of an insured party to the residence rented by him/her, such as heating, kitchen and sanitary installations, panelling, parquet floors, sheds, fences, charging poles and solar panels.

1.9 Home contents

All moveable property that forms a part of the private household of the policyholder and the persons living with him/her on a permanent basis in a familial relationship, including:

- antennas, awnings and roller shutters insofar as attached to the residence;
- motorcycles with a cylinder capacity of less than 50 cc;
- tools, including those for the performance of a profession in paid employment;
- motorised grass-cutting machines and children's toys, where these are not capable of exceeding a speed of 16 km/hour;
- pets;
- similar property as referred to above, property belonging to a party other than the insured party which is temporarily in the custody of the insured party, and where the insured party is liable for damage to the property, if this is not insured elsewhere;
- swimming pools and/or Jacuzzis and all their accessories (if not insured under a home contents insurance);

excluding:

- money and monetary instruments;
- motor vehicles (other than motorcycles with a cylinder capacity of less than 50 cc), caravans, trailers, aircraft and watercraft, as well as parts and accessories of these vehicles, aircraft and watercraft;
- unworked precious metals and unmounted gemstones.

Bicycles, mopeds, motorised bicycles are only included under the contents insurance if they are found in the residence.

1.10 Personal jewellery

Jewellery, including watches, which are made to be worn on one's body and that are fully or partially made of (precious) metal, rocks, minerals, ivory, (blood) coral or other similar materials, as well as pearls. Fountain pens, lighters and glasses are not personal jewellery.

1.11 New-for-old value

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

1.12 The insured party

- Policyholder;
- The persons with whom the policyholder cohabitates on a permanent basis in a familial relationship;
- Live-in staff.

1.13 Residence

The (part of the) building described in the policy schedule and inhabited by the insured party, including the associated lockable outbuildings, such as garages, sheds, etc. Personal storerooms insofar as it concerns a block of flats.

Art. 2 Extent of the cover

The insurance compensates material damage to or loss of the insured home contents in the residence referred to in the policy schedule, during the term of this insurance, caused by an event described below. For an event that is described in article 2.1.1 to 2.1.3 even if this is the result of the nature or a defect in the insured property. When you took out the insurance, it was uncertain that one of the events described below would occur.

2.1 Home Contents Basic Cover

If your policy schedule shows that you chose basic cover, then you are insured for damage resulting from the following events:

- 2.1.1** a. Fire and fire extinguishing
b. Singing, scorching and melting.
- 2.1.2** Smoke and soot, if this is suddenly expelled by a heating system connected to a chimney of the building.
- 2.1.3** Explosion (see additional descriptions in the general conditions).
- 2.1.4** a. Lightning
b. Induction resulting from lightning that causes overvoltage in the electricity mains and/or in electrical and electronic equipment.
- 2.1.5** Storm (see additional descriptions in the general conditions).
- 2.1.6** Theft and damage resulting from theft.
- 2.1.7** Vandalism, committed by someone who unlawfully forced their way into the residence.
- 2.1.8** Violent robbery and violent extortion.
- 2.1.9** Riots, civil disruptions or disturbances (see additional descriptions in the general conditions).
- 2.1.10** Looting and disorder during strikes.
- 2.1.11** Collision, crashes, and as a consequence thereof: dropped or leaked loads.
- 2.1.12** Aircraft (see additional descriptions in the general conditions).
- 2.1.13** Air pressure resulting from starting - and/or test-running - aircraft and spacecraft and breaking the sound barrier.
- 2.1.14** Meteorites.
- 2.1.15** Falling trees and branches that break off.
- 2.1.16** Falling cranes and lifting equipment and parts breaking off them.
- 2.1.17** Glass shards resulting from breaking windows and fixed mirrors.
- 2.1.18** Broken aquarium/terrarium. Insured is damage to the aquarium or terrarium as well as the contents thereof.

- 2.1.19** Water damage caused by an unforeseen flow of water and steam from:
- supply and discharge pipes located inside and outside the residence;
 - installations and appliances connected to the supply and discharge pipes;
 - a heating system;
 - aquaria or water-filled seating/beds, as the result of a sudden unexpected defect.

Other things insured in the residence specified in the policy schedule, if these costs are for the account and risk of the tenant, are:

- for water or steam damage, irrespective of whether material damage is caused or not, the costs of:
 - finding the defect (so-called leak detection)
 - the costs of hacking and breaking walls, floors and other parts of the residence. The maximum compensation for this is € 3,500.
- for water damage and frost damage: the costs of repair and replacement of wallpaper, whitewash and painted work in the residence described;

Water damage that is the result of poor maintenance or a construction fault is excluded.

If the damage was caused by water originating from a public sewer, even if this enters via the discharge pipes, sanitary and/or other appliances, the insurance company compensates maximum € 25,000 per event.

- 2.1.20** Unforeseen precipitation (rain, snow, hail, melt water) entering the residence, if it did not come in through open windows, doors or shutters.

If the damage was caused by water originating from a public sewer, even if this enters via discharge pipes, sanitary appliances and/or other appliances, the insurance company will compensate maximum € 25,000 per event.

- 2.1.21** Caving-in of the building due to the weight of snow.

There is no cover for damage caused by the weight of snow when the collapse can be attributed to design, manufacturing and installation defects, the use of incorrect or defective materials and/or insufficient and overdue maintenance.

- 2.1.22** Hail damage to the residence, except damage to glass and plastic parts that serve to let through light.

- 2.1.23** Frost damage, if these costs are for the account and risk of the tenant. We pay these costs when freezing causes frost damage:

- in water pipes and the installations and appliances connected to them;
- a central heating system.

For the said covered frost damage, the insured party is also entitled to compensation for:

- finding the defect;
- the costs of hacking and breaking walls, floors and other parts of the residence.

There is no cover for damage caused by frost when the freezing can be attributed to negligence or carelessness in taking precautionary measures.

- 2.1.24** Oil, unforeseen leaks from permanent pipes, reservoirs or tanks of an oil-fired heating system, if this system is connected to a chimney.

2.2 Home Contents Top Cover

If your policy schedule indicates that you chose Top cover, you are insured against damage to your home contents that is caused by the events referred to in article 2.1, Basic cover. You are also insured for the following events: any unexpected externally caused peril during the term of the insurance. An event already excluded or a limitation to the cover described in the conditions is not insured.

Art. 3 Coverage extension

3.1 Other things in the residence described in the policy schedule that are insured are:

- a. cash and monetary instruments, for damage caused by fire or theft, up to maximum € 1,250 per event. This amount is reduced by the amount to which the insured party is entitled according to a compensation scheme of a bank or other institution. Damage by theft or loss of money as a result of misuse of a card or mobile application is not reimbursed;
- b. a power failure causing an interruption in the supply of electricity to a fridge/freezer, for more than 6 consecutive hours, or caused by a defect to the fridge/freezer itself. The compensation for damage to the contents of the fridge/freezer is maximum € 250 per event;
- c. watercraft and trailers, as well as individual parts and accessories of motor vehicles, caravans, trailers and watercraft, against all the events referred to in article 2.1, if they are used for private use, up to a maximum amount of € 1,250 per event;
- d. loaned medical equipment (not hearing aids) that is present in the residence and that forms a part of the private household. The insurance company compensates the damage based on the current market value up to a maximum of € 10,000 and only if this is for the account of the insured party/parties. The insurance company has the right to settle the damage directly with the lender;
- e. company equipment/inventory present in the residence specified in the policy schedule based on the new-for-old value up to maximum € 10,000 and only if this is for the account of the insured party/parties. In the case of theft, evidence of forced entry from the outside must be present in the residence specified in the policy schedule. Excluded from this cover is:
 - money and monetary instruments;
 - theft from motor vehicles.
- f. home contents of third parties; against all events referred to in article 2.1., insofar as they are not or insufficiently insured by the owner and the insured amount allows for this;
- g. professional equipment that is present in the residence and/or in the outbuildings. This is understood to mean the materials, tools and work clothing required to exercise the profession of the insured party/parties. The insurance company compensates the damage based on the current market value up to a maximum of € 1,000 per event and only when this is for the account of the insured party/parties.

3.2 Apart from contents present in the residence specified in the policy schedule, also insured are contents:

- a. in shared rooms located within the building, in which the residence is found, against all events referred to in article 2.1. Theft and vandalism is only insured if the perpetrator breaks into the building from outside;
- b. on balconies and galleries, in the garden or on the grounds, under canopies, which belong to the residence, against all events referred to in article 2.1 with the exception of precipitation, theft and vandalism;
- c. such as garden furniture, garden tools, outdoor kitchens, flag poles, washing, drying racks and lighting, which are the property of the insured party, present in the garden or on the balcony of the residence, are also insured against theft and vandalism;
- d. in the places referred to under article 3.2.b insofar as it concerns antennas, awnings and roller shutters, insofar as they are attached to or installed near the residence, against all events referred to in article 2.1.1 to 2.1.5;
- e. in the places referred to under article 3.2.b insofar as it concerns the tenant's fixtures and fittings and insofar as it concerns sheds, fences and solar panels against all events referred to in article 2.1. However, an excess of € 100 per event applies to damage by storm.

3.3 If home contents of the insured party are temporarily used away from the residence, elsewhere in the Benelux and Germany - during a consecutive period of maximum 3 months - this is also insured:

- a. in a permanently inhabited residence, built from stone with a hard cover, against all events referred to in article 2.1;
- b. in other buildings (excluding beach huts), against all events referred to in article 2.1. Theft is only insured if the perpetrator breaks into the building from the outside;
- c. at other places, such as in the open-air, in tents, caravans, boats, beach huts, exclusively against fire, singing, scorching, melting, fire extinguishing, lightning, explosion, aircraft, violent robbery and extortion. In cars (not trailers) - if it is locked properly - also against theft after breaking into the car; The excess stated in the policy schedule is deducted from the damage amount. The compensation is maximum €250 per event;
- d. when moving or transporting to or from a place of repair or storage:
 - caused by a traffic accident with the transporting vehicle;
 - caused by incorrect use or a defect in any equipment used for loading and unloading.

- 3.4** By theft, extortion or robbery, where the house key is stolen, we compensate the replacement of locks or the lock cylinders in the entry doors of your residence, up to a maximum amount of € 600 per event. The replacement must occur within a period of 2 x 24 hours after the theft. We only compensate these costs if these costs are not compensated by the building insurer.

Art. 4 Compensation above the insured amount

- 4.1** In the event of an insured event, the insurance company compensates the following, above the insured amount:
- damage prevention/limitation costs (see additional descriptions in the general conditions);
 - the claims assessors' fees (see additional descriptions in the general conditions);
 - salvage costs (see additional descriptions in the general conditions).
The condition for the compensation of these costs is that the *Stichting Salvage* (Dutch Salvage Foundation) is engaged by the fire service.
- 4.2** In the event of an insured event, the insurance company compensates up to maximum 10% of the insured amount per component:
- clean-up costs (see additional descriptions in the general conditions);
 - apparatus and/or installations of public (utility) companies only if they are fixed to the residence. This damage only qualifies for compensation if it is not covered by another insurance and it is for the account of the insured party as tenant;
 - extra costs: the costs that are in fairness needed for a hotel, boarding house, storage of contents and the transport thereof, made necessary by an event covered by the policy. The maximum period of payment is 52 weeks;
 - the costs of repairing the landscaping, plants and paving that forms a part of the garden of the residence described in the policy schedule.

Art. 5 Limitations

- 5.1** For all the audio, visual and computer equipment together, we compensate maximum € 12,000 per event, unless a higher insured sum is specified in the policy schedule.

For smartphones and tablets, we compensate maximum € 200 per device per event.
If your policy schedule indicates that you chose Top cover, then we compensate smartphones and tablets up to maximum € 300 per device per event.

For laptops and wearable devices such as smartwatches and smart glasses, we compensate maximum € 600 per device per event.

- 5.2** In the case of theft of personal jewellery, a maximum compensation amount of € 6,000 per event is paid. If several insurance policies cover the home contents, the amount is reduced in proportion to the insured amounts. This limitation does not apply if the personal jewellery is insured for a separate amount in this policy schedule. This personal jewellery is only insured if they are present in the residence as stated in the policy schedule.
- 5.3** The repair costs for insured damage to awnings are compensated and, if the repair is not possible, the purchase value is compensated. 2% of this value will be deducted for each month from the date the awning was installed after 1 year. However, the compensation shall be at least 30% of the purchase price.
- 5.4** Damage to pets is compensated up to maximum € 1,000 per event for:
- the costs of a vet;
 - in the case of death, the costs of purchase of an equivalent pet of the same species, breed and age.

Art. 6 Exclusions

Not insured is damage:

- 6.1** caused by or as a result of using ink, oils, grease, paint, corrosive agents, etc.;
- 6.2** caused by incompetently or incorrectly performed activities when cleaning, maintaining and repairing your property;

- 6.3 caused by normal use of your property (such as wear and tear, discoloration, ageing, deformation, rotting, corrosion, staining, scratches, scraping, small dents and other superficial damage that do not affect its use). The costs of normal maintenance are also not insured;
- 6.4 that comprises scratches, scrapes or dents that were caused during the transport of your property and that do not affect their use;
- 6.5 caused by animals, as well as damage caused by vermin or moulds;
- 6.6 that comprises or is the result of inadequate maintenance, both with respect to the contents and with respect to the residence described in the policy schedule;
- 6.7 comprises or is caused by slow-working (weather) influences;
- 6.8 caused by damp permeating through floors, walls or into cellars;
- 6.9 caused by rain, hail, snow or melt water that comes in through open windows, doors or shutters;
- 6.10 caused to electrical appliances, engines or parts of them by singing, scorching and melting as a result of a short-circuit, overheating and/or burnout;
- 6.11 caused to an insured autonomous item - other than by fire or explosion – if this damage is caused by the nature or a defect in the autonomous item;
- 6.12 caused because the insured party did not observe normal care in preventing the damage. From the insured party, it is expected that he/she could not in reasonableness have taken better measures to prevent the damage under the given circumstances;
- 6.13 in the case of valuable property that is left unsupervised or in a room that was not locked properly. Insured valuable and/or fragile property must be carried as hand baggage in a boat, bus, taxi, train or aircraft. The provisions of article 6.12 and article 6.15 also apply here;
- 6.14 in the case that valuable property is stolen from a public space and/or venue (such as a cafe, restaurant, school, etc.) if this property was not in the direct line of sight or within reach of the insured party at the time of theft;
- 6.15 in the event of theft of the insured property from a motor vehicle. This exclusion does not apply if the insured party can show that there is visible damage caused by forcible entry into the motor vehicle;
- 6.16 if the insured property is rented out or loaned or placed in the custody of someone other than the insured parties;
- 6.17 while in your residence or outbuildings activities are performed that are not legally permitted, such as running a cannabis factory, whether or not operational. This also applies even if the policyholder was not aware of this;
- 6.18 as a result of subsidence and/or collapse, except as a result of the weight of snow as stated in article 2.1.21;
- 5.14 caused by repair work, extending or renovating the residence;
- 6.20 caused by confiscation, nationalisation, seizure, vandalism or damage by or on the instructions of any public body.

Art. 7 Risk familiarity and change in risk

- 7.1 The description of the risk in the policy schedule is deemed to originate from the policyholder.
- 7.2 The insurance company deems itself to be sufficiently familiar with the location, construction type, structure, layout, heating, lighting and use of the residence, in which the contents are present, as it was at the time of concluding the insurance, as well as any adjoining buildings.
- 7.3 The insured party is free to extend, renovate, replace, enlarge, demolish, change the internal layout and perform other changes to the residence in which the contents are present, if they remain within

the limits of the policy description.

- 7.4** The insured party is obliged to inform the insurance company of a change in the described construction type or designated use in writing or by e-mail within 60 days of its occurrence. The insurance continues to run with the changed risk during this period. After this period, the insurance continues to run if the insurance company indicates that it wishes to continue the insurance in writing or by e-mail.

7.5 Transfer of ownership

The policyholder must inform the insurance company of a transfer of ownership of the contents as quickly as is in fairness possible.

When the ownership of the insured interest is transferred, other than by death, the cover remains in force for another 30 days. After this term, the insurance lapses by operation of the law, unless the new owner tells the insurance company that he/she wishes to continue the insurance within this period.

In that case, the insurance company can cancel the insurance subject to one month's notice within two months of such a declaration. The insurance lapses immediately if the new owner insures the insured interest elsewhere.

The insurance remains in force after the death of the policyholder. The insurance company can cancel the insurance subject to one month's notice within 9 months of the insurance company being informed of this death. The heirs can cancel the insurance without notice.

Art. 8 Valuation

If the contents and personal jewellery are valued by (a) claims assessor(s) as referred to in Book 7, Section 960 of the Dutch Civil Code, then the valuation is valid during a period of 3 years, calculated from the date of the report.

The valuation is only valid for paintings, art objects, collections (old) gold and/or (old) silver and other antiquities, personal jewellery and other valuables.

This valuation will be invalidated if the insurer proves deceit.

If repair is possible or the item is bought again, the insurance company may suffice by compensating the actual costs incurred.

If items valued are removed during the term of the insurance, the released part of the insured sum can then be used to insure other new items. The valuation does not apply to these objects.

If a new report is issued after the end of the above-mentioned period, the valuation remains in force during a period of maximum 6 months as a valuation performed by the parties.

In that case, the insurer reserves the right to prove that this valuation was at the moment of the damage excessive. After this period, the insured amount is deemed as an estimate of the insured party himself/herself.

Art. 9 Moving

- 9.1** If the contents are moved to another address, the insured party is obliged to inform the insurance company of this within 30 days. If the insured party does not do this, the right to compensation lapses.

- 9.2** When moving the contents to another residence of the same construction type, the insurance is continued unchanged, if the new address is within the same region. The insurance is also continued when moving to an address outside the region, but subject to changing the premiums and conditions to those applicable to the new region.

- 9.3** When moving the contents to a building with a different construction type, structure or use, the insurance company has the right to change the premium and/or conditions, or end the insurance with a notice period of 30 days, with repayment of the unearned premiums.

- 9.4** During the term of the move, but for no longer than a consecutive period of 30 days, the insurance remains in force at both the original and new address.

Art. 10 Damage

10.1 Loss assessment

The extent of the claim is set as the difference between the new-for-old value of the damaged item immediately before the damage and the remainder immediately afterwards, or, if this is less, as the amount of the repair costs possibly plus an amount equivalent to the downward value adjustment made as a result of the damage that is not negated by the repair.

The compensation for the following items is always determined based on the current market value:

- a. items of which the current market value amounts to less than 40% of the new-for-old value;
- b. items which have been withdrawn from the use for which they were intended;
- c. motorcycles with a cylinder capacity less than 50 cc, caravans, trailers, aircraft and watercraft as well as parts and accessories of these vehicles;
- d. antennas and awnings;
- e. items with an antiquarian or rarity value.

If the contents and personal jewellery are valued by (a) claims assessor(s) as referred to in Book 7, Section 960 of the Dutch Civil Code:

- f. the valid assessor's report must be handed over in the event of damage, and
- g. the extent of the damage will be determined based on this valuation. The remains are valued on the same basis as the valuation.

The damage amount based on the valuation is set at the difference between the amount of the valuation and the value of what remains.

If we are going to compensate the damage covered by this insurance, we may ask you for the original (repair) invoices.

If an insured item is damaged by an event that is covered by the insurance, we can also ask you to transfer the ownership of this item to us before we compensate you.

10.2 Excess

The standard excess is stated in the policy schedule.

If you chose a voluntary extra excess, this will be indicated in the policy schedule. We add the voluntary excess to the excess already in force.

We deduct the excess from the compensation. Does a maximum compensation apply? Then we will deduct the excess from the damage amount (the amount of the claim). The maximum compensation remains in force.

10.3 Compensation in kind

We have the right to compensate (part of) the damage in kind.

If property that was damaged can be repaired or replaced, we have the right to insist on the repair or replacement of this property. If the damage is repaired by a repair company chosen by Aon, the standard excess lapses.

10.4 Indexation

- a. The insured amount for the contents, and in proportion to that the premium, are adjusted to the price movements in contents annually on the premium due date, according to the price index for contents determined by a recognised institute.
- b. If on the occurrence of damage it appears that the value of the contents is higher than the insured amount determined according to the index figure, then, for the settlement of the damage, the insured amount is increased by maximum 25%.

10.5 Underinsurance

If on the occurrence of damage it appears that the insured value is lower than the value of the contents immediately before the damage event, the compensation is paid as a proportion of the insured amount relative to the full value. This does not apply to the claim assessors' fees, damage limitation costs and clean-up costs.

10.6 Special possessions

Cover is provided for special possessions - unless a separate amount is insured in the policy schedule - according to the following maxima:

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

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

These special possessions are only insured if present in the residence specified in the policy schedule.

Art. 11 Guarantee against underinsurance

If the policy schedule shows that the contents are insured with a guarantee against underinsurance, the following provisions shall apply.

11.1 Valuation

The insured amount stated in the policy schedule is determined based on the fully completed home contents value calculator or based on your address details.

11.2 Underinsurance

We guarantee that we will compensate the full damage caused during an insured event irrespective of whether the insured amount is the same as the actual value of the insured contents. The provisions of 10.4.b do not apply for as long as this guarantee applies.

11.3 Special possessions

The maximizations referred to in article 10.6 still apply to the special possessions - unless a separate amount is insured in the policy schedule.

11.4 Indexation

In accordance with the provisions in article 10.4.

11.5 Guarantee period

The guarantee applies for a period of 5 consecutive years, calculated from the date on which the home contents value calculator was completed or when the value was determined by us using your address details.

The insurance company reserves the right to ask the policyholder to re-determine the value of the contents using the contents value calculator in the following cases:

- a. after moving;
- b. after damage;
- c. after 5 years have passed since the last value determination.

If this request is not fulfilled within a period of 2 months, the guarantee against underinsurance lapses.

The guarantee will not apply to an occurrence of damage if it becomes clear that the information provided for the purpose of obtaining a guarantee from the insurance company was/is incorrect or incomplete.

Art. 12 Outside the home

This category only applies if the policy schedule shows that this is also insured.

12.1 Extent of the cover

Within the Benelux and Germany, theft of and material damage to the contents is insured (i.e. not lost or missing), where these contents were placed:

- outside one's residence in (a) shed(s) and (an) outbuilding(s)
- outside one's rented (holiday) home in (a) shed(s) and (an) outbuilding(s)

that is the result of a sudden and unexpected occurrence, where:

- a. in the case of theft of personal jewellery, no more than € 1,000 per event is compensated, unless the policy shows that a higher amount is insured;
- b. in the case of theft of audio, visual and computer equipment together maximum € 5,000 per event is compensated, unless the policy shows that a higher amount is insured. For smartphones and tablets, we compensate maximum € 600 per device per event. For laptops and wearable devices such as smartwatches and smartglasses, we compensate maximum € 1000 per device per event;

- c. in the case of theft of contents from a (static) caravan, chalet, holiday home, watercraft or motor vehicle, never more than € 500 per event is compensated, except if these objects are also insured through the insurance company. In that case, the maximum compensation is 20% of the insured amount. Contents permanently present in these objects are not covered by this insurance, unless the policy schedule shows that this is also insured;
- d. for the following property, maximum € 250 per event is paid in compensation: CDs, DVDs, computer software and computer games, collapsible/inflatable boats without engines, canoes, sailboards, surf equipment, (water)skis, prams and unmotorised invalid carriages, including all accessories. Radio-controlled goods, recreational goods (golfing, fishing, sport equipment), binoculars.

12.2 Damage

In addition to the provisions of article 10.1, the following also applies:

Compensation

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

- 12.2.1** the new-for-old value of the items that are not older than 1 year and for which the insured party can present the original receipt;
- 12.2.2** the current market value for items for which the insured party cannot present the original receipt and for items older than 1 year;
- 12.2.3** the market value for items that cannot be replaced by new items of the same type and quality.

Art. 13 Glass

This category only applies if the policy schedule shows that this is also insured.

13.1 Extent of the cover

The insurance compensates:

- 13.1.1** damage to insured glass due to breakage resulting from an external peril and the installation costs;
- 13.1.2** if the glass seal breaks within 10 years of the manufacturing date, compensation of maximum € 500 per event. Glass seal breakage is understood to mean a reduction in transparency due to condensation or deposition of dust particles on the inside of the insulating glass. No compensation will be paid for damage under the insurance if the policyholder can claim compensation based on the warranty from the supplier/and or manufacturer;
- 13.1.3** the costs of a required emergency provision after the glass is broken;
- 13.1.4** the costs for the use of hanging platforms, scaffold, tower wagons, hoists, etc., if this equipment is required for the repair of the damage up to a maximum amount of € 500 per event;
- 13.1.5** clean-up costs up to maximum € 500 per event;
- 13.1.6** damage caused to:
 - a. stained, curved or etched glass;
 - b. processed glass, including: glass with paintings, text, decorations and etchings;
 - c. films, alarm strips, etc. applied to the glass;
 - d. glass in windbreaks and balcony partitions and perimeter fences and in glass cabinets.

13.2 Limitations

Not insured is damage:

- 13.2.1** caused by lightning, fire and explosion;
- 13.2.2** owing to the poor state of maintenance of the residence, window frames and rebates;

13.2.3 during the extension and renovation and/or during vacancy and discontinued use of the residence;

13.2.4 during change, moving or when working on the glass;

13.2.5 to stained glass windows resulting from the poor state of maintenance of the lead;

13.2.6 for the costs of removing and reinstalling awnings, roller shutters, grills and grating, etc.

13.3 Damage

13.3.1 Compensation

In the event of damage to glass, it will be replaced with glass of the same type, quality and dimensions.

Compensation will only be paid for damage to horizontal glass, such as skylights and glass canopies if the damage results in a leak.

Home Contents Insurance Clauses Sheet

If one or more of the clause numbers referred to below is/are stated in the policy schedule, then the content of the clauses concerned applies in addition to or as a replacement of that stipulated in the general and/or special conditions.

The content of a clause made applicable may mean an expansion or limitation of the cover and it therefore takes precedence over the provisions as stated in the general and/or special conditions.

M5001 Forced entry from the outside

Contrary to that determined in the general or special conditions regarding loss through theft and vandalism (if also insured), this loss will only be compensated if the theft and vandalism is preceded by forced entry into the building referred to in the policy schedule or continuation sheet.

Clause M5001, Forced entry from the outside, only applies to the insurance for the company equipment/inventory.

M5002 Forced Entry into a Part of the Premises

Contrary to that determined in the general or special conditions regarding damage/loss through theft and vandalism (only if this is also insured), this damage is only compensated if the theft and vandalism are preceded by forced entry into the part of the premises where the insured interests were located.

M5042 Spark arresters

If the flues are connected to an open fireplace (not being a gas fire) or multi-burner, they must be equipped with effective approved spark arresters on penalty of losing the right to compensation.

M5078 Alarm system

This insurance is concluded, with respect to the theft, break-in and vandalism risk, under the condition that all risk addresses referred to in the policy schedule are fit with burglary-prevention devices, which are installed by a security company certified (BORG) by the National Centre for Prevention.

The policyholder is obliged:

- 1.a. to conclude a maintenance contract with the security company for minimum 1 inspection per year. The maintenance contract must remain in force during the term of the insurance;
- 1.b. to ensure that any security certificate issued with the installation of the security system by the National Centre for Prevention remains in force and retains its validity during the term of the insurance;
2. to maintain and use the security system in an operational state;
- 3.a. if the security system is not working for whatever reason, report this as quickly as possible, but no later than the following working day, to the security company, and
- 3.b. if the security cannot be repaired within 3 x 24 hours, inform the company/companies concerned about this as quickly as possible after discovering this and follow the instructions of the company/companies;
4. to take measures to prevent an even greater reduction in security occurring during the time that the security system is not working or during the time that the signal from the electronic security system is not being forwarded to the Private Alarm Centre (PAC) and/or not to the agreed follow-up services and police;
5. to consult with the security company and the other company/companies concerned when a temporary reduced degree of security may or may not occur as a result of a proposed renovation, refurbishment or other such work.

If the insured party does not fulfil his/her abovementioned obligations, the company has the right to reduce the compensation by 15% for the damage caused to property by (attempted) theft and vandalism in the residence described in the policy schedule.

M5127 Politiecertificaat Veilige Woning (Police Residential Security Certificate)

In this regard, it is noted that an account is taken of the burglary-prevention measures present in accordance with *Politiekeurmerk Veilig Wonen* (Police Residential Security Warranty) on concluding the insurance and when determining the premium.

M5175 Alarm system NCP/CCV

The building, noted as a risk address, is secured with a burglar alarm system according to the guidelines of the National Centre for Prevention (NCP) or the Centrum *Criminaliteitspreventie Veiligheid* (CCV) (Centre for Crime Prevention and Public Safety), which satisfies the security grade as stated in the policy schedule and is installed by a NCP/CCV-approved BORG security company.

The policyholder is obliged:

- 1.a. to conclude a maintenance contract with the security company for minimum 1 inspection per year. The maintenance contract must remain in force during the term of the insurance;
- 1.b. to ensure that if the security system is installed with a security certificate/proof of installation that is issued by the security company, this security certificate/proof of installation remains in force and retains its validity during the term of the insurance;
2. maintain and use the security in an operational state;
- 3.a. if the security system is not working for whatever reason, report this as quickly as possible, but no later than the following working day, to the security company, and
- 3.b. if the security cannot be repaired within 3 x 24 hours, inform the company/companies concerned about this as quickly as possible after discovering this and follow the instructions of the company/companies;
4. to take measures to prevent an even greater reduction in security during the time that the security system is not working or during the time that the signal from the electronic security system is not being forwarded to the Private Alarm Centre (PAC) and/or not to the agreed follow-up services and police;
5. to consult with the security company and the other company/companies concerned when a temporary reduced degree of security may or may not occur as a result of a proposed renovation, refurbishment or other such work.

There is no cover for damage if the policyholder does not take these measures, unless he/she makes out a convincing case that the damage was not caused and was not made worse by not fulfilling these conditions and obligations.

If the insured party does not fulfil his/her abovementioned obligations, the company has the right to reduce the compensation by 15% for the damage caused to property by (attempted) theft and vandalism in the residence described in the policy schedule.