Conditions annual travel insurance

ABN AMRO Schadeverzekering N.V.

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

These conditions describe your insurance. This insurance covers the financial consequences of setbacks during a trip and/or in the event of cancellation of a trip. In addition, you may take out supplementary insurance to cover the following parts of the cover:

- medical expenses;
- extended travel time;
- business trips;
- breakdown assistance in Europe;
- cancellation charges.

Do you have any questions? You can find more information at abnamro.nl/mijn-verzekeringen. Or call telephone number 0900 – 0024 (usual call charges).

What do these conditions say?

- Page 1: What do the words in italics mean?
- Page 1: When should you call the ABN AMRO Emergency Service and how do you report damage?
- Page 2: What changes must you always report?
- Pages 2-3: What does your annual travel insurance cover?
- Pages 3-4: What does your annual travel insurance never cover?
- Pages 5-8: What happens if you report damage to us and what do we pay out?
- Pages 9-10: What other agreements are there?
- Pages 11-13: Definitions with explanation of the words printed in italics.
- Attachment: Clauses Sheet Terrorism Cover

What do the words in italics mean?

The words italicised in these conditions have special meaning. This meaning is explained in the list of definitions.

When should you call the ABN AMRO Emergency Service and how do you report damage?

In case of a serious illness, death, missing person, accident, unforeseen expenses, breakdown on the road, surgery or hospitalisation, you must contact the ABN AMRO Emergency Service within 24 hours. You must also report this to your health insurer. The ABN AMRO Emergency Service can be reached at any time of the day or night on telephone number +31 26 400 23 45.

Does damage occur or something happens to an insured during a trip? Please report this as soon as possible. This can be done in three ways:

- online, via abnamro.nl/schade. You can change the language to English in the top right corner;
- by telephone, on +31-(0)38-4967123 (usual call charges);
- using a claim form. The claim form can quickly be found at abnamro.nl. You can change the language to English in the top right corner. After that, search there for ‘reporting damage’.
What changes must you always inform us about?

You must always tell us:
- if you move house to live abroad;
- if your family situation (as described in your policy) changes. We will then adjust your premium accordingly.

Please note: you must tell us of these changes within 14 days of their occurrence. If you do not report such a change within 14 days, then your damage claim may be refused, or honoured only in part.

What does your annual travel insurance cover?

Your insurance covers the consequences of setbacks during a trip and/or in case of cancellation of a private trip. The cause must be sudden and unforeseen.

Your insurance consists of various parts and applies in Europe or worldwide. The cover depends on the choice that you have made and is stated in your policy.

Please note: there are also situations that your insurance never covers. So be sure to read not just about what your insurance will cover, but also what it will never cover.

What does your insurance cover during a private trip of an insured?

Your insurance covers the following during a private trip of an insured:
- help assistance in case of an accident, illness, hospitalisation or death of an insured;
- help assistance in case of a premature return journey of an insured to the Netherlands;
- damage to the luggage of an insured;
- a payment if an insured becomes permanently disabled or dies due to an accident.
- unforeseen expenses of an insured. Please note: This is only covered if we give prior permission to incur costs in connection with:
  - an illness or an accident of an insured;
  - death abroad or an insured becoming a missing person;
  - damage to a holiday home and if an insured is responsible for this;
  - irreparable damage to a tent which an insured uses during a trip;
  - loss or theft of travel documents, strike, border closure or natural disaster;
  - over 8 hours of delay in the arrival of the luggage at the travel destination on the outward journey;
  - a premature return journey of an insured in connection with a life-threatening illness or a serious accident of an insured;
  - a premature return journey of an insured in connection with a life-threatening illness, serious accident or death of a family member of an insured, a household member of an insured or a travelling companion;
  - a premature return journey of an insured in connection with serious damage to a home or company of an insured or travelling companion. Which requires immediate personal presence.

What does your insurance cover if you have also taken out insurance for medical expenses?

If the policy states that you have cover for medical expenses, then your insurance also covers medical expenses incurred abroad due to illness or an accident of an insured during a private trip abroad. It also covers the aftercare costs incurred by an insured in the Netherlands.

Please note: aftercare costs for dental treatment in the Netherlands are covered only following an accident abroad.

What does your insurance cover if you have also taken out insurance for winter sports?

If the policy states that you have cover for winter sports, then the cover of your insurance also applies while an insured engages in winter sports. We also cover the rental costs of winter sports equipment after theft or damaging of the winter sports equipment of an insured.

What does your insurance cover during a trip if you have also taken out insurance for business trips?

If the policy states that you have cover for business trips, then the cover of your insurance also applies while an insured is on a business trip.
What does your insurance cover if you have also taken out insurance for breakdown assistance in Europe?

If the policy states that you have cover for breakdown assistance in Europe, then your insurance also covers breakdown assistance in Europe. Please note: this is only covered if we give prior permission to incur costs in connection with:

- breakdown assistance in case of a breakdown of the means of transport of an insured;
- emergency repairs in case of a breakdown of the means of transport of an insured;
- the incapacitation of the means of transport of an insured due to breakdown or an accident;
- the incapacitation of an insured as the only driver of the means of transport.

What does your insurance cover if you have also taken out insurance for cancellation?

If the policy states that you have cover for cancellation, then your insurance also covers the cancellation charges of an insured worldwide prior to or during a private trip due to:

- a serious illness, serious injury after an accident or death of an insured, or their partner, family member or person in their household;
- a serious illness, serious injury after an accident or death of a person abroad who an insured would stay with. And this is consequently no longer possible;
- a serious illness, serious injury after an accident or death of a manager of the affairs;
- a complication of pregnancy or existing illness of an insured, his/her partner or child;
- pregnancy of an insured after the trip has been booked;
- a necessary operation of an insured, his/her partner or child;
- the provision of informal care for a family member of an insured or a household member of an insured;
- the fact that an insured is unexpectedly given custody of an acknowledged adopted child as a consequence of which the trip cannot take place;
- cancellation of the trip intended for the adoption of an acknowledged adopted child;
- the fact that an insured cannot have a mandatory vaccination for a trip on a medical recommendation;
- serious damage to a home or company of an insured or a company where the insured is employed, which requires immediate personal presence;
- damage to the holiday home of an insured. And staying there or somewhere else is not possible;
- unemployment of an insured due to forced redundancy;
- the unemployed insured accepting an employment contract of at least 20 hours per week. Which requires personal presence;
- breakdown of the means of transport within 30 days before the start of the trip. And repairs or a replacement means of transport can no longer be arranged in time;
- unexpected allocation of a rented house or unexpected completion of an owner-occupied house during the trip or within 30 days prior to this. And the insured cannot postpone the date set for this purpose;
- failing to obtain the required visa without fault on the part of the insured;
- a secondary school examination which an insured can only take during the trip;
- a divorce, dissolution of a notarial cohabitation contract or termination of an insured's long-term household;
- delay in departure or arrival of more than 8 hours of an aircraft, bus, train or boat. But only if the trip takes longer than 3 days;
- an event that happens to a travelling companion. But only if this event is also covered under these conditions.

What does your annual travel and cancellation insurance never cover?

Your insurance NEVER covers damage, payouts for an accident, costs or breakdown:

- caused or arisen before the start or after the end of your insurance;
- caused or arisen after the maximum insured travel time stated in your policy. Please note: if a trip takes longer due to a covered event, then the cover is valid until the first possible return journey of an insured to his/her place of residence in the Netherlands;
- in connection with a trip to an area that the Ministry of Foreign Affairs has classified as orange or red. See also nederlandwereldwijd.nl.

Please note: this does not apply if an insured demonstrates that he/she was already in the area. In that case, the insured has to leave this area as soon as possible;
- if national or international laws or rules prohibit this;
- covered under a part of the cover not included in the policy;
- by intent, recklessness, serious fault, serious negligence or an illegal activity in which you have engaged;
- due to carrying out physical, professional or commercial work;
- due to an insured being under the influence of a narcotic substance;
- due to an insured intentionally participating in a brawl;
- due to acts of war or a nuclear reaction;
- in connection with fraud by you or an insured.
Your insurance NEVER covers damage to luggage:
- that was caused by or arose because an insured was not careful enough. And did not do his/her utmost to prevent or limit the damage;
- during a trip with an aircraft, bus, train or boat for valuable luggage an insured did not bring as hand luggage;
- that are covered or compensated based on a law, provision or another insurance. Or that would be covered or compensated on that basis if this insurance did not exist;
- due to theft from a motor vehicle without visible damage caused by forcible entry;
- due to theft from a motor vehicle if it could be seen from the outside that it contained luggage;
- due to an inherent defect or if it stops functioning by itself;
- due to attachment or expropriation by the government;
- due to a plant, mould, bacteria or vermin, or that only consists of disfigurement.

Your insurance NEVER covers a payout for an accident:
- due to an accident of an insured in connection with the practice of a dangerous sport;
- caused or worsened by an existing illness or disorder of an insured;
- due to insanity, suicide or a suicide attempt of an insured;
- due to a voyage by air whereby an insured is the pilot.

Your insurance NEVER covers unforeseen expenses:
- due to an accident of an insured in connection with the practice of a dangerous sport;
- due to breakdown of a means of transport because it is not properly maintained or too heavily loaded;
- due to damage to a tent that has an inherent defect;
- due to an accident that is not covered;
- that are not reasonable or necessary.

Your insurance NEVER covers medical expenses:
- due to an accident of an insured in connection with the practice of a dangerous sport;
- that are not medically necessary or which can be delayed until the return to the Netherlands;
- of an insured who does not have a Dutch health insurance;
- that are covered or compensated based on a law, provision or another insurance. Or that would be covered or compensated on that basis if this insurance did not exist;
- that could be expected or were planned before the start of a trip;
- of dentures, an implant or incurred in a rest home or convalescence home;
- due to an accident that is not covered.

Your insurance NEVER covers breakdown assistance:
- if the driver of the means of transport of an insured is not allowed to drive or sail according to the laws or regulations of the government;
- if the means of transport of an insured is not properly maintained or too heavily loaded;
- if a motor vehicle of an insured has no valid periodic vehicle inspection certificate when it should have one according to the law;
- during participation in a speed race or off-road driving.

Your insurance NEVER covers cancellation charges:
- due to an accident of an insured in connection with the practice of a dangerous sport;
- if the start date of this insurance is more than 7 days after the date on which the trip was booked or if the departure date for the trip is less than 1 month after the effective date of the insurance;
- due to an event that was foreseeable when taking out your insurance or when booking a trip;
- due to breakdown of a means of transport due to an inherent defect;
- that are covered or compensated based on a law, provision or another insurance. Or that would be covered or compensated on that basis if this insurance did not exist.

Words that appear in italics are explained in the list of definitions on page 11.
What happens if you report damage to us and what do we pay out?

What do we do if you report damage to us?
If you report damage to us, we will determine what has happened and whether the damage is covered. And the amount of your damage. You must provide us the information we need and you must demonstrate your damage. If luggage is missing or a crime was committed, then you must send us proof that the matter was reported to the police, hotel management or the transport company. If you or another insured do not cooperate in the assessment of the damage or fail to observe another obligation under the conditions, then we may refuse to pay out. We sometimes ask an expert to determine what has happened or to assist us to determine the amount of the damage. You may also engage an expert yourself. If you appoint an expert yourself, we will reimburse their costs as long as these are reasonable. If you would like to know which costs we consider reasonable, please contact us in advance. If you and we each appoint an expert, then both of these experts will first jointly appoint an independent expert. The two experts will first try to reach an agreement. If they are unable to agree, then the independent expert will decide the matter.

When does an accident have to be reported?
If an insured has had an accident and may become permanently disabled as a result, then you must report this to us as soon as possible, but no later than 6 months after the accident. If an insured dies due to an accident, then the legal heirs must report this to us no later than 48 hours before the funeral.

How do we determine whether there is cover?
In order to determine whether there is cover we use these conditions, your policy and the information we received about the damage.

What if the damage is related to terrorism?
We are not always able to take upon ourselves the responsibility for damage caused by terrorism. In that case we compensate only the damage that is insured by the Netherlands Terrorism Risk Reinsurance Company (Herverzekeringsmaatschappij voor Terrorismeschade, NHT).

In any given calendar year, a maximum of €1 billion is made available for the compensation of damage in the Netherlands caused by terrorism. This compensation is made available to all insurers in the Netherlands who participate in the NHT, but only for incidents for which their policies provide damage compensation. If the damage caused by terrorism in a given year is greater than €1 billion, then the NHT sets a payout ratio: the NHT determines the percentage of compensation payable to those insurers who participate in the NHT. You then receive the same percentage of your damage claim, less any individual deductible. If the total amount of damage is less than €1 billion, or if the NHT does not pay us for some other reason, then we pay you in accordance with these policy conditions.

If you would like to know more about this topic, read the attached clause on Terrorism Cover that forms part of these policy conditions. Or consult the NHT website, www.terrorismeverzekerd.nl, where you will find contact details, news and backgrounds. The website also explains (under ‘Protocol afwikkeling claims’) how the NHT handles damage claims.

If you report the damage 2 years or more after the NHT has decided whether there is a loss from terrorism, you forfeit all rights to compensation for damage.

How do we determine the extent of cover for damage to luggage?
The extent of the damage is the new-for-old value immediately prior to the damage less the market value immediately after the damage. Please note: if the luggage is more than 6 months old, then we will take the current market value instead of the new-for-old value as a starting point.
How do we calculate the amount that you will be paid?
We take the amount of the damage as the basis for the payout. Please note: we will not do so if the repair costs are lower than the amount of the damage. In that case, we compensate the repair costs. If an excess applies, then we deduct that from the payout.

Maximum insured amounts apply for certain events and/or baggage items. These can be found in these conditions. In case of a maximum insured amount, we will first apply this maximum and then the excess. We pay out the remainder. We can also compensate for the damage in kind.

For the items mentioned below, in case of damage to luggage, the following maximum insured sums per insured per trip apply, unless indicated otherwise.

<table>
<thead>
<tr>
<th>Insured amount</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>€ 3,500</td>
<td>Total of all luggage together</td>
</tr>
<tr>
<td>€ 2,500</td>
<td>Photo, film, video or sound equipment</td>
</tr>
<tr>
<td>€ 2,500</td>
<td>Computer equipment</td>
</tr>
<tr>
<td>€ 1,250</td>
<td>Bicycles, prams or wheelchairs</td>
</tr>
<tr>
<td>€ 750</td>
<td>Personal jewellery or watches</td>
</tr>
<tr>
<td>€ 500</td>
<td>Glasses, sunglasses or contact lenses</td>
</tr>
<tr>
<td>€ 500</td>
<td>Mobile phones (including accessories), smartwatches or tablets</td>
</tr>
<tr>
<td>€ 250 per trip</td>
<td>Cash or cheques of all insured persons together</td>
</tr>
<tr>
<td>€ 350 per trip</td>
<td>Property bought or received during the trip (of all insured persons together)</td>
</tr>
</tbody>
</table>

Please note: we may also claim the damaged luggage, have it repaired or replace it with a similar item. If we claim the damaged luggage, then we will become the owner of this luggage after compensation. If lost or stolen luggage is recovered within 6 weeks, then you must take it back. If you have already received a payout from us for this, then you must repay this.

How do we determine the payout in the event of covered permanent disability or death due to an accident?
For the payout in case of permanent disability we take the maximum insured sum as a starting point. The maximum insured sum is included in the overview below. We multiply this amount by the degree of disability of an insured. We determine this percentage according to the AMA rules. In this context, we do not take into account an occupation or hobby. Permanent disability must be established by an independent doctor within 2 years after the accident.

If an insured dies before the degree of disability has been established and this is not caused by the covered accident, then we pay out an amount that is compatible with the reasonably expected permanent disability immediately prior to the death.

Please note: if the insured was already permanently disabled before the accident and his/her loss of function increased due to the accident, then only the increased loss of function is taken into account when determining the payout.

We establish the final payout for permanent disability as soon as this no longer changes. This is in any case done within 2 years after the accident. If establishing a payout takes longer than a year, then we increase the payout after the first year by the statutory interest. We pay out the calculated amount for permanent disability to you.

If an insured dies due to an accident, then we pay out the insured amount to the legal heirs. For a payout due to an accident the following maximum insured sums per insured per trip apply:

<table>
<thead>
<tr>
<th>Insured amount</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>€ 100,000</td>
<td>Permanent disability due to an accident</td>
</tr>
<tr>
<td>€ 35,000</td>
<td>Death due to an accident</td>
</tr>
</tbody>
</table>
How do we determine the payout in the event of covered unforeseen expenses?

We compensate covered unforeseen expenses on the basis of the cost price up to the maximum insured sum that is included in the overview below. We compensate the following:

- extra travel expenses of an insured or the leasing of a similar replacement means of transport;
- extra accommodation expenses of an insured or the rent of a similar replacement holiday home. The extra accommodation expenses due to damage to a tent are covered up to a maximum of EUR 100 per insured, per day;
- returning luggage of an insured to the residential address in the Netherlands due to a serious illness, accident or death of an insured;
- visiting costs in case of hospitalisation of an insured;
- extra travel or accommodation costs for no more than 2 family members coming over for a visit of no more than 3 days to an insured in case of a serious illness or an accident;
- transportation of the body of a deceased insured to the place of residence;
- a funeral of a deceased insured abroad and the travel expenses of the family members to this end. But only if the body of the deceased insured is not transported to the Netherlands;
- an investigation or rescue operation after an insured has been in an accident or has become a missing person;
- a premature return journey of an insured due to death, a life-threatening illness or an accident of an insured;
- a premature return journey of an insured due to death, a life-threatening illness or an accident of a family member of an insured or travelling companion. Or due to serious damage to a home or a company of an insured or travelling companion. This also includes the costs to travel back to the travel destination within a month afterwards;
- diving costs paid in advance but not used by an insured who can no longer dive due to an accident, hospitalisation or a covered premature return journey;
- damage to a rented holiday home for which an insured is liable;
- extra telephone costs;
- clothing or toiletries purchased because the luggage of an insured arrives at the travel destination more than 8 hours late on the outbound journey and transit.

If your policy states that you have insured winter sports and an insured can no longer ski due to an accident, hospitalisation or a covered premature return journey, then the ski costs paid in advance but not used by an insured are covered.

For unforeseen expenses the following maximum insured sums apply per trip.

<table>
<thead>
<tr>
<th>Item</th>
<th>Insured amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>cost of a funeral abroad of an insured and travel expenses of family members in this context</td>
<td>€ 5,000</td>
</tr>
<tr>
<td>cost in case of damage to a holiday home or tent</td>
<td>€ 1,500</td>
</tr>
<tr>
<td>necessary purchases during a trip</td>
<td>€ 600</td>
</tr>
<tr>
<td>telephone costs other than to the ABN AMRO Emergency Service</td>
<td>€ 350</td>
</tr>
</tbody>
</table>

How do we determine the payout in the event of covered medical expenses?

We compensate covered medical expenses on the basis of the cost price up the maximum insured sum that is included in the overview below. We compensate the following:

- costs of a physician or specialist;
- costs of hospitalisation or an operation;
- costs of transporting you to and from a physician or hospital abroad;
- x-ray examinations or radiation treatments;
- prescribed medication, bandages or treatments by a physician;
- dental costs for emergency care or aftercare costs in case of an accident;
- a prosthesis that was prescribed within 1 year after an accident.

For medical expenses the following maximum insured sums per insured per trip apply:

<table>
<thead>
<tr>
<th>Item</th>
<th>Insured amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>urgent dental costs outside the Netherlands</td>
<td>€ 500</td>
</tr>
<tr>
<td>costs of a prosthesis</td>
<td>€ 700</td>
</tr>
<tr>
<td>costs of a follow-up dental treatment in the Netherlands caused bij an accident outside the Netherlands</td>
<td>€ 750</td>
</tr>
<tr>
<td>aftercare costs(excluding dental costs) in the Netherlands</td>
<td>€ 1,550</td>
</tr>
</tbody>
</table>

If your health insurance fails to compensate one of the medical expenses stated in the policy to you within a reasonable period, then we will advance you this amount without interest. In that case, you do have to transfer the rights to compensation of these costs to us.
How do we determine the payout in the event of covered breakdown assistance in Europe?

We compensate covered breakdown assistance in Europe on the basis of the cost price or up to the maximum insured sum that is included in the overview below. We compensate the following:

- emergency roadside repairs;
- tow charges to the nearest garage;
- shipping of parts;
- replacement transport in case of failure of the means of transport with which the insured would travel during the trip or within three days prior to the trip. And it cannot be repaired within 24 hours. This is covered up to a maximum of € 150 per day for a maximum of 30 days;
- a replacement driver and repatriation of the other insured;
- extra accommodation expenses due to the breakdown of the means of transport of an insured are covered up to a maximum of EUR 100 per insured per day;
- the transport of the means of transport to an address in the Netherlands and possibly a trailer if it cannot be repaired within 2 business days. Please note: if the current market value of the means of transport is lower than the transport costs, we compensate the costs of the destruction and import of the means of transport;
- transporting luggage to an address you determine.

How do we determine the payout in the event of covered cancellation charges?

The amount of the payout for covered cancellation charges differs in a number of situations. In this context, the following applies:

- If an insured cancels the trip before departure, then we only compensate the part of the total travel costs for this insured. If a part is repaid by the agency where the trip was booked, then we deduct that amount;
- If an insured prematurely terminates the trip or he/she has to interrupt the trip, then we only compensate the part of the total travel costs of the missed travel days of this insured;
- If an insured is hospitalised with at least one overnight stay, then we only compensate the part of the total travel costs of the days of hospitalisation for all insured;
- If an insured experiences more than 8 hours delay of an aircraft, bus, train or boat to the travel destination, then in the case of a delay of up to 20 hours we only compensate the part of the total travel costs of one day. In case of a delay of 20 to 32 hours, we only compensate the part of the total travel costs of two days. In case of a delay of more than 32 hours, we only compensate the part of the total travel costs of three days;
- For cancellation charges, we apply a maximum insured sum per person per trip. This amount is stated in the policy. We never pay out more than this amount for cancellation charges.
What other agreements are there?

When does your insurance cover begin?
The insurance cover begins on the ‘start date’, which is given on the policy document.

When does your insurance cover revision take effect?
Your revised insurance cover takes effect on the ‘date of revision’, which is given on the new policy document issued after a revision. The policy document we originally issued expires on the date of revision.

When are we allowed to revise your insurance policy?
We may always change the premium or the conditions of your insurance on the revision date. We may also change the premium, conditions, or discount pertaining to your policy on a date of our choosing if:
- you report a change of risk;
- the details on your policy are incorrect;
- you frequently report damage. You will then be first sent a warning;
- we wish to change the insurance policies for a particular group of policies or policyholders at the same time.
If you do not agree to the change, you can terminate the insurance. Your insurance cover will then terminate on the ‘date of revision’.
If you do not do this, you accept the revision.

When are you allowed to terminate your insurance policy?
You may terminate your insurance policy at any time. This may not be done retroactively, however.

When are we allowed to terminate your insurance policy?
We may terminate your insurance policy on the date of revision, which is given on the policy document. We must then give you two months’ notice of this termination.
We may terminate your insurance policy with immediate effect under the following circumstances:
- if fraud is detected. In that case, we may also terminate other insurance policies that you have with us with immediate effect;
- if you or another interested party has been placed on a national or international sanctions list;
- if changes occur which you are required to notify us about. For details of such changes, see the section entitled ‘Which changes must you always notify us about?’;
- if you do not pay the premium, despite several warnings; For more information on this, see the section entitled ‘When and how do you pay the premium?’.
We may terminate your insurance policy with two months’ notice under the following circumstances:
- no more than 30 days after a damage claim has been submitted, refused, or paid;
- if you submit an above-average number of damage claims, in which case you will first receive a warning;
- if you do not cooperate adequately in the settlement of a claim;
- in case of threatening or abusive behaviour by you towards any of the parties involved.

When and how do you pay the premium?
You pay this premium on a monthly or annual basis. The premium (including insurance tax) is deducted from your bank account automatically. If this is unsuccessful, or if we receive no premium, then we will send you a warning. If the premium remains unpaid, then 15 days after we sent you the warning letter, the insurance cover terminates automatically. We may terminate your insurance contract at any time thereafter. If we do so, we will inform you of this.

Transfer or time-barring
In the event of damage or an accident you cannot transfer any objects to us.
Claims will be time-barred 3 years after a payout has been made for an accident or damage. Or 3 years after an accident or after damage arose and you did not report this to us.
Complaints
If you are dissatisfied with this insurance policy or with our services, you can file a complaint. Details of how to file a complaint are given at abnamro.nl/klacht. You can change the language to English in the top right corner; Are you dissatisfied with the handling of your complaint? Then you may submit your complaint to the independent Financial Services Complaints Board (Kifid), via kifid.nl or to PO Box 93257, 2509 AG The Hague. You may also present your complaint to a Dutch court.

If Kifid handles a case which also involves a disciplinary aspect, it will refer that part of the complaint to the Financial Services Disciplinary Board (Insurance Matters) (Dutch: Tuchtraad Financiële Dienstverlening (Assurantiën)). Kifid will inform you about this. This also applies if a complaint relates solely to a disciplinary matter. You should also file this complaint with Kifid.

Privacy protection and electronic recording
We abide by the Code of Conduct for the Processing of Personal Data by Insurers (the Gedragscode Verwerking Persoonsgegevens Verzekeraars). This Code of Conduct can be found at verzekeraars.nl under ‘persoonsgegevens’.

If we communicate with you by electronic means, e.g. through a chat session, email or telephone, then we may record this communication electronically, for the purposes of documentation or to improve our service levels.

How do we protect ourselves and you against deliberately incorrect information, fraud or deception?
We assume that you will provide us with full and accurate information. If we suspect the presence of deliberately inaccurate information, fraud or deception we may conduct research into this, in accordance with the guidelines laid down by the Dutch Association of Insurers (Verbond van Verzekeraars). Because we work together with Nationale-Nederland, we also adhere to their guidelines. More information on this matter can be found at abnamro.nl/klantgericht-verzekeren. You can change the language to English in the top right corner.

After completing this research we will take a decision, for instance a decision to immediately terminate the insurance contract or to withhold payment. We may also decide to terminate other insurance policies that you have with us. We may also decide to reclaim any compensation payments and recover our research costs. We may also inform the police. All these measures ensure that you do not pay excessive premiums because others are abusing their insurance.

External processing of personal data by the Central Information System
To ensure a responsible acceptance, risk and fraud policy, we may consult and record data about you and your insurance policies in the Central Information System of insurance companies operating in the Netherlands (Stichting CIS). CIS processes personal data in order to control insurers’ and authorised agents’ risks and to combat fraud. More information on the CIS, including their privacy statement, can be found on their website. CIS contact details: telephone number: +31-(070)-3338511; website HYPERLINK “https://stichtingcis.nl/en-us/”www.stichtingcis.nl; postal address: Stichting CIS, P. O. Box 91627, 2509 EE The Hague, The Netherlands

Sanctions laws and regulations
We may be forbidden by law from entering into an insurance contract with you. This is because of national and international sanctions rules. If you or another interested party has been placed on a national or international sanctions list, we will not be able to offer you insurance. We check this in retrospect. For this reason, a ‘condition precedent’ applies. The ‘condition precedent’ is as follows: ‘The contract may only be agreed if it has been verified that it is not the case that it is forbidden, on the basis of sanctions laws or regulations, to offer financial services to or on behalf of a policyholder; insured persons, co-insured persons, and other legal persons who might stand to benefit from the existence of such an agreement; representatives and authorised persons of the company of a policyholder; the ultimate financial stakeholders in the company of a policyholder.’

Dutch law
This Agreement is governed by the laws of the Netherlands. If a dispute leads to a court case, then it will be laid before a Dutch court.
## List of definitions

<table>
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<th>Term</th>
<th>Meaning</th>
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| **Accident**       | is a sudden and unexpected force as a result of which an insured suffers a physical injury or dies. The physical injury must be medically determinable and the force must be inflicted directly on the body of the insured from an external source. In our definition, accident also includes:  
  - sprains, dislocation or tearing of a muscle or tendon;  
  - suffocating, drowning, freezing or sunstroke;  
  - infection of wounds or blood poisoning arising in connection with an accident;  
  - a lack of subsistence due to a shipwreck, getting lost, emergency landing, flood, being snowed in or ice-bound;  
  - complications or worsening of an injury due to the emergency response or medical treatment of an accident;  
  - lumbago, sprained muscles or strains;  
  - tenosynovitis, whiplash or lateral epicondylitis (tennis elbow);  
  - skin injury of a hand or foot due to friction with a hard object;  
  - sudden poisoning as a result of inhaling a harmful gas, a harmful vapour or poisonous substance. Please note: this does not include poisoning due to the use of medicine or alcoholic beverage or an allergic reaction;  
  - an accident when saving or necessarily defending a human or animal;  
  - typhus, paratyphoid fever, dysentery or Weil's disease caused by:  
    - an involuntary fall into the water or another liquid;  
    - an attempt to save a human or animal from the water or another liquid. |
| **Acts of war**     | is organised violence, such as:  
  - Armed conflict  
    Any situation in which states or other organised parties fight against each other, or at least the one against the other, using military force. Armed conflict includes an armed action by a United Nations Peacekeeping Force.  
  - Civil war  
    A more or less organised armed struggle between inhabitants of the same state involving a significant portion of the inhabitants of that state.  
  - Insurrection  
    Organised violent resistance within a state directed against the public authorities.  
  - Civil commotion  
    More or less organised violent acts occurring in different places within a state.  
  - Riot  
    A more or less organised local violent movement directed against the public authorities.  
  - Mutiny  
    A more or less organised violent movement of members of any armed force directed against the authority under which they resort. |
| **Aftercare costs** | are the medical expenses incurred in the Netherlands as a result of illness or an accident during the trip abroad. The treatment must have been started abroad. These costs must have been incurred within 1 year of the first treatment abroad. |
| **AMA Guidelines** | are the last known Guidelines for establishing a degree of disability of the American Medical Association and the additions made thereto by the Netherlands Association for Neurology and the Netherlands Orthopaedic Association. |
| **Breakdown**      | is an engine failure, mechanical or electronic failure that causes the means of transport to break down. |
| **Breakdown assistance** | is the recovery of a means of transport and its transportation to an address in the Netherlands or its destruction. We include the transportation of the driver, passengers and luggage to an address in the Netherlands under breakdown assistance. |
| **Business trip**  | is a trip for business purposes that involves you visiting a business contact, fair, seminar or conference. |
| **Cancellation charges** | are the costs of cancellation, interruption or premature termination of a trip. |
| **Child**          | is a resident child of yours or your cohabiting partner. By child, we also mean a child living with an ex-partner, a step or foster child, a child living away from home for full-time study or staying in a nursing or care home. |
| **Current Market Value** | is the new value of an object immediately before the damage, less depreciation on the basis of its age. The depreciation list can be found at abnamro.nl/afschrijvingslijst. |
| **Damage**         | is material damage to or loss of an item. In our definition, damage includes unforeseen expenses, medical expenses, cancellation charges and a payout for an accident. |
### Dangerous sport

A sport with a higher than normal chance of physical injury. A **dangerous sport** in any case includes the following sports:

- combat sports;
- ice hockey, bob sleighing, toboganning, speed skiing, speed racing, skijoring, ski jumping, ski flying, figure jumping on freestyle skis, ski mountaineering, para-skiing, heli-skiing, off-piste skiing;
- parachuting, bungee jumping, hang gliding, kite surfing or parasailing;
- abseiling, mountain climbing, white water rafting, canyoning, jet skiing or speleology;
- competitions with a motor vehicle or motor boat.

### Disfigurement

Discolouration, ageing, deformity, corrosion, stains, scratches, dings, small dents and other superficial damage which does not affect the normal use of an **item**.

### Diving costs

Costs of diving lessons or renting diving equipment.

### Europe

All countries of Europe. In our definition, **Europe** also includes Russia up to the eastern border of the Urals, Algeria, Egypt, Israel, Lebanon, Libya, Morocco, Syria, Tunisia, Turkey and the islands of Spain and Portugal.

### Event

An incident. We consider several incidents that have the same cause to be one **event**.

### Expert

A **person** who has undertaken to adhere to the Loss Adjustment Organisations Code of Conduct [**Gedragscode schade-expertiseorganisaties**].

### Family member

A child, (biological, step or foster) parent, grandchild, grandparent, brother, sister, brother-in-law, sister-in-law or **partner**.

### Family situation

The composition of persons for whom you have purchased this insurance. Your chosen **family situation** is stated in your policy. Per **family situation**, cover is provided for:

- **Single**
  - You
- **Single with children**
  - You
  - Your child
- **Cohabiting with children**
  - You
  - Your partner
  - Your child
- **Cohabiting**
  - You
  - Your partner

### Flooding

The giving way, breaking through or flooding of a dike, quay, sluice or other water defence. **Flooding** also includes water bursting the banks.

### Fraud

Deliberate deception to obtain unfair advantage.

### Help assistance

Help by the ABN AMRO Emergency Service.

### Holiday home

The accommodation of an **insured** at the travel destination. We do not include camper vans, touring caravans, boats and/or related things under holiday homes.

### Householder member

A person who has lived with an **insured** at the same address for a longer period of time.

### In kind

The compensation for **damage** in the form of a product or service rather than money. For example, a smartphone repaired or replaced after damage by a company from our repair network.

### Informal care

Often unpaid and long-term care for a **family member** who is ill. This may be health care or help with the activities of daily living.

### Inherent defect

Damage which does not arise due to an external **event**, but due to a feature or defect of the **item** itself.

### Insured

A person included in the **family situation** stated in the policy.

### Item

A tangible object as described in the Dutch Civil Code.

### Luggage

All private things an **insured** brought on a **trip** for private use or which an **insured** has on him during a **trip**. **Luggage** also refers to travel documents or an **item** an **insured** buys or rents during a **trip**. **Luggage** does not include:

- a **motor vehicle**, vessel, aircraft, trailer, drone or outboard engine;
- a caravan or folding caravan. And everything that belongs to it;
- an **item** with a business purpose or that is moved;
- art, antiques, collections, stamps or photographs;
- any other documents than travel documents.

### Manager of the affairs

A person who represents the interest of an **insured**.

### Means of transport

A **motor vehicle**, bicycle, moped, camper or pleasure boat with which an **insured** makes the biggest part of the **trip**. In our definition, **means of transport** also includes a caravan or trailer.
**Medical expenses** are the *medical necessary* expenses for physicians, dentists, specialists, hospitalisation and surgery. And x-rays, radiation treatments, medication, bandages, treatments and prostheses prescribed by a physician. And also *medically necessary* transport of you to physicians and hospitals.

**Medically necessary** is necessary according to a qualified doctor and there is no possibility of postponement.

**Motor vehicle** is a car or a motorcycle that can be driven with a Dutch driving licence A or B/E.

**Narcotic substance** is a substance which causes a person to think or act with a decreased degree or awareness than he/she would have done had he/she not taken the substance.

**Nationale Nederlanden** is NN Group N.V., of which we are a part.

**Natural disaster** is an avalanche, flooding, being snowed in, earthquake, tsunami, volcanic eruption or cyclone (wind force 12 and above).

**Nuclear reaction** is a nuclear reaction whereby energy is released such as nuclear fusion, nuclear fission or radioactivity.

**Off-road driving** is voluntarily driving a means of transport in a place where they normally do not go.

**Part of the cover** is a portion of the coverage you can opt for. You can opt for medical expenses, extended cover period, winter sports, business trips, breakdown assistance in Europe or cancellation charges. Unforeseen expenses are the reasonable extra expenses an insured necessarily has to incur due to an unexpected situation or event.

**Partner** is a husband, wife, registered partner or the *household member* with whom an insured cohabits on a long-term basis.

**Private trip** is a trip by a private person for relaxation in his or her free time. In our definition, this also includes holiday work, training course or unpaid volunteer work during a trip. In our definition, private trip does not include business trips.

**Ski costs** are costs of ski passes, lift passes, hired skis and skiing lessons.

**Terrorism** is terrorism, malicious contamination or taking preventive measures as described in the Clauses Sheet Terrorism Cover. This Clauses Sheet, which is part of these policy conditions, is enclosed as an attachment.

**Total travel costs** is the amount that was or has to be paid before the start of the trip for the booked or reserved holiday home or transport. In our definition, this includes activities booked and paid for in advance during a trip.

**Travelling companion** is another person with whom an insured makes a trip or with whom he/she is planning to make a trip.

**Trip** is a stay outside the place of residence. A trip starts if an insured leaves his/her home in the Netherlands and ends upon the return to the Netherlands. A trip in the Netherlands should at least have 1 booked and paid overnight stay. In our definition, trip does not include a stay at a seasonal or annual site in the Netherlands.

**Unforeseen expenses** are the reasonable extra expenses an insured necessarily has to incur due to an unexpected situation or event.

**Usual call charges** are your usual call charges without surcharges. These charges are set by your telephone provider.

**Valuable luggage** is the following luggage:

- Photo, film, video or sound equipment;
- Computer equipment, mobile phones, smartphones or tablets;
- Personal jewellery, cash, glasses, sunglasses or contact lenses.

**Verbond van Verzekeraars** [Dutch Association of Insurers] is an association representing the interests of insurers. See also verzekeraars.nl.

**We** is ABN AMRO Schadeverzekering N.V.

**Winter sports** are sports on ice or snow that you engage in during a winter sports holiday.

**Winter sports equipment** is all the things you need to engage in winter sports.

**You** is the person named in the policy as policyholder. This person took out the insurance and paid the premium.
Clauses

Terrorism cover
Version 23 November 2007
(Dutch text is leading)
Article 1 / Definitions

Where they appear in this clauses sheet and the provisions based thereupon, the following terms shall, unless otherwise stipulated, be understood to mean:

1.1 Terrorism:
Any violent act and/or conduct – committed outside the scope of one of the six forms of acts of war as referred to in Article 3:38 of the Financial Supervision Act [Wet op het financieel toezicht] - in the form of an attack or a series of attacks connected together in time and intention as a result thereof injury and/or impairment of health, whether resulting in death or not, and/or loss of or damage to property arises or any economic interest is otherwise impaired, in which case it is likely that said attack or series - whether or not in any organisational context - has been planned and/or carried out with a view to effect certain political and/or religious and/or ideological purposes.

1.2 Malevolent contamination:
The spreading (whether active or not) - committed outside the scope of one of the six forms of acts of war as referred to in Article 3:38 of the Financial Supervision Act - of germs of a disease and/or substances which as a result of their (in)direct physical, biological, radioactive or chemical effect may cause injury and/or impairment of health, whether resulting in death or not, to humans or animals and/or may cause loss of or damage to property or may otherwise impair economic interests, in which case it is likely that the spreading (whether active or not) - whether or not in any organisational context - has been planned and/or carried out with a view to effect certain political and/or religious and/or ideological purposes.

1.3 Precautionary measures:
Any precautionary measures taken by the authorities and/or insured parties and/or third parties in order to avert the imminent risk of terrorism and/or malevolent contamination or – if such peril has manifested itself – to minimise the consequences thereof.

1.4 Dutch Terrorism Risk Reinsurance Company [Nederlandse Herverzekeringmaatschappij voor Terrorismeschaden N.V.] (NHT):
A reinsurance company incorporated by the Dutch Association of Insurers, to which any liability to pay compensation under any insurance contract which may arise from the manifestation of the risks referred to in Articles 1 (1), 1 (2), and 1 (3), may be ceded.

1.5 Insurance contracts:
a. Non-life insurance contracts insofar as they pertain to risks situated in the Netherlands in accordance with the provisions of Article 1 (1) (p) of the Financial Supervision Act.
b. Life insurance contracts insofar as they are entered into with a policyholder whose regular residence is in the Netherlands, or, if the policyholder is a legal entity, with the establishment of the legal entity to which the insurance contract pertains, whose registered office is in the Netherlands.
c. Funeral in kind insurance contracts insofar as they are entered into with a policyholder whose regular residence is in the Netherlands, or, if the policyholder is a legal entity, with the establishment of the legal entity to which the insurance contract pertains, whose registered office is in the Netherlands.

1.6 Insurers authorised in the Netherlands:
Life, funeral in kind and non-life insurers who are authorised by the Financial Supervision Act to carry on the insurance business in the Netherlands.

Article 2 / Limitation of the cover for the terrorism risk

2.1 If and insofar as, subject to the descriptions contained in Articles 1 (1), 1 (2), and 1 (3), and within the limits of the applicable policy conditions, cover is provided for the consequences of an event which is (directly or indirectly) related to:

- Terrorism, malevolent contamination or precautionary measures,
- Any act or conduct in preparation for terrorism, malevolent contamination or precautionary measures, hereinafter to be collectively referred to as ‘the terrorism risk’, the liability to pay compensation on the part of the insurers in respect of any submitted claim to indemnity and/or benefit, shall be limited to the amount of the payment which the insurer receives in respect of said claim under the reinsurance of the terrorism risk with the NHT, in the event of an insurance with wealth creation increased by the amount of the wealth creation which has been realised under the insurance in question. With regard to life insurance the amount of the realised wealth creation shall be set at the premium reserve to be adhered to pursuant to the Financial Supervision Act with respect to the insurance in question.

2.2 The NHT shall provide reinsurance cover for the aforementioned claims up to a limit of liability of EUR 1 billion in respect of any one calendar year. The aforementioned sum shall be eligible for annual adjustment and shall apply to all insurers associated with the NHT together. Any adjustment shall be announced in three national newspapers.

2.3 Contrary to the provisions contained in the aforementioned paragraphs of this article, the limit of indemnity under this contract with respect to any insurance pertaining to:

- loss of or damage to immovable property and/or the contents thereof;
- consequential loss due to loss of or damage to immovable property and/or the contents thereof, shall not exceed EUR 75 million in respect of any one policyholder and any one insured location per annum for all participating insurers as referred to in article 1 together, irrespective of the number of policies issued. For the application of this paragraph insured location shall be understood to mean: all objects insured by the policyholder existing at the address of premises to which the insurance applies, as well as all objects insured by the policyholder located outside the address of premises to which the insurance applies whose use and/or purpose is in relation to the business activities at the address of premises to which the insurance applies. As such shall in any case be considered all objects insured by the policyholder which are located at a distance of less than 50 metres from each other and of which at least one is situated at the address of premises to which the insurance applies.

For the application of this paragraph it shall be provided that, with regard to legal entities, companies and partnerships which are joined in a group, as referred to in Section 2 (24) (b) of the Netherlands Civil Code, all group companies together shall be regarded as one policyholder, irrespective of which group company(ies) belonging to the group has/have taken out the policy(ies).
3.1 The reinsurance of the insurer with the NHT shall be subject to the Claims Settlement Protocol (hereinafter to be referred to as the Protocol). On the basis of the provisions laid down in said Protocol, the NHT shall be entitled to defer any payment of indemnity or the sum insured until such time as the NHT is able to determine whether and to which extent it has at its disposal sufficient financial resources in order to settle in full all claims for which the NHT provides cover in its capacity as reinsurer. Insofar as the NHT is found not to have sufficient financial resources at its disposal, it shall be entitled in accordance with the provisions in question to pay a partial compensation to the insurer.

3.2 The NHT shall, with due regard for what has been stated in provision 7 of the Protocol, be authorised to decide whether an event in connection with which a claim to compensation is made should be considered as a consequence of the manifestation of the terrorism risk. Any decision taken to that effect and in accordance with the aforementioned provision by the NHT shall be binding upon the insurer, policyholder, insured parties, and the parties entitled to compensation.

3.3 Not until the NHT has notified the insurer of the amount, whether as an advance or not, which will be paid in respect of any one claim to compensation, shall the insured or the party entitled to the payment be entitled to lay claim to the payment as referred to in article 3 (1) in this respect towards the insurer.

3.4 The reinsurance cover by the NHT shall pursuant to provision 16 of the Claims Settlement Protocol only apply to claims for indemnity and/or benefit which are reported within two years after the NHT has established that a certain event of circumstance is regarded as a manifestation of the terrorism risk within the context of this Clauses Sheet.

Clauses sheet Terrorism Cover

Dutch Terrorism Risk Reinsurance Company
[Nederlandse Herverzekeringmaatschappij voor Terrorismeschaden N.V.] (NHT)

This Clauses Sheet was filed with the Chamber of Commerce in Amsterdam on 23 November 2007 under unaltered number 27178761.