

# Conditions legal expenses insurance

## ABN AMRO Schadeverzekering N.V.

This is a translation of the original Dutch text. In the *event* of any disparity between the Dutch original and this translation, the Dutch text will prevail.

These conditions describe your insurance. This insurance offers *legal assistance* in the *event* that an *insured* has a *conflict* or imminent *conflict* with another party.

Do *you* have any questions? Call telephone number 0900 – 0024 (*usual call charges*).

### Important to know in advance

The *legal assistance* for this insurance is provided by ARAG. *We* do not do this ourselves. For this purpose, ARAG abides by these conditions.

## What do these conditions say?

- >> Page 1: What do the words in italics mean?
- >> Page 1: How does an *insured* apply for *legal assistance* or *mediation*?
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### What do the words in italics mean?

In these conditions, the words in italics have a special meaning which is explained in the list of definitions.



### How does an *insured* apply for *legal assistance* or *mediation*?

Does an *insured* need *legal assistance* or *mediation* in the *event* of a *conflict* or imminent *conflict*? Call ARAG via telephone number 033 - 434 24 70. Does an *insured* need advice? This is always possible by calling or sending an e-mail. Even if this is not covered by your insurance. Please note: *you* can only apply for *legal assistance* with permission of the *policyholder*.



### What changes must *you* always report?

*You* must report the following changes to us:

- ▶ if *you* move abroad. Then *you* will no longer be *insured* and the insurance will end;
- ▶ if your family situation as stated on the policy changes. Then *we* will adjust your premium accordingly.

Please note: *you* are required to report these changes within 14 days of their occurrence. If *you* fail to report a change on time, *you* could receive no or a lower payment in the *event* of *damage*.



## What does your legal expenses insurance cover?

Your insurance covers *legal assistance* in the *event* of a *conflict* or imminent *conflict* of an *insured*. The *event* that caused a *conflict* had to be unforeseen before the start of your insurance.

This insurance consists of various parts. The cover depends on the choice that *you* have made and is stated on the policy document.

Each part is covered in a certain area. This area is stated for each part. Does an *insured* have a *conflict*? Then the law of the specific country in that area must apply. Is this *conflict* submitted to the court? Then this court must have jurisdiction in the same country.

Please note: The cover applies, unless there is a situation that your insurance never covers. Therefore, do not just read what your insurance covers, but also read what your insurance never covers.

### What does your insurance cover if you have taken out insurance for the part Consumer and Living?

Does the policy state that *you* have cover for the part Consumer and Living? Then *legal assistance* is covered within the European Union, Norway or Switzerland in the *event* of a *conflict* of an *insured* as a *private person*:

- ▶ with *another party* who causes *damage*, harm or financial disadvantage to an *insured* or threatens to do so;
- ▶ with a company on a purchased product or service and this company fails to adhere to its agreements;
- ▶ with the government on a planning permit or *environmental permit*;
- ▶ with the government on a decision that will directly affect the use of his home in the Netherlands, Belgium, Luxembourg and Germany, such as expropriation;
- ▶ with the government on a decision relating to an *insured* as a person;
- ▶ with the government on the granting and implementation of financing for a study;
- ▶ on the purchase, sale, lease, construction or refurbishment of a house for private use in the Netherlands. This includes the letting of a room in your house for private use in the Netherlands with a term of at least 1 year;
- ▶ that comes under the *statutory rights and duties between neighbours*;
- ▶ in which *another party* holds an *insured* liable. Please note: *ARAG* provides *legal assistance* until legal proceedings are initiated. Does the final judgment of the court state that an *insured* did not act unlawfully? Then *ARAG* afterwards will also reimburse an *insured* the costs of these proceedings;
- ▶ that consists of *criminal proceedings* in which an *insured* is prosecuted for criminally negligent homicide or negligent bodily harm. Please note: for other *criminal proceedings* brought against an *insured*, *ARAG* will afterwards reimburse his costs of *legal assistance*. However, only if this *insured* is acquitted, discharged from prosecution or informed that no further action is taken against him. An *insured* must report this to *ARAG* within a month after the irrevocable decision.

### What does your insurance cover if you have taken out insurance for the part Medical and Family?

Does the policy say that *you* have cover for the part Medical and Family? Then *legal assistance* is covered within the European Union, Norway or Switzerland in the *event* of a *conflict* of an *insured* as a *private person*:

- ▶ regarding errors by *another party* in the medical treatment or the medical care of an *insured*;
- ▶ regarding an inheritance which an *insured* receives;
- ▶ that comes under the *law of persons and family law*.

### What does your insurance cover if you have taken out insurance for the part Mediation in the event of a divorce?

Does the policy say that *you* have cover for the part *Mediation* in the *event* of a divorce? Then your insurance covers the costs of a mediator once per marriage or registered partnership. But only if *you* and your partner both want a divorce. Please note: The cover of this part and the *Mediation* only apply in the Netherlands. And only if *you* have taken out insurance for this part for three years or more.

### What does your insurance cover if you have taken out insurance for the part Traffic?

Does the policy say that *you* have cover for the part Traffic? Then *legal assistance* is covered worldwide in the *event* of a *conflict* of an *insured* as *road user* or owner of a *means of transport*. This cover applies for the following conflicts:

- ▶ an *insured* suffers *damage*, harm or financial disadvantage through a fault of *another party*;
- ▶ the driving licence of an *insured* is demanded by the government or the government levies an attachment on the motor vehicle of an *insured*. Please note: This is not covered in *criminal proceedings*;
- ▶ an *insured* is prosecuted for criminally negligent homicide or negligent bodily harm. Please note: For other *criminal proceedings* against an *insured*, *ARAG* will afterwards reimburse the costs of *legal assistance*. However, only if this *insured* is acquitted, discharged from prosecution or informed that no further action is taken against him. An *insured* must report this to *ARAG* within a month after the irrevocable decision.

>> Words that appear in italics are explained in the list of definitions on page 9.

### **What does your insurance cover if you have taken out insurance for the part Work and Income?**

Does the policy say that *you* have cover for the part Work and Income? Then *legal assistance* is covered within the European Union, Norway or Switzerland in the *event* of a *conflict* of an *insured*:

- ▶ as (former) *employee* with the (former) employer regarding an employment contract or employment;
- ▶ as (former) *employee* and this *conflict* concerns a complaint, *disciplinary proceedings* or *criminal proceedings* against this *insured* regarding the performance of his job;
- ▶ as *person entitled to benefit* with the government regarding his social security benefit;
- ▶ as unremunerated director of an association, cooperative or foundation and this *insured* is held liable for this;
- ▶ as director under the articles of association regarding his employment contract up to a maximum of €15,000 for all costs not covered by *ARAG*;
- ▶ regarding his pension which he accrues or has accrued while employed.

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### **What does your insurance cover if you have taken out insurance for the part Pension and Social Security?**

Does the policy say that *you* have cover for the part Pension and Social Security? Then *legal assistance* is covered within the European Union, Norway or Switzerland in the *event* of a *conflict* of an *insured*:

- ▶ as *person entitled to benefit* with the government regarding his social security benefit;
- ▶ as unremunerated director of an association, cooperative or foundation and this *insured* is held liable for this;
- ▶ regarding his pension which he accrues or has accrued while employed.

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### **What does your insurance cover if you have taken out insurance for the part Fiscal and Assets?**

Does the policy say that *you* have cover for the part Fiscal and Assets? Then your insurance covers *legal assistance* in the *event* of a *conflict* of an *insured* as a *private person*:

- ▶ within the Netherlands with an *authorized assets manager* regarding *asset management* or a contract to this end;
- ▶ within the Netherlands for an appeal after an objection of an *insured* to a *tax* assessment or *WOZ* assessment;
- ▶ within the European Union, Norway or Switzerland regarding the purchase, rent, (re)furbishing, expropriation or *statutory rights and duties between neighbours* of a home abroad for personal use.



## What does your legal expenses insurance NEVER cover?

### Your insurance NEVER covers *legal assistance* in the *event of a conflict or mediation*:

- ▶ for which *another party* was engaged for *legal assistance* without the permission of ARAG;
- ▶ due to an *event* that was foreseeable before the start of your insurance. Please note: Does an *insured* show at the request of ARAG that the *event* was unforeseeable? Then this does not apply;
- ▶ arisen as a result of or caused by an *event* before the start or after termination of your insurance. In case of a series of events, the first *event* must fall within the duration of the insurance;
- ▶ reported later than 6 months after termination of your insurance;
- ▶ which an *insured* reported so late that the *legal assistance* became much more expensive or difficult for ARAG. However, only if ARAG proves this;
- ▶ of *insured* among themselves. Please note: This does not apply for *legal assistance* to the *policyholder*;
- ▶ of an *insured* as lessor;
- ▶ in which an *insured* is involved because he is held liable as remunerated director;
- ▶ if national or international laws or rules prohibit this;
- ▶ whereby the interest of an *insured* does not exceed €150 for the part Consumer and Living. Please note: This does not apply in case of harm or impairment of health;
- ▶ in which an *insured* can obtain *legal assistance* from his *liability* insurer;
- ▶ to which an *insured* was no party when it arose;
- ▶ in which an *insured* stood surety or vouched for *another party* when it arose;
- ▶ in which the need for *legal assistance* is the intended or predictable consequence of the behaviour of an *insured*;
- ▶ in which an *insured* is criminally prosecuted. Please note: This does not apply in the *event of a conflict* in which this *insured* is prosecuted for criminally negligent homicide or negligent bodily harm;
- ▶ in connection with a general law or rule of the government;
- ▶ in connection with a debt an *insured* is unable to pay;
- ▶ in connection with a moratorium or the bankruptcy of an *insured*;
- ▶ in connection with copyright law, patent law or another industrial or intellectual property;
- ▶ in connection with a *building* other than the one in which an *insured* is living, has lived or has bought in order to live in;
- ▶ in connection with the obtaining of a *judicial remedy* without an opposing party;
- ▶ in connection with the purchase of a used motor vehicle without a BOVAG guarantee or *dealer guarantee*;
- ▶ in connection with an inheritance of someone who passed away before the start of your insurance;
- ▶ in connection with a loan from an *insured* to *another party* or in connection with a game of chance;
- ▶ in connection with *tax, investing, asset management* or a contract in this respect. Please note: Does the policy say that *you* have cover for the part Fiscal and Assets? Then this exclusion does not apply to the cover stated in this part;
- ▶ in connection with a divorce, legal separation or termination of a cohabitation. And the consequences thereof. Please note: Does the policy say that *you* have cover for the part *Mediation* in the *event of a divorce*? Then this exclusion does not apply to the cover stated in this part;
- ▶ regarding an inheritance of an *insured*, a *conflict* which comes under the *law of persons and family law* or a *conflict* in connection with errors in the medical treatment or medical care. Please note: Does the policy say that *you* have cover for the part Medical and Family? Then this exclusion does not apply to the cover stated in this part;
- ▶ of an *insured* as *road user* or owner of a *means of transport*. Please note: Does the policy say that *you* have cover for the part Traffic? Then this exclusion does not apply to the cover stated in this part;
- ▶ arisen due to a speed race or contest of skill in which an *insured* takes part;
- ▶ arisen because an *insured* drives a *means of transport* and this is not allowed according to the law;
- ▶ arisen while an *insured* uses the *means of transport* for business purposes;
- ▶ arisen due to an earthquake, volcanic eruption, flooding, *acts of war* or *nuclear reaction*;
- ▶ due to *terrorism*. Instead, the Claim Settlement Protocol of the Dutch *terrorism* risk reinsurance company “Nederlandse Herverzekeringsmaatschappij voor Terrorismeschaden N.V.” (NHT) applies. Cover for losses from *terrorism* is limited and the claim settlement differs. The cover and claim settlement are described in the clauses sheet on *terrorism* cover by the NHT. This information can be found at [www.terrorismeverzekerd.nl](http://www.terrorismeverzekerd.nl). Alternatively, we can send *you* a copy of this information on request;
- ▶ on the provision of *legal assistance*, the cover or premium contribution of this insurance. Please note: Does an *insured* take this to court and is the *insured* proven right? Then ARAG will afterwards reimburse his costs;
- ▶ on a residence permit. Please note: This does not apply in the *event* that an *insured* has a *conflict* on the withdrawal of a final residence permit.
- ▶ which is submitted to an international or supranational court or tribunal;
- ▶ between an *insured* and an external *legal assistance* provider on a *conflict* that is not covered.

>> Words that appear in italics are explained in the list of definitions on page 9.

## What happens if an *insured* applies for *legal assistance or mediation*?

1

### What does *ARAG* do if an *insured* applies for *legal assistance or mediation*?

Does an *insured* need *legal assistance or mediation* in the *event* of a *conflict*? Then, with the permission of the *policyholder*, it will always first inform *ARAG* thereof. *ARAG* will then establish what happened. An *insured* gives *ARAG* the information it needs. Sometimes *ARAG* may ask an *insured* for a report by an expert to determine whether there is a question of a *conflict*. Does the report show this? Then *ARAG* reimburses the costs of the report.

Please note: Are there more interested parties in a *conflict*? Then *ARAG* will only compensate the part of an *insured* in the total costs. Whether the other interested parties participate in the legal proceedings is not relevant here.

2

### How does *ARAG* determine whether *legal assistance or mediation* for a *conflict* is covered?

In order to determine whether *legal assistance or mediation* is covered for a *conflict* *ARAG* uses these conditions, your policy and the information it received. Has the required information been received? Then *ARAG* will contact *you* within 2 business days.

Please note: Does an *insured* behave in a threatening or insulting manner in respect of the other party, *ARAG* or us? Or does an *insured* not cooperate in the assessment or handling of a *conflict*? Then *ARAG* may refuse or cancel the *legal assistance or mediation* in the *event* of a *conflict*.

3

### How does an *insured* obtain *legal assistance* in the *event* of a covered *conflict* or how do *you* obtain *mediation*?

*ARAG*'s lawyers will arrange for your *legal assistance*. There are two situations in which, after permission of *ARAG*, an *insured* may choose a lawyer or other legal specialist. *ARAG* will then engage this lawyer or legal specialist. This is allowed in legal or administrative proceedings. This is also allowed if the other party is entitled to *legal assistance* of *ARAG*. Per *conflict*, *ARAG* engages a lawyer or other legal specialist no more than once. The *conflict* is handled under his responsibility. After that, an *insured* will no longer receive any *legal assistance* from *ARAG* for this *conflict*. In this context, an *insured* will keep *ARAG* informed of the progress. He will do so by authorizing the lawyer or other legal specialist to inform *ARAG* about the progress. *ARAG* will engage the mediator for *mediation*.

Does *ARAG* believe that a report of an expert is required when handling a *conflict*? Then *ARAG* will arrange and pay for this itself. Do *you* not agree with this report? Then *you* can also have a report drawn up yourself. Does *ARAG* use your report? Then *ARAG* will compensate the costs hereof.

4

### What costs does *ARAG* reimburse if your *conflict* is covered?

In the *event* of a covered *conflict* *ARAG* reimburses the following costs:

- ▶ all costs of the legal specialists of *ARAG* itself;
- ▶ normal and reasonable costs of a lawyer or other legal specialist. Please note: this does not include additional compensation in the *event* of success.

In addition to the above, *ARAG* also reimburses other costs. But only if *you* consult with *ARAG* before these costs are incurred. And if *ARAG* agrees. These other costs are exclusively the following costs of an *insured*:

- ▶ necessary travel and accommodation expenses because an *insured* has to appear before a foreign court;
- ▶ the legal costs of the other party which an *insured* is ordered to pay by the court;
- ▶ *ARAG* does not reimburse any extrajudicial costs of the other party;
- ▶ *ARAG* does not reimburse any expenses that *you* could recover from a different party, such as the government or another insurer;
- ▶ *court fee* and costs of witnesses or experts summoned on behalf of an *insured*;
- ▶ costs to ensure enforcement of a court decision. This applies up to a maximum of five years after a final judgment;
- ▶ costs of a *deposit* up to a maximum of € 52,500. *ARAG* will conclude separate agreements with *you* for this.

Please note: If the policy states a maximum *insured* sum for *legal assistance or Mediation* in the *event* of divorce, then *ARAG* will reimburse no more than the maximum *insured* sum. There may be multiple, connected events from which multiple conflicts may arise. These connected events and connected conflicts are considered one *event* which is subject to one joint limit. If the costs of an *insured*'s *legal assistance* exceed the *damage* or financial disadvantage suffered by the *insured*, then *ARAG* is allowed to compensate that *damage* and the *insured* will no longer receive *legal assistance* for that *damage*.

5

#### **What costs do we reimburse if your *conflict* is covered?**

Does an *insured* suffer *damage*, harm or financial disadvantage due to an unlawful act of *another party*? Then *we* reimburse this up to a maximum of € 2,000 in the *event* of a covered *conflict*. However, only if this cannot be recovered from this other party for reasons of inability. And the *insured* cannot get it reimbursed in another way.

6

#### **What happens if an *insured* does not agree with the handling of his *conflict*?**

*ARAG*, the lawyer or another legal specialist will discuss the approach and the desired result with the *insured*. In that context, the following applies:

- ▶ Does the *insured* not agree with the legal steps *ARAG* wishes to take? Then *ARAG* will engage an independent legal expert to assess this based on the information provided. And *ARAG* will pay the costs thereof. In this context, the following outcomes are possible:
  - the *insured* is found to be in the right. In this *event* *ARAG* will further handle this in accordance with the advice of the independent expert. Does *ARAG* engage a lawyer for this? Then the *insured* may choose this lawyer. Please note: This may not be the independent expert or his/her colleague;
  - the *insured* is found to be in the wrong. In that case, the approach remains as proposed. Does the *insured* not agree with that? Then he can continue at his own expense. Does he achieve the desired result? Then *ARAG* reimburses his costs up to the maximum *insured* sum.
- ▶ Does the *insured* not agree with the legal steps the lawyer or another legal specialist wishes to take? Then he can continue at his own expense. Does he subsequently achieve the desired result? Then *ARAG* reimburses his costs up to the maximum *insured* sum.



## What other agreements are there?

### When does your insurance start?

The insurance starts on the starting date. The starting date is on the policy.

### When does your insurance change?

This insurance will be changed on the date of change. The date of change is stated on the changed policy. The policy that we have issued previously expires as of the change date.

### In which situations may we change your insurance?

We may always change the conditions or premium of your insurance on the revision date. We can also change your insurance at other moments:

- ▶ Has the *policyholder* reported a change in the risk? Or are the details on the policy incorrect? Then we may change the premium or conditions.
- ▶ Do we want to change the insurance for a specific group of insurances or policyholders at the same time? Then we may always change the premium, conditions or discounts on a date that we choose.

Do you not agree to a change? Then you may terminate the insurance. The insurance will then end on the date of change. What if you do not terminate the insurance? Then you accept the change.

### When may you terminate your insurance?

You may terminate your insurance at any time, but not with retroactive effect.

### When may we terminate your insurance?

We may terminate or decide not to renew your insurance on the revision date. The revision date is on the policy. We must give notice of the termination of the insurance 60 days before the revision date.

The insurance will end automatically in any of the following three cases:

- ▶ if you are no longer residing in the Netherlands;
- ▶ if you die. In that case, your partner may inform us whether they wish to continue with this insurance;
- ▶ if you are declared bankrupt.

We may also terminate your insurance in the following situations:

- ▶ within 30 days after *legal assistance* or *mediation* in the event of a divorce is reported, rejected or handled;
- ▶ if an insured person provides incorrect information, or commits fraud or deception;
- ▶ in the event of changes which you must report;
- ▶ if an *insured* behaves in a threatening or insulting manner in respect of the other party, ARAG or us;
- ▶ if the ABN AMRO bank account that is linked to this insurance is closed;
- ▶ if you do not pay the premium despite a warning;
- ▶ if you submit an above-average number of claims.

### When and how do you pay the premium?

You pay the premium around the 1st of every month. This date is called the premium due date.

The premium, costs and insurance tax are automatically debited from your account. If this fails or we do not receive any premium? Then we will send you a warning. And if you still do not pay afterwards? Then cover automatically lapses 15 days after we have sent you a warning, and the insurance ends.

### Transfer or time-barring

In the event of damage or a conflict, you cannot transfer any objects to us.

Claims will be time-barred 3 years after a damage has been paid out or legal assistance has been given. Or 3 years after a conflict has arisen and you did not report it to us.

## Complaints

If *you* are not satisfied with this insurance or our service, *you* can file a complaint with us. For more information on how to report a complaint to us, please go to [abnamro.nl/klacht](http://abnamro.nl/klacht). If *you* are not satisfied with the outcome, *you* can submit this to the independent Klachteninstituut Financiële Dienstverlening (KiFiD) [Financial Services Complaints Tribunal], P.O. Box 93257, 2509 AG The Hague or via [kifid.nl](http://kifid.nl). *You* can also submit the complaint to a court in the Netherlands.

## Protection of privacy and electronic recording

*We* are bound by the “gedragscode Verwerking Persoonsgegevens Financiële Instellingen” [Code of Conduct for the Processing of Personal Details by Financial Institutions]. This code of conduct can be found on [verzekeraars.nl](http://verzekeraars.nl) if *you* search for ‘gedragscode’.

Do *we* communicate with other electronically? For example, via internet, e-mail or telephone. Then *we* can record this communication electronically. As proof or to improve the service.

## How do *we* protect *you* and ourselves against intentionally incorrect information, deception or misleading information?

*We* presume that *we* will be informed correctly and completely. If there is a suspicion of intentionally incorrect information, deception or misleading information *we* can carry out an investigation. *We* do that in accordance with guidelines of the *Verbond van Verzekeraars*. Because *we* work together with *Nationale Nederlanden*, *we* also follow their guidelines. *You* can find more information about this on [abnamro.nl/kkv](http://abnamro.nl/kkv).

After carrying out an investigation *we* will make a decision. For example, to immediately terminate the insurance or not to make a payout. *We* may also terminate other insurances *you* have taken out with us. In addition *we* can decide to demand repayment of payouts and seek recovery of the investigation costs. *We* can also report the matter to the police. All these measures are to ensure that *you* do not pay unnecessary premium because others do not handle their insurance properly.

To allow us to conduct a responsible acceptance, risk and fraud policy, *we* may examine and record details about *you* and your insurance policies in the central information system (CIS) of the insurance companies operating in the Netherlands (Stichting CIS). The objective of the personal data processing at Stichting CIS is to manage risks and combat fraud for insurers and authorised agents. *You* can find the privacy statement of Stichting CIS on their website. Contact details Stichting CIS: telephone number: +31 (0)70 333 85 11, website: [www.stichtingcis.nl](http://www.stichtingcis.nl), postal address: Stichting CIS, Postbus 91627, 2509 EE Den Haag

## Sanctions regulations

Sometimes, national and international (sanctions) rules may forbid us to conclude an insurance agreement with *you*. The insurance does not come into being if *you* or another interested party is on a national or international sanctions list. As *we* check this retrospectively, a ‘condition subsequent’ applies. The condition subsequent is: “The agreement will only be concluded if it does not appear from testing that it is prohibited, on the basis of sanctions rules, to provide financial services for or on behalf of: *policyholder*, *insured parties*, *co-insured parties* and other (legal) persons who could benefit from the existence of the agreement; representatives and authorised representatives of the *policyholder’s company*; ultimately beneficial owners of the *policyholder’s company*”.

## Dutch law

This insurance is governed by Dutch law. Does a dispute result in a dispute before a court? Then, the dispute is submitted to a court in the Netherlands.



# List of definitions



Definition	Explanation
Acts of war	is organised violence as described in the Dutch Financial Services Supervision Act. <i>We</i> adhere to this description. To summarise, there are <i>acts of war</i> in the <i>event</i> of organised violence: <ul style="list-style-type: none"> <li>▶ of a country, state or militant organisation which engages in war with military weapons;</li> <li>▶ of an armed peace-keeping mission of the United Nations;</li> <li>▶ of a population group or a large group of citizens who are engaged in a civil war;</li> <li>▶ of a group or movement which rebels or riots against the government;</li> <li>▶ of group members which mutiny against a ruling authority;</li> <li>▶ of activists resulting in domestic unrest at various locations.</li> </ul>
Another party	is a party other than an <i>insured</i> .
ARAG	is ARAG SE with its registered office in Düsseldorf (Germany) and with its registered office in the Netherlands at Kastanjelaan 2, 3833 AN Leusden.
Asset management	is the purchasing, managing or selling of: <ul style="list-style-type: none"> <li>▶ shares and products derived therefrom;</li> <li>▶ options, bonds or savings deposits;</li> <li>▶ depositary receipts or covered bonds.</li> </ul>
Authorized assets manager	is an assets manager with a valid licence for <i>asset management</i> in the Netherlands by De Nederlandsche Bank or the Netherlands Authority for the Financial Markets at the time that the <i>event</i> caused the <i>conflict</i> .
Building	is a structure that is built and is not movable, like a house, basement (storeroom), shed or garage.
Conflict	is a legal dispute between an <i>insured</i> and <i>another party</i> . Or a legal dispute between an <i>insured</i> and <i>another party</i> that threatens to arise.
Court fee	is the costs of the initiation of proceedings before the court.
Criminal proceedings	are proceedings regarding something that is prohibited by criminal law.
Damage	is material <i>damage</i> to or loss of a <i>thing</i> .
Dealer guarantee	is a guarantee from a dealer recognised by a car manufacturer.
Disciplinary proceedings	are proceedings that are governed by the part of law that governs specific professional groups such as lawyers or doctors.
Domestic staff	is a person who is employed by <i>you</i> and carries out domestic work for <i>you</i> , maintains your garden or takes care of <i>you</i> personally.
Employee	is a person who earns or earned an income, employed or as a public servant.
Environmental permit	is a permit Environmental Management Act. This law deals with the protection of the environment and the prevention of environmental nuisance.
Event	is an incident. <i>We</i> deem several incidents which have the same cause as one <i>event</i> .
Insured	is: <ul style="list-style-type: none"> <li>▶ a person named on the policy as <i>insured</i>;</li> <li>▶ parents, brothers, sisters or cousins of an <i>insured</i> that live in with an <i>insured</i>;</li> <li>▶ <i>domestic staff</i> or an au pair of an <i>insured</i>;</li> <li>▶ a surviving dependent of an <i>insured</i>. However, only for <i>legal assistance</i> in the <i>event</i> of compensation of <i>damage</i> in connection with the death of an <i>insured</i>;</li> <li>▶ a travel companion of an <i>insured</i> in the <i>event</i> of a <i>conflict</i> about a trip that was booked by an <i>insured</i> or about the travel insurance of that <i>insured</i>;</li> <li>▶ a passenger or authorised driver of a <i>means of transport</i> of an <i>insured</i>. However, only for the part Traffic.</li> </ul>
Investing	is <i>investing</i> of money in shares, bonds or other valuable documents.
Judicial remedy	is a provisional decision of a judge without an opposing party. For example, adoption, name change or appointment of a guardian.
Law of persons and family law	is the part of the law that governs how matters concerning an <i>insured</i> as a person or his family have been provided for.
Legal assistance	is legal advice.
Liability	is the legal obligation to compensate the <i>damage</i> of <i>another party</i> .
Means of transport	is a vehicle, vessel or aircraft.

Mediation	is the solving of a <i>conflict</i> with the help of a mediator. This mediator guides the negotiations between the parties involved without judicial intervention.
Nationale Nederlanden	is NN Group N.V. of which <i>we</i> are part.
Nuclear reaction	is a <i>nuclear reaction</i> whereby energy is released such as nuclear fusion, nuclear fusion or radioactivity.
Person entitled to benefit	is a person entitled to social security benefit.
Policyholder	is the person who took out the insurance and who must ensure that the premium is paid.
Private person	is a <i>private person</i> . In our definition, <i>private person</i> does not include an <i>insured</i> : <ul style="list-style-type: none"> <li>▶ as <i>employee, person entitled to benefit</i> or unremunerated director;</li> <li>▶ acting in a professional commercial capacity or in the earning of an income outside of paid employment.</li> </ul>
Road user	is a person who takes part in traffic, with or without <i>means of transport</i> , on public roads, tracks, water or in the air.
Security Deposit	is the amount that must be provided to a foreign government as a deposit.
Statutory rights and duties between neighbours	is the part of the law regarding the rights and duties between neighbours.
Tax	is a compulsory contribution to the costs of the government. Such as income <i>tax</i> , payroll <i>tax</i> , import duties, excise duties or dues.
Terrorism	is violent behaviour in the form of an attack or malicious contamination. And is intended to realise political, religious or ideological goals. A document has been prepared on the reinsurance of <i>terrorism</i> . Said document sets out what is <i>insured</i> . The document is called 'protocol afwikkeling claims' [Claims Handling Protocol]. The document can be found on <a href="http://nht.vereende.nl/downloads">nht.vereende.nl/downloads</a> .
Thing	is a tangible object as described in the Dutch Civil Code.
Usual call charges	are your <i>usual call charges</i> without surcharge. These charges are determined by your telephone provider.
Verbond van Verzekeraars	[Dutch Association of Insurers] is an association representing the interests of insurers. See also <a href="http://verzekeraars.nl">verzekeraars.nl</a> .
We	is ABN AMRO Schadeverzekering N.V.
You	is the <i>policyholder</i> .



