

Meeùs Insurance has been serving the JFC community for over 30 years, offering Insurance services to all Nato members. In contrary to most Dutch companies, we offer our services in the English and German language

GUIDE TO DUTCH CAR INSURANCE

The car insurance system in the Netherlands is almost certainly different from that in your country, so here is a summary (meant as a guide only) of how Dutch car insurance and claim handling procedure operates.

Insurance contracts renew automatically so you do not need to worry to run out of cover.

CAR INSURANCE

The Dutch tax paid price of the vehicle in the year that it was manufactured and the weight, serves as a factor to determine the insurance premium. The price of all extra's must be included in this amount. If this amount is not correct it will lead to underinsurance in case of a claim. It is very important to insure the correct amount.

TYPE OF COVER

(open driving is applicable; anybody with a valid drivers licence and your permission may drive your vehicle taking JFC rules into account)

- **THIRD PARTY** liability insurance, which is required by law, covers you up to € 2.500.000 which is more than twice the legal requirement by Dutch law.

- **FIRE, THEFT**, explosion, windscreen, hailstone, storm damage and collision with animals on a public road
A policy excess of € 135 is applicable but there is NO LOSS OF NO CLAIMS DISCOUNT.

- **FULLY COMPREHENSIVE** is the most extended cover available. The policy excess as mentioned on your policy sheet is applicable.

- **Accident insurance** for max. 6 persons in the vehicle.
Insured amounts: € 10.000 in case of death and € 25.000 in case of permanent disability.

FREE EXTRAS

- Assistance and recovery service for the vehicle when damaged as result of an accident:

A: **INSIDE** the Netherlands; your car is towed to a garage of your choice and you and the passengers can take a taxi.

B: **OUTSIDE** the Netherlands, your car is towed back to the Netherlands and you are entitled to a 2nd class train fare.
Only applicable if your car is not repairable within four working days.

Limited breakdown service (in case of fully comprehensive cover) see policy conditions for specifics.

- In case your car is stolen there is a reimbursement of € 15 per day (up to a maximum of 30 days)

VEHICLE INSURANCE COMPENSATION:

If the car is damaged in an accident, the compensation depends on the amount of damage and the age of the car.

A) Partial damage: The company pays the cost of repair minus your policy excess

B) Total loss; this will apply when the cost of repair is more than 2/3 of the value of the car.

Compensation depends on how old the vehicle is after the first registration date;

1) During the first 12 months, the (tax-free) NEW value of the car will be reimbursed.

2) After 12 months the (tax free) new value is decreased by 2% per month.

3) After 36 months the tax paid current value is reimbursed.

New value does not apply to vehicles that were purchased second hand and vehicles of which the tax paid value exceeds € 60000 (It is possible to purchase new value cover above this amount and for up to 3 years)

IMPORT TAX (not covered when only insured against the risk of Third Party Liability)

If the insured has to pay taxes to the Dutch Customs in case of theft or total loss, these duties will be included in the claim compensation paid by the insurance company.

NO CLAIMS DISCOUNT

In the Netherlands no claims discount can be obtained by providing a statement from your previous insurance company. Meeùs gives you a maximum discount of **80%** which equals 10 or more years of accident free driving. The stepping system goes up to step 18 (14 years of accident free driving) which provides extra protection in case of a claim, so it is important to obtain a letter from your previous company stating as many years as possible.

It is possible to purchase **no claims protection** to avoid loss of no claims discount, an option we recommend, ask us for further details.

If you do not provide us with a no claims statement from your previous company we can only confirm the actual period that you were insured with us when the policy is cancelled.

THEFT PRECAUTION

Vehicles up to a value of € 50.000 must be fitted with an immobilizer, which complies with the Dutch approved standard: SCM-TNO class 1

If the **Dutch tax paid new value** of a vehicle **exceeds € 50.000** it is **compulsory** to have an **alarm system** equivalent to the Dutch approved standard: **SCM-TNO class 3**

If such an alarm system is not present or installed within **30 days** after the policy has been taken out, the risk of theft, break-in and joyriding is **excluded** from the policy.

REPAIRS

In case of windscreen claims no policy excess is applicable if the vehicle is taken to a CARGLASS, Autototalglas or a (by the company) selected firm. If the windscreen is repairable no excess will apply.

For damages to the vehicle when repaired by a selected Meeùs body repair shop, the excess will be decreased.

Meeùs has special agreements with authorised body repair shops (e.g. CARe Schadeservice in Kerkrade) who will:

- Repair your vehicle to maker's standards with a written guarantee
- Provide you with a free rental car during the period it takes to have your vehicle repaired.
- Have the repair costs transferred from the company into their account so you need not worry about any financial transactions

LEGAL AID INSURANCE

It is advisable to take out additional cover to include **LEGAL AID INSURANCE** that covers you for:

- legal assistance when involved in a car accident
- legal assistance when involved in an accident as a pedestrian, cyclist and passenger of other vehicles.
- recovering your uninsured losses (rental car, excess, clothing damage, compensation for injuries, etc.)
- representation when taken to court

Such a policy can be taken out additionally at a monthly premium of € 5,15 to cover all family vehicles.

Meeùs Breakdown Service

For only € 5,25 per month we can offer you a **full breakdown service** via Mondial Assistance that will offer assistance within Europe in case of a breakdown.

CLAIMS

If you are involved in an accident Keep calm, be polite and do not admit liability, then:

- use the European claim form to collect all details
- write down names of persons who are willing to act as a witness
- contact the local police or royal Marechaussee
- report the incident to our office as soon as possible

We wish you safe and happy motoring whilst your stay in the Netherlands.

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