

Explanation belonging to the Household Calculator;

In General;

The household calculator of the Association of Insurers is an aid to easily determine the value of the household contents. The point system is based upon the outcome of a study with regards to the value of household contents of a large number of households in the Netherlands in 2007

The outcome of this study shows that the insured amount can be determined reasonably accurate based upon age and income of the main breadwinner, the family situation and the living space area \ of the house.

Important:

- 1) the calculator can only be used if the nett monthly income of the main breadwinner does not exceed € 6000 and/or the living space area does not exceed 300 m²
- 2) the calculator is only meant as an aid to globally determine the value of your household contents. The results do not count as an evaluation (by Dutch law) of the contents. It is advisable to only use this calculator in combination with an insurance with guarantee against underinsurance.

Size of your house in square metres;

All liveable and walkable areas (length x width) inside your house, including private outside areas such as barn, garage and cellar boxes.

Jewellery;

Jewellery, including watches, with the intention to be worn on the body and which entirely or partly consists out of gold, silver or other material (e.g. gems, pearls, (red) coral or other such material)

Special contents:

Items such as collections, antique, art, musical instruments etc.

Tenant's interest;

All alterations and improvements to the rented house which have been carried out by you as a tenant for your own account.

E.g. improvements to central heating, kitchen - and sanitary installations, parquet floor - and flag floors, sheds and fences. If you are the owner of the house or the apartment, you need not fill in anything.

Audiovisual - and computer equipment;

All related TV and Stereo equipment

All types of computer equipment (incl. game computers)

All types of computer related equipment (printers, scanners, etc)

All standard software

All sound -, picture -, and information carriers (e.g. CD's, DVD's, USB-sticks, etc.)

IMPORTANT!

If you have a **household insurance** policy with us we kindly ask you to **check if your insured sum is still sufficient** to cover your personal belongings against replacement value.

Please note that if your insured sum is not enough you will be **underinsured** which leads to **partial reimbursement** in case of a claim!

For example:

The insured amount that you have insured is € 35.000

There is a claim and the amount for damages is € 4.200

The assessor determines that the insured amount should have been € 70.000

Therefore the claim reimbursement will amount to $(35000/70000 \times € 4.200) = € 2.100$

If you took out the policy with only the basic amount of € 20.000 or € 35.000 most likely this amount will not suffice in case of a claim.

Furthermore we again would like to point out to you that **jewelry** is only insured up to a **maximum amount of € 2.500** in case of theft. You can adapt your insurance to include the actual amount.