

ABN AMRO House contents Insurance Special Conditions

The General Conditions and the Special Conditions are deemed to constitute a single whole. In the event of any conflict between these conditions, the Special Conditions shall take precedence.

ARTICLE 1: DEFINITIONS

- **Extortion and robbery with violence:** using violence to force someone to hand over money and/or goods.
- **Audio, video and computer equipment:** (AVC equipment)
 1. All types of video, audio, transmitters and receiving equipment;
 2. All types of computer equipment.

Including peripheral equipment and other accessories such as records, tapes, cassettes, compact discs, speakers, monitors, disk drives and printers. Also including software that is available as a standard package without modifications.

AVC equipment does not include photo, film and video cameras.
- **Occupied:** a dwelling is deemed to be occupied if as a rule someone is lawfully present in it day and night.
- **Forcible entry:** visible damage to a lock with the intention of gaining unlawful access to the dwelling.
- **Fire:** a fire caused by burning and accompanied by flames outside a fireplace, capable of spreading by itself. Fire does not therefore include:
 - singeing, scorching, melting, charring, fermentation;
 - burning out of electrical equipment or motors;
 - overheating, burning out, breaking of ovens and boilers.
- **Outbuildings:** (free-standing) buildings such as sheds, garages and storage units.
- **Special property:** includes coin, stamp, crystal, silver and toy collections.
- **Direct precipitation:** rain, snow, hail and meltwater.
- **Occurrence:** an incident or a series of related incidents which has one cause and which results in damage to or loss of the house contents.
- **Monetary instruments:** cheques, debit cards and electronic purse cards, traveller's cheques and recognised gift vouchers.
- **House contents:** all moveable goods which form part of the personal household of the insured. The following are not included under house contents:
 1. motor vehicles (apart from mopeds and motor-assisted bicycles), trailers, caravans and vessels (apart from inflatable boats and surfboards), including the related components, accessories and documents;
 2. cash and monetary instruments;
 3. unstruck precious metal and unset precious stones;
 4. goods intended for trading and occupational purposes;
 5. animals.
- **Indirect precipitation:** water which has escaped from its normal course as a result of heavy local rainfall. Heavy local rainfall means rainfall of at least 40 mm in 24 hours, 53 mm in 48 hours or 67 mm in 72 hours, at and/or close to the location where the damage has occurred.
- **Instruments:** musical instruments and/or photo, film and video cameras, including associated equipment and accessories.
- **Art and antiques:** art includes paintings, etchings, screenprints, lithographs, etc., as well as other works of art such as sculptures, in so far as these have rarity value. Antiques include objects with an antiquarian value with the exception of antique furniture (cabinets, chairs, sofas, tables, desks and chests).
- **Jewellery:** jewellery, including watches, made to be worn on the body and consisting partly or wholly of precious or other metals, stones, minerals, ivory, red or other coral or other similar materials.
- **Explosion:** regardless of whether the explosion is caused by any defect or inherent vice or arose from a cause immediately related to the nature of the insured items themselves. See the definition of 'explosion' in section 1 of the General Conditions.
- **Debris removal costs:** only the costs of demolishing, clearing away and removing insured items located above-ground at and/or immediately adjacent to the policyholder's premises which are not already included in the claim assessment and are an unavoidable consequence of an insured peril.
- **Damage:** material damage to the house contents.
- **Storm:** wind speed of at least 14 metres per second (wind force 7).
- **The insured:** the insured include:
 - the policyholder and his/her family.
 - co-resident relatives, household members and/or persons with whom the policyholder lives in a long-term relationship.
- **Dwelling:** the dwelling stated in the schedule, excluding outbuildings.
- **Rarity value:** the value assigned to a work of art or antique by an expert on account of its rarity.

ARTICLE 2: GUARANTEE AGAINST UNDERINSURANCE

A guaranteed value applies to this insurance. This means that being underinsured is not possible.

ARTICLE 3: MAXIMUM PAYMENTS

The insurer will pay no more than the amounts stated for the items included in the house contents as stated on the policy schedule.

ARTICLE 4: COVER INSIDE THE HOME

Extended cover

The cover extends to loss of or damage to house contents present in the dwelling, caused suddenly or unexpectedly by or as a result of:

1. Fire
2. Singeing, scorching, melting, charring, fermentation

Resulting from contact with or heat radiation from a burning, glowing or hot object. Cover does not extend to damage caused to electrical equipment or parts thereof as a result of short-circuit, overheating or burning out.
3. Explosion
4. Direct lightning strike
5. Voltage surge or induction caused by lightning strike

The insurer will cover damage to electrical and electronic equipment/ installations, regardless of whether there has been a lightning strike in the vicinity of the dwelling.
6. Smoke and soot

Emitted by a heating installation that is permanently connected to the chimney of the dwelling.
7. Direct precipitation
8. Indirect precipitation

Which has penetrated the dwelling.
9. Storm
10. Water and steam

Which has flowed or escaped from inlet and outlet pipes located within and outside the dwelling (not garden or filler hoses) from the water mains, installations and appliances connected to those inlet and outlet pipes, or from a central heating installation, as a result of a blockage or sudden defect. The insurer will also pay compensation for damage caused by water ingress due to blockage of inspection chambers or sewer pipes.
11. Frost

Damage resulting from the freezing of water pipes, installations and appliances connected to those water pipes, or the central heating installation.
12. Water escaping from an aquarium

Caused by a sudden defect.
13. Breakage of aquarium/terrarium

Cover includes damage to the aquarium/terrarium and its house contents
14. Water escaping from water beds

Caused by a sudden defect and provided the waterbed is fitted with an adequate safety device.
15. Oil

Escaping from fixed metal pipes or tanks which form part of a central heating installation or are connected to fireplaces or stoves, provided those fireplaces or stoves are permanently connected to a chimney.
16. Theft and damage due to theft/forcible entry

Damage due to theft, present in a building:

 - a) where rooms are rented out;
 - b) where the residential part occupied by the policyholder shares common parts with:
 - a shop;
 - business premises;
 - a public or other building;

is only covered if the theft is preceded by forcible entry to the residential part occupied by the policyholder.
17. Extortion and robbery with violence

By persons who have entered the dwelling unlawfully.
18. Vandalism

Damage caused by persons who have entered the dwelling unlawfully.
19. Looting and riots

Incidental manifestations of violence.
20. Collisions with motor vehicles and/or vessels

The insurer will also pay compensation for damage to the house contents caused by loads falling off and/or escaping from motor vehicles and vessels.
21. Falling trees and branches
22. Falling pile frames and cranes and detached components thereof
23. Aircraft, spacecraft and meteorites

See Article 1 of the General Conditions.
24. Failure of freezers and refrigerators

Cover extends only to damage due to spoilage (caused other than by switching off the appliance) to food contained within the appliance due to a defect of the appliance.
25. Glass shards from window panes

Which serve for daylight entry. Breakage of the panes themselves is not insured.
26. Glass shards from (broken) fixed wall mirrors

Breakage of the fixed wall mirrors themselves is not insured.

ARTICLE 5: COVER OUTSIDE THE HOME

Within the Netherlands

Damage to or loss of the house contents, caused suddenly and unexpectedly by one of the occurrences referred to in Article 4:

1. In outbuildings, storage units and also in areas of the building that are accessible to others which form part of the dwelling, up to a maximum of EUR 5,000,- per occurrence.

In the event of loss through theft, the house contents are only covered after forcible entry. In the event of robbery with violence, extortion and vandalism, cover applies only if persons have entered the outbuildings unlawfully.
2. In lean-tos, on the balconies or in the garden belonging to the dwelling, only garden furniture (tables, chairs, benches, parasols), freestanding aerials/satellite dishes, flagpoles and flags, laundry and drying racks are insured

against loss or damage caused by fire, explosion, direct lightning strike, collision, aircraft, spacecraft and meteorites. Cover for theft is also included, up to a maximum of EUR 5,000,- per occurrence.

3. In a private garage owned or rented by the policyholder, located at a different address from the dwelling, up to a maximum of EUR 5,000,- per occurrence. In the event of loss due to theft, the house contents are only insured if persons have entered the buildings unlawfully.
4. During transport/whilst moving house
During transport of the house contents in connection with moving house or transport to or from a place of repair or storage, cover extends to loss or damage due to theft from the vehicle after forcible entry during the transfer, an accident involving the vehicle, falling out of a sling, the breaking of lifting gear or any equipment used for loading or unloading.
5. In cars, trailers and caravans
Up to a maximum of EUR 5,000,- per occurrence. In the event of loss or damage due to theft, the house contents are only insured after forcible entry and up to a maximum of EUR 250,- per occurrence.

Provided the storage of the house contents is temporary, the house contents are insured:

6. During storage by a recognised removal company
Under these Conditions, the insurer will insure the house contents for a maximum of 12 months from the date of storage. In the event of loss or damage due to theft, the house contents are insured during this period only after forcible entry.
7. In another, permanently occupied dwelling
For a maximum period of six consecutive months.
8. In other buildings (not beach huts)
For a maximum period of six consecutive months. In the event of loss or damage due to theft, the house contents are insured only after forcible entry to the exterior of the building.
9. At other locations
For a maximum period of six consecutive months.
Only if the loss or damage was caused by fire, explosion, direct lightning strike, robbery with violence and extortion, aircraft, spacecraft or meteorites.

Outside the Netherlands, within Europe

The insurer will insure you and the insured against loss of or damage to the house contents, caused suddenly and unexpectedly by fire, explosion, direct lightning strike, aircraft, spacecraft or meteorites, up to a maximum of EUR 5,000,- per occurrence, on the proviso that the house contents are held outside the Netherlands on a temporary basis (a maximum of three consecutive months). Loss or damage caused by theft of house contents from a properly locked vehicle is covered during day trips lasting a maximum of 24 hours from the Netherlands to Belgium, Luxembourg or Germany, only after forcible entry and up to a maximum of EUR 250,- per occurrence.

ARTICLE 6: BURGLARY PROTECTION

With respect to the theft/vandalism peril, the insurance is entered into on the condition that the address where the insured house contents are located has been secured by a security company approved by Borg.

The policyholder is under an obligation:

1. to enter into a maintenance contract with a security company. This contract must commence on the date on which the security system is supplied and remain in force during the term of the insurance.
2. to keep the security system in working condition and to use it whenever reasonably necessary to do so to prevent theft/vandalism.
3. to take measures to prevent loss or damage caused by theft/vandalism, if for any reason the security system is not in working order.
If the policyholder fails to comply with any of the obligations set out above, the policyholder will lose all entitlement to compensation for loss or damage relating to theft/vandalism.
The foregoing applies only in so far as this is stated in the schedule.

ARTICLE 7: OTHER COMPENSATION

The insurer will also pay compensation for the occurrences insured in Article 4 in respect of loss of or damage to:

1. Cash and monetary instruments
Present in the home and belonging to the personal household or under the care of the policyholder.
The insurer will pay compensation up to a maximum of EUR 1,000,- per occurrence. In the case of cheques and traveller's cheques (filled in or otherwise) the insurer will only reimburse the excess charged by the provider of the cheques, up to a maximum of EUR 150,- per occurrence, and on the condition that the provider has already paid out. Abuse or fraud with a PIN code is not covered.
2. Awnings, satellite dishes/aerials, flagpoles excluding flag, outdoor lamps and hanging signs affixed to the outside of the dwelling. Storm damage is insured on the basis of current market value, up to a maximum of EUR 1,000,- per occurrence.
3. Components and accessories of motor vehicles, caravans and vessels which are present in the dwelling and/or the outbuildings and which belong to the personal household. The insurer will reimburse the loss or damage on the basis of current market value, up to a maximum of EUR 1,000,- per occurrence.
4. House contents belonging to others
In so far as non-hired house contents belonging to others are present on a temporary basis (a maximum of three consecutive months) in the dwelling and/or the outbuildings, these are insured up to a maximum of EUR 2,500,- per occurrence.
5. Hired house contents
which are present in the dwelling and/or outbuildings and which belong to the personal household. The insurer will reimburse loss or damage on the basis of current market value, up to a maximum of EUR 2,500,- per occurrence, and

only where these costs have to be met by you.

The insurer has the right to settle the costs of the loss or damage direct with the hirer.

6. Professional equipment
which is present in the dwelling and/or outbuildings. This is taken to mean materials, tools and work clothing used in the exercise of the profession of the insured. The insurer will reimburse loss or damage on the basis of current market value, up to a maximum of EUR 1,000,- per occurrence, and only where these costs have to be met by you.
7. Office/workshop inventory (where included)
which is located in an office/workshop present in your own dwelling. The insurer will reimburse loss or damage on the basis of current market value up to the amount stated in the schedule and provided it is not insured elsewhere. Stock in trade and business software are not insured.
8. Medical equipment on loan
which is present in the dwelling and belongs to your personal household. The insurer will reimburse the loss or damage on the basis of current market value, up to a maximum of EUR 10,000,-, and only if these costs have to be met by you. The insurer has the right to settle the costs of the loss or damage direct with the lender of the equipment.

ARTICLE 8: ADDITIONAL COMPENSATION

The insurer will also reimburse the following costs in so far as these are incurred in connection with the insured occurrence:

1. Measures to prevent and reduce loss
The costs of measures taken by or for you or an insured during the term of the insurance which are reasonably required in order to avert the immediate danger of loss or damage, for which – in such cases – the insurance provides cover or in order to limit that loss or damage. This does not include preventive measures such as installing an alarm and/or security strips.
2. Claim assessment costs
The fees of all experts involved in assessing the claim; the fees of experts appointed by the policyholder will be reimbursed up to a maximum of the fees of the experts appointed by the insurer.
The fees of an expert include the fees of persons consulted by that expert. The insurer will not reimburse claim assessment costs if the expert has not complied with the Dutch code of conduct for insurance claims assessment organisations ('Gedragscode Expertiseorganisaties').
3. Debris removal costs
The insurer will reimburse only the costs actually incurred, up to a maximum of EUR 10,000,- per occurrence.
4. Salvage costs
The costs charged by the Dutch Salvage Foundation (Stichting Salvage) for activities performed by the Foundation at the request of the Fire Brigade or the insurer.
5. Tenant's interest
Loss or damage for which you are accountable in your capacity as a tenant of the dwelling and/or outbuildings, in so far as this is loss or damage for which the policyholder is liable, caused in or near the dwelling to:
 - a) Masonry, paintwork, wallpaper and wall paint, as well as fixtures and improvements made at your expense, including security equipment and roller blinds;
 - b) Central heating and water installations and appliances connected to them.
The insurer will also reimburse the costs of identifying the defect, repairing the pipework in the dwelling and/or outbuildings and the associated chasing out, breaking and repair work to walls and floors and other parts of the dwelling and/or outbuildings;
 - c) Site partitions, fences and sheds which are not used for commercial purposes, with the exception of loss or damage caused by vandalism or precipitation. In the event of loss or damage caused by storm, an excess of EUR 225,- per occurrence applies;
 - d) The dwelling and/or outbuildings in the event of actual or attempted forcible entry.
6. Owner's interest
Loss or damage for which you are accountable in your capacity as owner of the apartment, to improvements and additions, provided these are permanent fixtures in the dwelling. The insurer will reimburse loss of or damage to the owner's interest in so far as this is not covered by an insurance in the name of the association of owners and in so far as the association is not obliged to make good the loss or damage at its own expense.
7. Garden construction costs
Costs of laying, paving and planting a garden belonging to the dwelling, or on the balcony of the dwelling, if these costs are the result of loss of or damage to the house contents caused by fire, explosion, direct lightning strike, collision, aircraft, spacecraft or meteorites, up to a maximum of EUR 12,500,- per occurrence.
8. Extra costs of accommodation in a hotel, bed and breakfast or other replacement accommodation.
The insurer will pay up to a maximum of EUR 12,500,- per occurrence to reimburse reasonably incurred additional expenses for necessary accommodation in a hotel, bed and breakfast or other replacement accommodation.
9. Costs of transporting and storing the house contents
The insurer will pay up to a maximum of EUR 12,500,- per occurrence for the costs of transport to and from a place of storage and for the storage itself, in so far as storage is necessary.

ARTICLE 9: EXCLUSIONS

Loss or damage is excluded if it is caused by:

1. Acts of war
2. Nuclear reactions
Regardless of how these arose or where they took place.
3. Earthquake

4. Volcanic eruption
5. Flood

The insurer will however not seek recourse to this exclusion in the following situations:

 - a) fire or explosion as a result of flood;
 - b) indirect precipitation which causes flooding.
6. Frost

If the freezing is due to neglect or failure to take proper precautions.
7. Direct precipitation

Which enters the dwelling and/or outbuildings:

 - a) through open doors, windows or hatches;
 - b) In basements and/or cellars via the public highway or from ground level.
8. Indirect precipitation

Which enters the dwelling and/or outbuildings:

 - a) through open doors, windows or hatches;
 - b) released following the breaching of a dyke or through splits, holes and other damage to flood defences.
9. Moisture and water ingress through walls, floors or in cellars
10. Design and/or construction faults

Unless you demonstrate that this did not cause or exacerbate the loss or damage. The insurer will however insure loss or damage due to fire and/or explosion.
11. Poor maintenance of the dwelling and/or outbuildings
12. Groundwater
13. Deliberate act, deliberate or non-deliberate recklessness or deliberate or non-deliberate negligence on the part of an insured, regardless of whether the loss or damage was caused to the interest(s) of the insured or (also) to the interest(s) of one or more other insured.

In this context, an insured includes the spouse, registered partner, children and fellow household members whose interests are co-insured, regardless of whether they are listed on the policy as an insured.
14. Theft perpetrated by a person who had lawful access to the dwelling.

Loss or damage is also excluded that is (partly) caused or exacerbated by
15. Unlawful activities by a policyholder and/or insured.

ARTICLE 10: BUILDING EXTENSIONS AND/OR CONVERSIONS

During extension or conversion of the dwelling and/or outbuildings, you are only entitled to compensation for loss or damage caused by fire, explosion, direct lightning strike, collision, aircraft, spacecraft or meteorites, unless you are able to demonstrate that there is no causal connection at all between the occurrence and the extension or conversion work. Extension or conversion work will in any occurrence be deemed to be taking place as long as the dwelling is not fully glazed, windproof and watertight and is not equipped with locks, heating system, water system and usable sanitary and kitchen facilities.

ARTICLE 11: INDEXATION

Each year on the due date of the main premium, the insurer may adjust the premium on the basis of the index figure for home house contents as published by Statistics Netherlands (CBS).

ARTICLE 12: CHANGES IN RISKS

1. Knowledge of risks

The insurer declares that it is familiar with the situation, type of construction, roof covering, design, layout and use of the dwelling and/or outbuildings listed in the schedule at the time the insurance is taken out. The insurer also declares that it is familiar with adjacent houses, buildings, etc., regardless of what these are like now or may be like in the future. Changes to adjacent structures will have no influence on this insurance.

2. Notification of changes

Be aware that you must notify the insurer in the event of the following changes:

- 2.1 Within 30 days of the original date of the change
 - a) Changes to the type of construction, roof covering, use (e.g. letting out) or layout of the dwelling and/or outbuildings.
 - b) Change of ownership of the house contents.
 - c) The expectation that the dwelling or a part of the dwelling that is designated as independent will be unoccupied for longer than two months.
 - d) Removal of all or part of the house contents to a different address.
 - e) A change to one or more of the particulars stated in the schedule.
- 2.2 Within 14 days of you becoming aware that:

Unauthorised persons have taken all part of the dwelling or outbuildings into use, for example through squatting.

3. Consequences for premiums and cover

If loss or damage occurs in the situation as described under 2(1)(c) above, the insurer will insure you for a maximum of six months from the date that the dwelling is unoccupied.

For loss due to theft and damage as a result of forcible entry/theft and vandalism, the house contents are only insured after forcible entry.

If loss or damage occurs in the situation as described under 2(2) above, the insurer will only insure you against loss or damage caused by fire, explosion, direct lightning strike, storm, aircraft, spacecraft or meteorites.

Provided you notify the insurer of the aforementioned changes within the set periods, the insurer will advise you as soon as possible of whether the assurance is to be continued, whether the conditions and/or premium will change, or whether the insurance will terminate.

If you do not notify the insurer of these changes within the set periods, the entitlement to compensation will lapse after the period stated, unless the insurer would have continued the insurance on the same conditions (not applicable for clause 2(2) above). If the insurer would have charged you a higher

premium, you will receive compensation for any loss or damage in the proportion of the premium paid to the new premium to be charged.

The insurer will apply a different arrangement for moving house. If the insurer continues the insurance at the new address, the house contents will be insured for a maximum of 90 days from the original date of the change at both the old and the new address.

4. Change in age

If the premium is determined wholly or partly by the age of the policyholder or insured, the insurer is entitled to adjust the premium (between premium due dates) when the policyholder or insured reaches a certain age.

ARTICLE 13: CLAIM SETTLEMENT

1. Establishing the claim

The insurer will appoint an expert to establish the value of the insured item immediately before the loss, except for items insured at appraised value, as well as to establish the amount of the claim and the costs. The costs of this expert will be borne by the insurer. The policyholder is also entitled to appoint an expert. The costs of this expert will be borne by the policyholder, unless agreed otherwise in the Special Conditions. If the policyholder decides to appoint an expert, he must notify ABN AMRO Verzekeringen of this immediately. In the event of a difference of opinion, the two experts will jointly appoint a third expert in advance, who will issue a binding finding between the figures established by the two experts. The costs of the third expert will be shared equally between each of the two parties, unless agreed otherwise in the Special Conditions.

2. Extent of loss

The insurer will establish the extent of the loss on the basis of the difference between the value of the house contents immediately before and after the occurrence.

3. Valuation

The insurer will take the new value as a basis for establishing the value of the house contents before the occurrence. The following exceptions will apply here.

The insurer will pay compensation on the basis of current market value:

- 3.1 If the current market value at the time of the occurrence is less than 40% of the new value;
- 3.2 If the house contents were not being used for the intended purpose;
- 3.3 In the event of storm damage to awnings, satellite dishes, aerials, flagpoles excluding flag, outdoor lamps and hanging signs;
- 3.4 For mopeds, motor-assisted bicycles, components and accessories of motor vehicles, caravans and vessels;
- 3.5 For professional equipment, office and/or workshop inventory, hired house contents and medical equipment on loan.

The insurer will pay compensation on the basis of rarity value:

- 3.6 For antiques, antique furniture, works of art and/or collections.

Contrary to the foregoing, the following arrangements apply for stamp and coin collections:

- stamp collections: in this case the insurer will take a maximum of 40% of the value as stated in the most recent Yvert & Tellier catalogue as a basis for reimbursing loss involving foreign stamps. For reimbursing loss involving stamps of the Netherlands and/or Overseas Territories, the insurer will take as a basis a maximum of 60% of the value as stated in the most recent catalogue from the Dutch Association of Stamp Dealers (Vereniging van Postzegelhandelaren in Nederland). Loss involving individual stamps is excluded.

- coin collections: in this case the insurer will take the middle value as stated in the most recent coin catalogue from Mevius as a basis for reimbursing loss involving Dutch coins. For other coins, the insurer will take the middle value as stated in a most recent world catalogue from Chester L. Krause and Clifford Mishler as a basis, with the American dollar being translated at the exchange rate prevailing on the date of the loss. Loss involving individual coins is excluded.

4. Reimbursement of repair costs

If repair is possible and the repair costs are lower than the difference between the value immediately before and immediately after the occurrence, the insurer will base the compensation on the repair costs. If compensation is paid on the basis of new value, this amount will be augmented by the insurer by an amount to compensate for the reduction in value caused by the loss and not made good by the repair.

5. Special insurance

If the house contents insured under this house contents insurance are also insured under another, special insurance (for example valuables or bicycle insurance) – whether or not of older date – this house contents insurance will only provide cover in accordance with the policy conditions for that part of the loss that is not reimbursed under that other insurance.

6. Incorrect policy data

This house contents insurance has been entered into on the basis of data provided by you and stated in the schedule. Subject to any changes made, those data among other things form the basis for the calculation of the premium. In the occurrence that loss and costs are reimbursed on the basis of incorrect data, the maximum amount reimbursed will be in the proportion of the premium paid (on an annual basis) to the premium that should have been charged if the data given had been correct, except where this latter premium is lower.

7. Requesting resubmission of data

The insurer is entitled to ask you to resubmit the data you have supplied following notification of a claim.

8. Reimbursement in kind

After any occurrence, the insurer has the right to compensate for the loss by reimbursement in kind.

ABN AMRO Supplementary glass cover (where included)

The following articles only apply if the schedule states 'including glass cover'.

ARTICLE 1: DEFINITIONS

- **Special glass:** stained, etched, sandblasted or curved glass, which is installed in windows, doors and dome lights in the dwelling stated in the schedule.
- **Occurrence:** an incident or a series of related incidents which has one cause and which results in damage to or loss of the glass.
- **Glass:** glass panes intended to permit entry of daylight and installed in windows, roof lights, doors and dome lights in the dwelling stated in the schedule. The panes may also be made from transparent plastic.

ARTICLE 2: COVER

The insurer will reimburse loss of or damage to the glass present in the dwelling which is caused by sudden and unexpected breakage.

The insurer will pay the following amounts in the event of breakage:

1. special glass: up to EUR 500,- per occurrence;
2. toughened glass and fully glazed doors: up to EUR 1,000,- per occurrence.

Following breakage of insured glass, the insurer will also reimburse

3. extra costs of replacing sun-reflecting material placed between double glazed panes;
4. installation costs;
5. costs of emergency repairs;
6. decorations, artwork, inscriptions and film applied to the glass up to a maximum of EUR 250,- per occurrence.

ARTICLE 3: INDEXATION

Each year on the due date of the main premium, the insurer may adjust the premium on the basis of the index figure for home house contents published by Statistics Netherlands (CBS).

ARTICLE 4: EXCLUSIONS

In addition to the exclusions set out in Article 9 of these Special Conditions, loss or damage caused by the following is also excluded:

1. Fire
2. Explosion
3. Conversion or relocation

This means loss or damage arising as a result of or during conversion of the dwelling or a part thereof, or as a result of relocation, alteration or processing of the insured glass, for example when fitting new frames and doors.

4. Dwelling unoccupied, occupied by squatters

This relates to loss or damage arising during a period of more than two months that the dwelling (or a part thereof that is deemed to be independent) is unoccupied or occupied by squatters or empty.

Loss of or damage to the following is also excluded:

5. Glass set in lead, where the loss or damage is caused by wear to the lead strips, reinforcements, etc.
6. Glass in windscreens, balcony and site partitions
7. Glass in glasshouses

ARTICLE 5: CHANGES IN RISKS

5.1 Knowledge of risks

The insurer declares that it is familiar with the situation, type of construction, roof covering, design, layout and use of the dwelling and/or outbuildings listed in the schedule at the time the insurance is taken out. The insurer also declares that it is familiar with adjacent houses, buildings, etc., regardless of what these are like now or may be like in the future. Changes to adjacent structures will have no influence on this insurance.

5.2 Notification of changes

Be aware that you must notify the insurer within 30 days of the original date of change of any change of use of the dwelling.

5.3 Consequences for premiums and cover

Provided you notify the insurer of the aforementioned changes within the set periods, the insurer will advise you as soon as possible of whether the assurance is to be continued, whether the conditions and/or premium will change, or whether the insurance will terminate.

If you do not notify the insurer of these changes within the set periods, the entitlement to compensation will lapse after the period stated, unless the insurer would have continued the insurance on the same conditions.

ARTICLE 6: CLAIM SETTLEMENT

After any occurrence, the insurer has the right to compensate for the loss by reimbursement in kind.

ABN AMRO Bank N.V., established in Amsterdam and entered in the Trade Register of the Amsterdam Chamber of Commerce under no. 34334259