

Household Contents

Additional Terms and Conditions Version 3.0

Expat Policy for Foreign Professionals in The Netherlands

Important

The Additional Terms and Conditions Household Contents form an integral part of the General Terms and Conditions of the Expat Policy for Foreign Professionals in the Netherlands. These Additional Terms and Conditions contain the conditions that apply to the Household Contents insurance in particular. The policy schedule specifies any specific conditions applicable in your situation.

Who we are...

Geert Bouwmeester was only 22 years old when in 1924 he started his own company. A small space was converted into an office. The first policies were distributed by bike, a traditional Dutch mode of transport. Since then our company has gone through exponential growth and therefore a lot has changed. Despite our present size we are still an independent family business that has kept its entrepreneurial spirit.

Insurances for entrepreneurs

Our focus is on supplying insurance solutions for entrepreneurs. Men and women who work hard at achieving success for their companies, who seek security and convenience. And who are looking for good and practical insurance solutions for each phase of their entrepreneurship.

Independent advisors

Our society is becoming more and more complex. Both individuals and entrepreneurs have the need for advice given by third parties who know their specific requirements and can advise them accordingly. Therefore, we work closely with independent brokers, who like no other are capable of providing the right customized solution.

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If you see a word underlined in the conditions, you will find it explained in the list of definitions. The first time the word appears in the text, it is underlined.

Article 1

What does the Household Contents insurance entail?

This article provides you with information on what is covered and what is not covered in the Household Contents insurance policy. You will also find information on the additional costs that we will pay. An overview of damage that is not covered, is also provided.

1.1 Which events are covered?

The Household Contents insurance provides cover for damage to your household contents as a consequence of fire and many other causes. Damage involves any damage or destruction to your household contents, or theft thereof. We reimburse damage up to the insured amounts stated in article 1.2.

Your household contents can be located in different places. In the event of damage or theft of household contents the cover will vary according to the location of the household contents at the time of the damage or theft occurred. Article 1.3 provides more information on what cover applies in which situation.

Optional cover

You may opt for additional cover for Glass (article 2.1), Personal jewellery and Special effects (article 2.2) and Homeowners' interest (article 2.3).

1.1.1 Standard covered events

If damage to your household contents occurs as a consequence of an unexpected and unforeseen event during the term of the insurance, then we will compensate for this loss if it is not excluded in article 1.4 and is caused by:

- a. Collision on land, or on water;
- b. Breaking glass of an aquarium;
- c. Freezing of pipes:
We compensate damage caused by freezing of:
 - Supply and discharge pipes of the water supply system, both inside and outside your home;
 - Devices and installations connected to the pipes;
 - The central heating system.
- d. Lightning strike and power surge caused by lightning;
- e. Fire and extinguishing the fire;
- f. Theft or attempted theft of items that belong to your household contents;
- g. Violent robbery and extortion;
- h. Burglary or attempted burglary;
- i. Impact of hailstones;

- j. Leakage of a waterbed;
- k. Air traffic and meteorites;
- l. Precipitation
We pay for damage resulting from precipitation that unexpectedly enters your home;
- m. Oil
We pay for damage caused by oil that leaks from a heating system or from pipes and tanks that are part of the system;
- n. Falling trees
We pay for damage caused by branches snapping off trees and damage caused by trees toppling or falling;
- o. Falling objects and buildings
We pay for damage caused by falling objects. This refers to cranes, pile driving installations, aerial work platforms, flag poles, antennas and windmills that topple and any parts thereof that become detached. We also pay for damage caused by the falling or collapsing of adjacent buildings or part thereof;
- p. Explosion;
- q. Flooding and dyke breach;
We pay for damage caused by water that accidentally enters a building as a result of inundation by a breach, overflow or failure of a non-primary flood defence. Unless an exclusion as mentioned in article 1.4.3 is involved.
- r. Riots;
- s. Sewage water and/or groundwater through drainage pipes;
- t. Smoke and soot;
We pay for damage caused by smoke and soot suddenly emitted from an open fireplace, stove or heating installation. But only if the fireplace, stove or heating installation is permanently connected to the flue of your home;
- u. Shards of glass;
We pay for damage caused by shards of glass of broken windows of your house. Damage to the glass itself will not be compensated. The additional cover Glass can be taken out for this;
- v. Shards of broken fixed wall mirrors
We pay for damage caused by shards of broken fixed wall mirrors. Damage to the fixed wall mirrors themselves will not be compensated;
- w. Scorching, melting, charring, overheating and searing;
- x. Snow pressure;
- y. Storm;
- z. Vandalism in your house after a burglary;
- aa. Water or steam
We pay for damage caused by water or steam unexpectedly flowing or escaping from:
 - Supply and discharge pipes connected to the water supply system inside or outside your home;
 - Devices and installations connected to these pipes;
 - The central heating system.

1.1.2 *Excellent Cover (Optional)*

The Excellent cover is in addition to the events described in article 1.1.1. This cover only applies if this is stated on the policy schedule of your Expat Policy for Foreign Professionals in The Netherlands.

With the Excellent cover your household contents are also covered for damage caused by other unexpected and unforeseen events, for instance, the damage to your household contents as a consequence of falling, bumping and knocking.
For this cover an excess of €250 applies.

This additional cover does not apply:

- If the cause is mentioned as an exception in article 1.4;
- To damage to mobile phones and devices, in this case only the events mentioned under a to aa apply.

1.2 **What are the maximum insured amounts**

The maximum insured sum per event is stated on the policy schedule. Your cover is premier risque based. Premier risque means that in the event of damage, the actual value of the insured items is not taken into account. The damage will be paid up to a maximum of the insured amount. For instance, the covered amount is €125.000 but the actual value of the insured items is €170.000. If a damage to the amount of €50.000 occurs we will reimburse the full amount. And if a damage to the amount of €135.000 occurs we will reimburse you up to the insured amount, in this case €125.000. When we determine the reimbursement we always take into account the maximum amounts as stated in these terms and conditions.

For the following goods a maximum insured sum per event applies:

– <u>Personal jewellery</u>	€5.000
– Photo, audio, video and computer equipment	€15.000
– Mobile phones	€350
– Special effects	€30.000
– Cash and valuable documents	€1.500
– If located in the home	€1.500
– Trailers	
– Parts and accessories of vessels, trailers and motor vehicles	
– <u>Property of others</u>	€1.500

Excess

No excess applies for the events covered in article 1.1.1, except:

- In case you are renting out a house: damage occurs to the tenant's or homeowner's interest caused by storm. In this case an excess of €250 per event applies.
- If the items damaged are leased, rented or in your possession through a hire purchase agreement. In this case an excess of €100 per event applies.

For damage covered by article 1.1.2 an excess of €250 applies.

Items rented from a third party

If the items damaged are leased, rented or in your possession through a hire purchase agreement, we always pay compensation based on the current market value.

Tenant's interest

If you are renting a home and an event that is covered occurs, costs to repair or replace any changes, improvements or extensions made to the home are covered, provided that the changes, improvements or extensions are included under tenant's interest. The maximum cover is €25.000 per event for damage to the tenants' interest.

Garden

For the costs of damage to ground, pavement and landscaping on the parcel on which the home is situated, you will receive a compensation up to a maximum of €5.000. You will not be reimbursed for these costs if the damage is caused by theft, attempted theft or vandalism.

1.2.1 *What additional costs will be paid?*

If your damage is covered under the insurance, other costs will often be paid as well. This includes costs actually incurred by you. Or costs incurred by third parties engaged as a result of your damage. In the following articles information will be provided on what costs will be paid.

The costs mentioned below will be paid in full

- Costs of taking measures to prevent or minimise damage or loss.
- Loss adjuster's fees. We pay the fees of:
 - The loss adjuster that we engage;
 - The loss adjuster that you engage. If you engage a loss adjuster, for instance, if you disagree with the damage determined by us, we will pay the fees of your loss adjuster provided these fees are reasonable. As far as your loss adjuster's fees are not reasonable, they will remain at your expense.
If your loss adjuster complies with the Code of Conduct for Loss Adjustment Agencies (Gedragcode Schade-expertiseorganisaties), we will not refuse reimbursement of the costs on grounds related to the loss adjuster you engaged. If your loss adjuster does not comply with the Code of Conduct we will only pay the costs if engaging this loss adjuster is reasonable in your case.
- Any third-party loss adjuster, if your loss adjuster and our loss adjuster fail to agree.

We will compensate costs up to a maximum of €10.000 for the costs mentioned below

- Costs of emergency measures, authorised by us;
- Necessary hotel and board expenses;
- The costs of necessary transport and storage of your household contents.

Costs of clean-up

Did you make reasonably incurred costs for clean-up? And this clean-up was needed in connection with damage covered by the Household Contents insurance? In that case you will receive a compensation up to a maximum of €12.500 per event.

Rental home

Do you rent your home and damage or loss occurs? If the damage or loss is covered, then we also pay compensation for costs to repair damage to the home as a result of burglary or attempted burglary. We only pay this compensation if you have paid these costs under the obligations of the rental agreement.

Replacement of locks

Were house keys stolen from the house? Or were you robbed of house keys by an act of violence or threat of violence? In that case we will pay the costs to replace these keys and the corresponding locks of your house. The compensation is a maximum of €500 per event. The theft or robbery must be reported to the police.

1.3 What does the location of my household contents mean for the coverage of the household contents?

Your household contents can be located at several places. Cover varies according to the location at which the damage or theft of your household contents occurred:

- In the house at the address stated on the policy schedule;
- Outside the house but on the plot on which the house is situated;
- In your recreational home or in your shed or garage that is not on the plot;
- In other places.

Below information is provided on which costs will be paid in what situation.

1.3.1 In the home

The cover for household contents as stated in article 1.1 applies. The maximum amounts for payment specified in article 1.2 also apply. This cover also applies to household contents situated in stairwells and communal storage spaces at the house.

Please note!

Do you live in a part of a house, for instance, because you rent a room? Then the cover only applies to household contents in that specific part of the house. We pay compensation for damage or loss as a result of theft and acts of vandalism only after a burglary occurs and persons have entered the part of the house that you occupy.

Your home is under construction or renovation

Are you in the process of creating an extension or renovating your home? And during the building activities:

- Your home or any part thereof is not (fully) glazed; or
- The roof has no definitive roof covering; or
- An outside door has not been fitted with a lock?

In that case, coverage will only be provided for damage caused by fire, storm, lightning, explosion, collision (on land and on water), air traffic and meteorites.

Payment will therefore not be provided, if water damage occurs and the roof is not provided with definitive roof covering. Or if parts of your household contents are stolen because an outside door has no lock or the house is not (fully) glazed.

Please note!

We will pay for the damage if you are able to demonstrate that the cause of the damage is unrelated to the building activities.

1.3.2 On the plot on which the house is located

Are household contents located outside the home but on the plot on which the home is located? For example, under a shelter, carport or in your garden? Or are the household contents attached to the outside of the house? In that case the household contents are covered in the same way as the household contents located in the house itself. However, there is no compensation if this damage has been caused by storm, precipitation, storm, water, theft, attempted theft, or acts of vandalism.

Coverage will be provided for damage caused by theft of or acts of vandalism to garden furniture, garden tools (including a robot/ride-on mower), outdoor lanterns, flagpoles, laundry, blinds, AED, (dish) antennas and security installations.

Storm damage to (dish) antennas and sunscreens is also covered, but if the storm has been timely announced, there is only cover to a sunscreen if it is folded.

1.3.3 *In your recreational home or in your shed or garage outside the plot on which the house is located*

Do you have a recreational home or do you use a shed or garage outside the plot for private purposes? Then your household contents in that recreational home, shed or garage are insured up to a maximum of €2.500 with the same cover as in the home. Damage caused by theft or acts of vandalism will only be reimbursed in the event of a burglary.

The following conditions apply to the household contents below:

- For audio-visual, photo and film equipment and computers and other specific possessions, the compensation is limited to a maximum of 10% of the maximum payments as stated in article 1.2;
- Jewellery, money and valuable documents are excluded from cover.

1.3.4 *In other places*

If your household contents are temporarily somewhere other than the locations indicated in articles 1.3.1, 1.3.2 and 1.3.3, there is cover up to a maximum of three months. Below you will find information on the locations concerned and the corresponding cover for each location.

In other buildings in the Netherlands

Are your household contents located in another house in the Netherlands? In that case the cover for covered events mentioned in article 1.1.1 a to aa apply.

Are your household contents located in a building other than a home, then we will only reimburse damages due to theft and vandalism, if there is a burglary.

In other places in the Netherlands

Are your household contents located in a different place in the Netherlands, for instance, outside, in a tent, beach cabin (storage cabin located at the beach), site hut, vehicle or vessel, caravan or trailer without a permanent pitch? In that case only damage as a result of fire, fire extinguishing, scorching, lightning, power surge caused by lightning, explosion, air traffic and meteorites, and violent robbery and extortion will be compensated.

From a locked motor car

Have your household contents been stolen from a locked car in the Netherlands and does this involve a burglary? Then we pay a compensation up to a maximum of €250 per event. This cover also applies if you make a day trip abroad and the damage occurs outside the Netherlands.

During relocation or transport within the Netherlands

If you are transporting your household contents within the Netherlands, then we will pay compensation for the damage caused by an accident involving the mode of transport. In addition, your household contents are also covered if damage occurs during hoisting or lifting and breakage of the installation during hoisting and lifting.

1.4 What is not covered?

The Household Contents insurance provides extensive cover. However, we do not cover everything. This article lists the exclusions that apply.

1.4.1 Nuclear reactions, acts of war and earthquake

We will not pay out any damage caused by:

- Nuclear reactions (see text in box);
- Wilful damage or acts of war;
- An earthquake.

Explanation of nuclear reactions

No cover

We do not cover damages caused by, occurring during or ensuing from nuclear reactions, regardless of how these arose.

Cover

However, we do cover damages caused by radioactive nuclides. In this case these nuclides must be situated outside of a nuclear installation¹, and they must be used or intended for industrial, commercial, agricultural, medical, scientific, education or (non-military) security purposes.

The organisation in question must have a government authorisation for this, insofar as one is required. This authorisation must relate to the development, use, storage and disposal of radioactive materials.

This cover does not apply to instances in which an act or treaty provides that a third party is liable for the damages incurred.

¹ A nuclear installation is defined as a nuclear installation in the sense of the Dutch Nuclear Accidents Liability Act (Statute Book 1979-225). The same applies to nuclear installations on board a ship

1.4.2 Intent or recklessness

We do not pay loss or damage resulting from:

- Intent;
- Recklessness.

1.4.3 Nature and weather influences

We do not pay loss or damage resulting from:

- Groundwater, unless it involves groundwater through a drainpipe of your home;
- Wind and gusts of wind, unless it involves a storm;
- Precipitation through open windows, doors, hatches, skylights and the like;
- Precipitation on the outside of the home;
- Moisture penetration through walls;
- Water that comes fully or partly from the sea;

- Water that comes fully or partly from an inland waterway due to a primary water defence that has succumbed, has overflowed or has failed;
- Water that has overflowed the banks in areas outside the dykes (the land located on the river or seaside of a dyke). For example, outside the dyke ports, floodplains and areas designated by the government for water storage;
- Flooding caused by direct government action;
- Flooding caused by human activity.

We do pay for:

- Damage or loss caused by fire or an explosion as a result of inundation;
- Damage or loss caused by heavy local precipitation.

1.4.4 *Preparatory measures for the winter period*

We do not pay for any damage or loss arising because you have not taken any precautionary measures against frost damage during the winter period (from November up to and including March). Precautionary measures are, for example, the draining of water pipes or leaving the heating on. As a result of which taps or pipes may not freeze.

1.4.5 *Rental and Bed & Breakfast (B&B)*

We do not pay for any damage or loss when renting out your home or parts thereof, this includes a Bed & Breakfast.

1.4.6 *Outside the Netherlands*

We do not pay for any damage or loss to your household contents when this occurs outside the Netherlands. Unless the damage or loss occurs as stated in the exception in article 1.3.4 From a locked motor car.

1.4.7 *Recreational home*

We do not provide cover for recreational homes as primary insured building. But if you take out the household contents insurance for your home, a limited cover applies for the household contents in your recreational home, this cover is stated in article 1.3.3.

1.4.8 *Thatched roof*

Does the home have a thatched roof? In that case we do not pay for any damage by fire that starts in a fireplace or a (wood-burning) stove in the home, unless:

- The chimney has been fitted out with a good flame arrester; and
- The chimney was swept by a chimney sweep no longer than 12 months ago.

1.4.9 *Illegal Activities*

We do not pay for any damage or loss that has arisen:

- As a result of or in connection with illegal activities in your home or on the plot. It is irrelevant whether you were aware of these illegal activities;
- During the period in which illegal activities take place in your home or on the plot. It is irrelevant whether you were aware of this or whether the damage or loss is related to these illegal activities.

This article takes precedence over article 2.

1.4.10 Glass

We do not pay for damage or loss to glass. For this you may take out the additional cover Glass. article 2.1 provides more information on this.

1.4.11 Pets and vermin

We do not pay for damage caused by pets and vermin, except in case of fire. Or in case of breaking of glass, but you are only covered for this if you have taken out the additional cover Glass. Pets are the pets of an insured person as well as pets that the insured person has admitted into the house or plot.

1.4.12 An inherent defect

If damage arises that is covered under the insurance policy as a result of an inherent defect, the inherent defect itself is not included under the policy, except in case of fire or an explosion. Consequential damage of an inherent defect, however, is covered under this insurance policy.

1.4.13 Other non-refundable damage

We do not pay for any damage or loss caused by:

- Leaking joints and sealant seams;
- Wear and tear and other slow-acting influences;
- Overdue maintenance;
- Building, assembly and construction errors to the building in which the household contents are located. Damage caused by fire and explosion is covered;
- Settlement, landslide and collapse;
- Water damage as the result of the use of filling hoses unsuitable to withstand constant water pressure;
- Clean-up, maintenance and repair of insured items;
- Regular use that causes stains, scratches, tears, scrapes and dents and the like.;
- Loss or embezzlement of items.

We also do not pay any damage or loss for:

- Difference in colour or material after repair or replacement of an item;
- Any deposit withheld and cleaning costs charged by the landlord.

Article 2

Optional covers

You are insured for Standard or Excellent cover. You can expand your insurance with one or more additional covers. Below you can read per additional coverage what is insured.

2.1 Glass insurance

This glass insurance is intended for you if you rent a property or if you own a property that is part of an Owners' Association (VVE) and there is no cover for glass on the home insurance policy. This additional insurance only applies if it is stated on the policy schedule of your Expat Policy for Foreign Professionals in The Netherlands.

What is covered?

We will compensate glass breakage at your home that arises during the term of the insurance as a result of a sudden and unexpected event. Glass involves glass and synthetic glass in windows, doors and shower doors, walls, facades, roofs and skylights.

After glass breakage we pay for:

- The costs of new glass of the same type, size and thickness as the broken glass;
- The costs for the fitting of the glass;
- Costs reasonably incurred for emergency measures (up to a maximum of €2.000);
- Any paintings, decorations, letters, or inscriptions applied to the glass (up to €2.000).

What damage is not covered?

In addition to the exclusions mentioned in article 1.4, there is also no cover for:

- Damage during expansion, refurbishment or renovation of the home - or a part thereof - that is connected to the activities;
- Damage during fitting, changing or treatment of glass, for instance, when installing new window frames or doors;
- Damage that consists of or is caused by a leak of insulating glass;
- Damage by persons who use your home or a part thereof without your permission, such as squatters;
- Damage from the time that your home, or a part thereof, has been vacant for more than two months or has been uninhabited;
- Damage to glass of propagators or greenhouses;
- Damage to window frames. However, we do pay for necessary paintwork to the window frame of a broken window;
- Damage to mirrors, site fencing and windshields of the home.

2.2 Personal jewellery and Special Effects

The additional insurance only applies if it is stated on the policy schedule of your Expat Policy for Foreign Professionals in The Netherlands.

What is covered?

With this cover, both the compensation mentioned in article 1.2 as well as an additional compensation of €10.000 for personal jewellery and an additional compensation of €20.000 for special effects apply. The additional cover must be stated on your policy schedule.

This cover applies to the jewellery en special effects at the address stated on the policy schedule. Outside of the home we pay a compensation for jewellery and special effects up to a maximum of €3.500.

What requirements apply?

When taking out this cover you automatically agree to the following:

- The house meets the requirements of the Police Quality Mark Safe Living or the VRKI architectural measures;
- Jewellery is kept in a safe or a “wall-tight” lockable cabinet that have been fitted with burglary-resistant locks with at least five minutes delay time.
- In case of damage you must provide a validation report or purchase receipt.

What damage is not paid?

In addition to the exclusions mentioned in article 1.4, there is also no cover if you fail to provide a valuation report or original invoice.

2.3 Homeowners' interest

This additional cover only applies if this is stated on the policy schedule of your Expat Policy for Foreign Professionals in The Netherlands.

What is covered?

Do you own an apartment that is a part of an Owner Association (Vereniging van Eigenaren or VVE)? Then there is a cover for €25.000 per event for damage to the homeowners' interest.

Garden

For the costs of damage to the land, the pavement and landscaping on the plot on which the house is situated, we will compensate a maximum of €5.000. You will not be paid for these costs if the damage is caused by theft, attempted theft or vandalism.

What damage is not paid?

The exclusions mentioned in article 1.4 apply.

Value increase

We have the right to make a reasonable deduction from the assessed costs of repair if the recovery results in a clear increase in value.

Excess

When damage to the homeowner's interests is caused by storm, an excess of €250 per event applies.

Article 3

How to file a claim?

If damage occurs, of course you would like things to be sorted out as soon as possible. Please contact your insurance advisor as soon as possible after you discover the damage. He will be able to assist you. Do you want information regarding the general terms and conditions that apply to the claims handling? Please read the General Terms and Conditions of your Expat Policy for Foreign Professionals in The Netherlands. In the following articles information will be provided on the Household Content insurance in particular.

3.1 Who assesses the claim and any additional costs?

The claim and any additional costs can be assessed in two ways:

1. We assess the damage and any additional costs in cooperation with you or your insurance advisor.
2. We will engage a loss adjuster to assess the damage and any additional costs.

We determine how the damage and any additional costs will be assessed. In the second case you may also engage your own loss adjuster. If you would like to make use of this option, please inform us before the damage assessment is performed. Next, both the loss adjuster engaged by us and your loss adjuster will assess the damage. If they fail to agree, a third loss adjuster will be engaged. This third loss adjuster has been appointed by both loss adjusters beforehand. He will make a binding decision that will not exceed the limits of the amounts determined by both loss adjusters.

3.2 How do we determine the extent of the damage?

3.2.1 Repairable damage

When can a damaged item be repaired? This is possible if the costs of repair do not exceed the difference between the current market value and the residual value. In that case we will pay the costs of repair or we will proceed to repair in kind.

Are your household contents worth less after repair? In that case you will receive compensation for the depreciation. The total amount of compensation can never be higher than the amount of compensation you receive if the damage is irreparable. (see below).

3.2.2 Irreparable damage

If the damage cannot be repaired, the payment will be determined based on the difference between the value of the insured household contents immediately before and immediately after the event. In this respect, a distinction will be made between:

- For works of art, antiques and collections the value that may be granted in all fairness on account of their rarity applies.
- For other household contents: to determine the damage, the new-for-old value applies.

For the following objects the current market value applies to compensate damage:

1. Objects whose current market value is less than 40% of the new-for-old value;
2. Objects no longer used for their intended purpose;
3. Objects that belong to third parties that you have leased, rented or have in your possession through a hire purchase agreement;
4. Mopeds or motorised bicycles, trailers and any parts and accessories.

3.3 Do you repair the damage yourself?

Do you opt to repair the damage yourself or have it repaired by someone else? We pay compensation for the reinstatement costs. We pay both the actual hours worked as well as the necessary materials. We would like to receive from you:

- A statement of the hours expected;
- A signed statement of the actual hours worked;
- A statement of the required materials;
- A statement of the work to be performed;
- Receipts for the materials used for the repair.

3.4 When do we pay the compensation?

We observe a payment term of a maximum of four weeks. This term commences on the date we have received all necessary data to decide on your entitlement to compensation. We do our utmost to pay within this period. However, if we fail to do so we pay legal interest after our payment term has lapsed.

Article 4

What else is relevant to you?

This article contains several other relevant subjects, for instance, what you should do if your situation changes. You will read what changes you must report to us.

4.1 Another insurance policy covers the damage

Did you suffer loss or damage and is this also fully or partially covered under one or more other insurance policies? Or would the loss or damage be fully or partially covered under one or more other insurance policies if your Household contents insurance did not exist? In that case, we only cover loss or damage that exceeds the amount you would be entitled to under the other insurance policy or policies.

4.2 What changes do you have to report to us?

4.2.1 You are moving house or the situation of your household contents or house change

If you move house or the situation of your household contents or house changes, we determine whether we can continue your insurance policy. Therefore, you are required to inform us if:

- You are moving house;
- Someone is going to live with you and as a result items are added to your household contents;
- The designated use of your household contents changes, for instance, the household contents will be used in your business;
- The home or a part thereof is used as a shop, workshop or storage facilities for business activities;
- The home has not been inhabited for a period longer than two months;
- The home will be vacant;
- You are going to rent out the home;
- You no longer use a recreational home yourself and only rent it out;
- The use of your home changes, for example by renting out a room or due to commercial activities;
- The use of the home changes, for instance, because the home is being squatted;
- Any changes in the type of construction or roof covering, for instance, the home is fitted with a thatched roof.

You need to notify us of any changes well before these take place. If this is not possible, you need to notify us within two months after the change at the latest. If you fail to do so, or not in time, this may have consequences. See article 4.2.2 under 4 and 4.2.3.

NB! The exclusion as stated in article 1.4.9 always applies to illegal activities.

4.2.2 *What happens to your insurance after any change?*

After we receive information with respect to a change, we will assess the new situation. There are four possibilities:

1. Your insurance is continued unchanged.
2. Your insurance is continued, but the premium and/or conditions will be adjusted. We will notify you of any adjustments. If you do not agree to the new premium or the new conditions you are entitled to cancel the insurance within two months after we have informed you of the new premium and/or new conditions.
3. We do not wish to continue the insurance policy. We will notify you of our decision and the insurance will end two months after the change. During this two-month period:
 - your cover is limited to damage caused by: fire, storm, explosion, lightning strike, collision on land, or on water and air traffic and meteorites.
 - we can limit the cover even further. You will then receive a message about this.
4. If you fail to inform us about the change or if you inform us too late and we wish to discontinue your insurance, the insurance will end automatically two months after the change.

Also see article 4.2.3. under 4.

4.2.3 *Is damage or loss covered if you fail to report your change or if you report it too late?*

If you fail to report us of any change or do so too late, you run the risk that you will not be entitled to payment of the damage. The exact consequences depend on the change. There are four possibilities:

1. The change would not have had any influence on the premium and the conditions. In that case your damage or loss will be paid.
2. The change would have resulted in a higher premium. In that case we will only pay part of the damage. The payment is determined in the same proportion as the previous premium is to the new premium.
3. The change would have resulted in an adjustment of the conditions. In that case the adjusted conditions determine whether and up to what amount the damage will be paid.
4. If we would have discontinued the insurance due to the change, you are not entitled to payment of the damage, except if:
 - The damage occurred within two months after the change took place;
 - But only if you can demonstrate that the damage is unrelated to the reason why we do not wish to continue the insurance.

List of Definitions

Burglary/Breaking and entering

Someone enters the home (or car) without permission by breaking a lock or barrier with visible traces of damage to the exterior of the locks.

Costs of clean-up

By clean-up costs we refer to the costs made for removing the remnants of broken insured objects. This always refers to items located above ground.

Costs of taking measures to prevent or minimise damage or loss

Costs for extraordinary measures to prevent or minimise imminent damage or loss.

Cover/covered

Being insured, entitlement to the insurance.

Current market value

The new-for-old value, less a reasonable amount for depreciation due to age or wear and tear.

Damage caused by heavy local precipitation

Damage caused by water that entered the home or the building unforeseen, if this water did not follow its regular course or kept its position solely as a result of an extreme influx of heavy local rainfall. Heavy local rainfall is defined as rainfall of at least 40 mm in the course of 24 hours, 53 mm in the course of 48 hours or 67 mm in the course of 72 hours on and/or near the place where the damage occurred.

Damage caused by heavy local precipitation does not include:

- Damage caused by groundwater;
- Damage caused by water released after a dyke collapses or from cracks, holes and other damage to water defences;
- Damage caused by rainfall or water that entered the building through open windows, doors, hatches, skylights and the like;
- Damage that occurred as a result of poor maintenance of the building.

Event

The actual event or a series of related events incidents from which the loss or damage arose.

Explosion

A sudden explosive reaction of gasses, vapours, liquids and/or solids.

Fire

A fire that burns outside a fireplace. In this respect, it is important that there are flames and that the fire spreads of its own accord. The following situations are therefore not included in the context of fire:

- Scorching, melting, charring, overheating and searing;
- Burning out of electric appliance or motors;
- Overheating, burning out or bursting of ovens or boilers.

Flooding

- The unforeseen collapse or overflow of dykes, quays, locks or other water defences. It does not matter whether the flooding is the cause or the consequence of an event covered by this insurance. And/or,
- the outflow of water through damage to flood defences.

Good flame arrestor

A flame arrestor is a piece of metal gauze that covers the top of the chimney. A good flame arrestor must comply with the following:

- The total passage is at least three times the surface area of the flue pipe;
- The flame arrestor is made of stainless steel;
- The maximum metal gauze mesh size is 12.5 mm;
- The metal gauze is made of stainless steel and has a minimum diameter of 1 mm;
- The flame arrestor has been securely attached.

Home

The home stated on the policy schedule and all storage spaces and garages intended for private use at the same address, that are permanently attached to the land or with foundations. Not included are mobile homes, caravans, (sea) containers and other objects which are not permanently attached or without foundation.

Homeowner's interest

Homeowners' interest includes any changes, improvements and enhancements that you make yourself to your apartment or house which is a part of an Owners Association (Vereniging van Eigenaren or VVE). For instance, consider:

- Kitchen design;
- Sanitary installations;
- Floors;
- Sustainable heat and energy generating systems.

The condition applies that any changes, improvements or extensions have been permanently fixed within your apartment or house.

Household Contents

By household contents we mean all moveable property belonging to the policyholder's private household. This refers to items such as couches, cupboards, television sets, clothing, chairs or tables. It should refer to property in your private household, including mopeds and electric bicycles.

The term household contents does not include motor vehicles (including seated motorised mowers), caravans, trailers and vessels, except in the situation detailed in article 1.1.3 within the context of maximum amount for compensation. The term household contents excludes pets.

Illegal activities

Illegal activities are all non-legitimate activities, such as:

- Cultivation of marijuana, manufacturing of or trading in hemp products, ecstasy pills, heroin, cocaine and other drugs;
- Storing, trading or processing stolen items.

Inherent defect

A poor characteristic of the object itself that is not the result of an external cause, for instance, a construction error.

Insured person(s)

This is the policyholder and any other persons with whom the policyholder constitutes a household. It therefore also involves, for instance, the spouse, a registered partner, children and housemates. The names of these persons do not have to be stated on the policy schedule. If one of these insured persons makes a claim for loss or damage, he is entitled to payment under the conditions. In some cases (tenant's interest, property of others) a third party can also be an insured person.

Intent

Intent is involved if the loss or damage was intended by an insured person or if it was the certain consequence of his or her action or omission. It doesn't matter whether the damage occurred to the property of this insured person or the property of other insured persons.

Loss adjuster

Someone who assesses the damage or loss and who follows the Code of Conduct for Loss Adjustment Agencies (Gedragcode Expertiseorganisaties).

Mobile Phones/Devices

By mobile phones/devices we refer to smartphones, tablets, laptops, headphones, mobile navigation systems, smartwatches and mobile game consoles.

Money and paper of monetary value

Money entails all coins and bank notes used as legal tender and any paper of monetary value. This includes cheques, bank cards, credit cards and electronic payment methods such as debit cards. Company cash is not covered.

New-for-old value

The new-for-old value entails the amount needed, in case of damage, to obtain an item of the same kind and quality.

Non-primary flood defences

Objects, works or structures intended to provide protection against flooding and which are not included as primary flood defences in the Water Act.

Nuclide

A type of atomic nucleus.

Personal jewellery

Jewellery is made to be worn on the body. Jewels are made fully or partly from (precious) metals, gemstones, minerals, pearls, ivory, (blood) coral or similar materials. This also includes watches. By personal jewellery we do not mean (sun)glasses.

Plot

The surface area that belongs to your home according to the Land Registry Office. If a building accommodates more than one occupant, the plot pertains only to the part that is destined for your use.

Photo, audio, video and computer equipment

This refers to:

- All imaging, sound, receiving and transmitting equipment;
- All kinds of computer equipment such as game consoles, excluding mobile computing devices as mentioned below under the heading ‘Mobile phones/devices’;
- Any additional equipment includes the accompanying ancillary;
- Basic software;
- Visual, audio and information carriers such as CDs, DVDs and USB sticks.

Policyholder

The person who has entered into the insurance agreement. If you suffer damage, you are entitled to payment under the conditions of the policy.

Precipitation

This involves rain, hail or snow (including melt water) that has entered your home unforeseen.

Primary flood defences

Objects, works or structures that provide protection against flooding during high water from, for instance, the North Sea, the Waddenzee, the IJsselmeer, the Markermeer or the major rivers such as the Rhine, the Meuse and the IJssel. The primary flood defences are laid down in the Water Act (see www.wetten.overheid.nl). Or check the National Basic Files Primary Flood defences on the website waterveiligheidsportaal.nl for a clear overview of all primary flood defences.

Property of others

Property of persons other than the policyholder or the persons with whom the policyholder forms a household. This also includes items for running a business or practicing a profession, providing they are not insured elsewhere.

Recklessness

Recklessness is involved if a person consciously or unconsciously took the risk that his or her action or omission could result in loss or damage. It does not matter whether the damage occurred to the property of this insured person or the property of other insured persons.

Repair in kind

The damage or loss is repaired by a repair company that we engage on your behalf.

Special effects

This refers to valuable belongings such as collections, antiques, art and musical instruments.

Storm

Storm involves a wind speed of at least 14 metres per second.

Tenant's interest

Any changes, improvements or additions made to a home at the expense of the tenant. For instance, the addition of paint work, kitchen installation, toilets, bathrooms, floor, wall and ceiling finishes, heating elements, sheds and fences, providing the changes, improvements or additions are permanently integrated in the home.

Vermin

Unwanted animals that cause inconvenience to humans in one way or another, such as mice, rats, rodents, insects, woodworms, crows, gulls, etc.

Wilful damage or acts of war

Wilful damage or acts of war involve:

- Armed conflict
Each case in which states or other organised parties fight one another, or at least one party fights another party, with the use of military assets. Armed conflict also includes armed action by the United Nations forces.
- Civil war
A more or less organised violent conflict between inhabitants of the same state in which a major part of the inhabitants of that state is involved.
- Rebellion
Organised violent conflict within a state directed against the official authorities.
- Civil commotion
More or less organised violent acts that occur in various places within a state.
- Riot
A more or less organised local violent movement directed at the official authorities.
- Mutiny
A more or less organised violent movement of members of the armed forces targeted against the authorities to which they are subject.

We/us/our

De Goudse. De Goudse is a trade name of Goudse Schadeverzekeringen N.V.

Goudse Schadeverzekeringen N.V. is registered as an indemnity insurance company with the Dutch Financial Markets Authority (AFM). De Goudse is a provider of insurance policies and other financial products. De Goudse has its registered office at Bouwmeesterplein 1 in Gouda, The Netherlands (postal address: PO Box 9, 2800 MA Gouda, The Netherlands).

You(r)

The person who has entered into the insurance agreement and the person to whom the insurance also applies. This, therefore involves the policyholder and other insured persons.