

Car insurance terms and conditions

ABN AMRO Schadeverzekering N.V.

These terms and conditions describe your *car* insurance. This insurance covers financial setbacks in the *event of damage* to or caused by your *car*. You can take out insurance using the following insurance options: Third-Party *Liability* (in Dutch, *WA*), Third-Party *Liability* + Limited Cover and Third-Party *Liability* + Comprehensive Cover.

If you have any questions, please telephone us on 0900 – 0024 (*usual call charges apply*).

Important to know in advance

According to the Civil *Liability* Insurance Motor Vehicles Act (in Dutch *WAM*), your *car* must have third-party insurance cover. Even when you are not driving. This insurance meets the requirements of the *WAM*.

What do these conditions say?

- >> Page 1: What do the words in italics mean?
- >> Page 1: How do you report *damage*?
- >> Page 1: What changes must you always report?
- >> Page 2: What will your *car* insurance cover?
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What do the words in italics mean?

Some words in these terms and conditions are printed in italics. These words have a special meaning. The explanation of these words can be found in the glossary at the end of these terms and conditions.



How do you report *damage*?

If you have incurred *damage*, please report this as quickly as possible. This is possible in two ways:

- ▶ You can telephone us on 038 - 496 71 23. When calling from outside of the Netherlands, please call 0031 26 - 400 23 45;
- ▶ You can report the *damage* using a European claim form. You can request the claim form via abnamro.nl. You will find it quickly if you search using the words 'report *damage*' (*schade melden*).
- ▶ You can report the *damage* online via abnamro.nl. You will find it quickly using the words 'report *damage*' (*schade melden*).



What changes must you always report?

You must report the following changes to us:

- ▶ when you move house;
- ▶ when you sell your *car* or have it registered in some else's name;
- ▶ when you also use your *car* as a taxi or driving school *car*;
- ▶ when the number of kilometres you drive annually changes;
- ▶ when an *accessory* is added to your *car*;
- ▶ when the *regular driver* or owner of your *car*, or the party in whose name your *car* is registered, changes;
- ▶ when your *car* is issued with a foreign vehicle registration number or has been outside of the Netherlands for more than two months.

Note: you must report these changes within 14 days after they occur. We will inform you whether we will change or end



What will your *car* insurance cover?

Your *car* insurance will cover *damage* to or caused by your *car*. The cause of the *damage* must be sudden and unforeseen. The cover depends on the choice that *you* have made and is stated in your policy. The table below shows what is insured for each type of cover.

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 what your insurance never covers.

Your <i>car</i> insurance covers:	Third-Party Liability	Third-Party Liability+ Limited Cover	Third-Party Liability+ Comprehensive Cover
<i>your liability for damage caused by your car or by load falling off your car</i>	✓	✓	✓
<i>your liability for damage caused by a trailer connected to your car or by load falling off that connected trailer</i>	✓	✓	✓
<i>your liability for damage caused by a motor vehicle that is towed by your car or by load falling off that towed motor vehicle</i>	✓	✓	✓
<i>damage caused by your car to another motor vehicle of yours</i>	✓	✓	✓
<i>damage to the upholstery of your car caused by transportation of an injured person</i>	✓	✓	✓
<i>help assistance in the event of damage if:</i>	✓	✓	✓
▶ <i>your car or the trailer connected to your car can no longer be operated;</i>			
▶ <i>none of the occupants is able or allowed to drive your car.</i>			
<i>car window damage</i>		✓	✓
<i>damage to your car caused by fire, lightning, explosion or short-circuit</i>		✓	✓
<i>damage to your car caused by theft, attempted theft, embezzlement or fraud</i>		✓	✓
<i>damage to your car caused by joyriding or disturbances</i>		✓	✓
<i>damage to your car caused by hail, your car being blown over in wind or a thing falling onto your car due to a storm</i>		✓	✓
<i>damage to your car caused by an earthquake, volcanic eruption or flood</i>		✓	✓
<i>damage to your car caused by an avalanche or rockfall</i>		✓	✓
<i>damage to your car caused by a falling aircraft or space object</i>		✓	✓
<i>damage to your car caused by a collision with an animal including consequential damage</i>		✓	✓
<i>damage to your car caused by transportation of your car</i>		✓	✓
<i>damage to your car caused by all other events, including:</i>			✓
▶ <i>colliding</i>			
▶ <i>skidding</i>			
▶ <i>vandalism</i>			
▶ <i>your car running off the road or ending up in the water</i>			

Limited cover in the *event of damage* due to terrorism

In the *event of damage* due to terrorism, the Claims Settlement Protocol of the Nederlandse Herverzekeringsmaatschappij voor Terrorisemeschaden N.V. (NHT) (Dutch reinsurance company for *damage* caused by terrorism) applies. The cover and compensation for this *damage* are limited. The cover and compensation are described on the Clauses Sheet on Terrorism Cover of the NHT, which *you* can find at www.terrorisemeverzekerder.nl. We can also send *you* a copy on request.

>> Words that appear in italics are explained in the list of definitions on page 8.



What will your *car* insurance never cover?

Your *car* insurance will NEVER cover:

- ▶ *liability* of a person who stole your *car* or took your *car* by force;
- ▶ *liability* of a person who is in your *car* without your permission;
- ▶ *liability* for *damage* to a *thing* that is being transported in your *car*. Note: this does not apply to a passenger's private property;
- ▶ *damage* or *liability* for *damage* caused or arising before the start or after the end of your insurance;
- ▶ *damage* or *liability* for *damage* if national or international laws or rules prohibit this;
- ▶ *damage* that arose in a country that is not listed on the *green proof of insurance card* or is crossed out on this card;
- ▶ *damage* to the driver of your *car*;
- ▶ *damage* that arose while the driver of your *car* was not allowed to drive according to the laws or regulations of the government;
- ▶ *damage* or *liability* that arose while the registration of the *car* was not in the name of the *policyholder* or their *household member*;
- ▶ *damage* caused by *acts of war* or a *nuclear reaction*;
- ▶ *damage* caused by *intent*, serious negligence or an illegal activity in which *you* have engaged; Note: this does not apply if the *policyholder* demonstrates that they were unaware of this or did not want this;
- ▶ *damage* if the *car* is used for business purposes, for example for driving lessons or as a taxi, if the *car* is rented out, in the *event* of leasing, or if the *car* is used for paid commercial transport of a person or a *thing*;
- ▶ *damage* or *liability* for *damage* that arose during participation in a *race*, *off-road driving* or by driving on a circuit.
Note: this does not apply if the *policyholder* demonstrates that they were unaware of this or did not want this;
- ▶ *damage* that arose because the *car* was not locked or the keys were inside the *car*;
- ▶ *damage* to an *accessory* that is attached to the outside of your *car*. Note: this does not apply if this *accessory* is attached and locked with a proper lock;
- ▶ *damage* to a trailer that arose while *you* were using it;
- ▶ a part of your *car* that has an *inherent defect* or stops functioning by itself;
- ▶ *help assistance* in the *event* of a *breakdown* of your *car* or *connected trailer*;
- ▶ *damage* or *liability* that is covered or compensated based on a law, provision or other insurance, or that would be covered or compensated on that basis if this insurance did not exist

What happens in the event of damage and what do we pay out?

1

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. You must provide us with the information we need. If a serious offence was committed, then you must send us proof that the matter was reported to the police. If you do not cooperate in the assessment of the *damage* or fail to observe another obligation under the terms and conditions, then we may refuse to pay you for the *damage*. We sometimes engage an *expert* to assist us in determining the cause and extent of the *damage*. You may also engage an *expert* yourself. We reimburse you for this up to the maximum amount that our *expert* charges. If your *expert* charges more, then we assess whether this is reasonable. We do not reimburse unreasonable costs.

What happens if both you and we each engage an *expert*? These experts will then first together appoint an independent *expert*. Your *expert* and our *expert* will subsequently each determine the extent of the *damage*. They will try to agree between themselves. If they cannot agree, the independent *expert* will decide the matter. We may also pay out the *damage* in kind.

Note: if your policy or these terms and conditions state a maximum insured sum, then we will pay out that amount as a maximum. If your policy states an excess, we will deduct this from the compensation. We may also pay out the *damage* in kind.

2

How do we determine whether damage is covered?

To determine whether *damage* is covered we use these terms and conditions, your policy and the information we received.

3

How do we determine the compensation for covered damage?

How we determine the compensation depends on the cover. Below we first explain how we determine the compensation for third-party cover. Then we explain how we determine the compensation for limited or comprehensive cover.

Note: if your policy or these terms and conditions state a maximum insured sum, then we will pay out that amount as a maximum. If your policy states an excess, we will deduct this from the compensation.

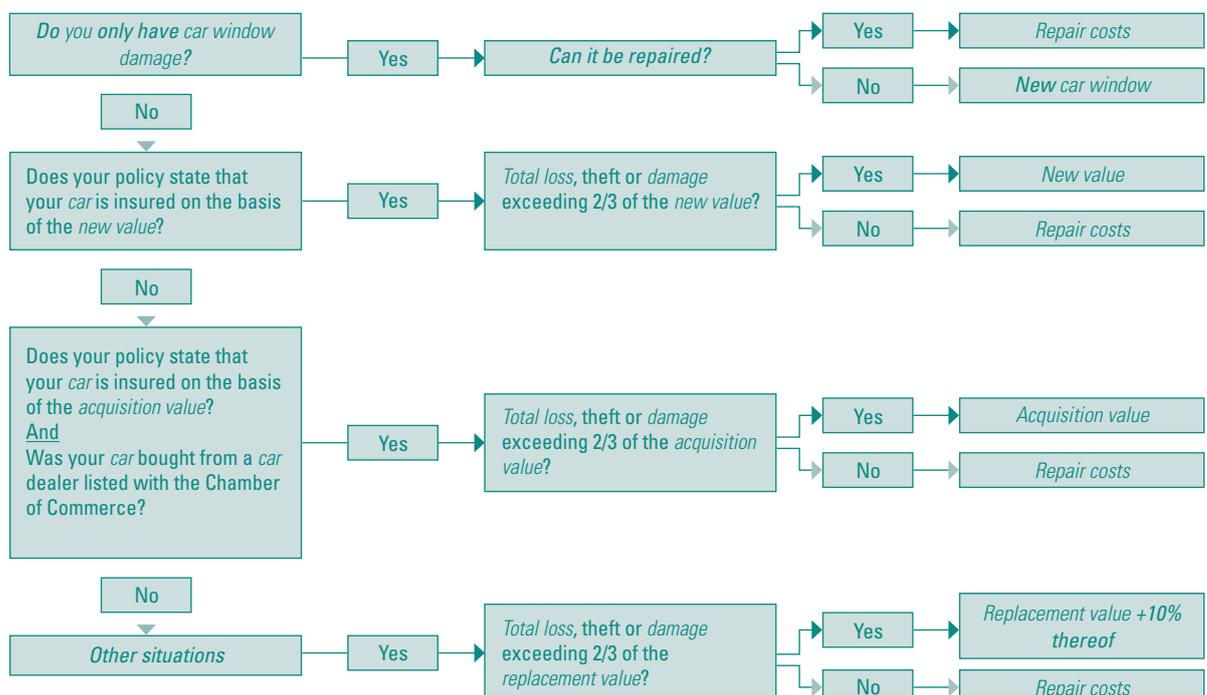
Third-party cover

If you are legally liable for covered *damage*, we compensate the other party for this *damage*. Note: if you are legally liable for *damage* that is not covered by this insurance, but we must nevertheless compensate the other party for this *damage* according to the WAM, you must repay us for this *damage*.

Limited or comprehensive cover

If you have covered *damage* to your car under Limited Cover or Comprehensive Cover, we will determine the compensation according to the table below. The following agreements apply to the table:

- ▶ If your car is lost or stolen, we will not pay out if the car is recovered within 20 days. If the car is recovered after 20 days, we will not pay out until the ownership of your car has been transferred to us;
- ▶ If you have car window damage, we will reimburse you for this up to the maximum amount that companies affiliated with ABN AMRO Claims Service charge;
- ▶ If you added an accessory to your car afterwards, the same rules that apply to covered *damage* to your car also apply here. *Damage* to such accessory is covered up to the maximum amount stated in the policy.



What other costs do we reimburse if your damage is covered?

In excess of the insured amount, we reimburse you for the reasonable costs of experts. We also reimburse other costs, but only if you consulted with us before incurring these costs and we agreed with these costs. These costs are:

- ▶ the necessary costs for *legal assistance* if someone holds you liable;
- ▶ costs you incur in the event of theft of your car up to a maximum of EUR 500;
- ▶ your share in the costs in *general average*;
- ▶ a *security deposit* up to a maximum of EUR 100,000. You must authorise and help us to recover this amount;
- ▶ the costs of an equivalent – to the extent possible – replacement car, excluding fuel, if the services of *ABN AMRO Claims Service* are used. Note: this does not apply in the event of car window damage without other damage to your car;
- ▶ the costs of an equivalent – to the extent possible – replacement car, excluding fuel, if the services of *ABN AMRO Claims Service* are used, for a maximum of 30 days in the event of theft or total loss;
- ▶ the costs of *help assistance*. Note: transport of your car or connected trailer from abroad is only reimbursed if repairs take longer than 4 working days;

No-claims discount

The no-claims discount entails that the amount of your premium depends on your claims experience. Your no-claims discount comprises 21 steps. Each step has a corresponding discount percentage.

On the starting date of your insurance we determine at which step you start and the no-claims discount takes effect. We use your *claim-free years* to determine at which step you start. Table 1 below shows the discount for each step.

If you have not incurred damage for an entire year after the last review date of your insurance, you will

Table 1: Which discount applies to each step?

No-claims step	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21
Discount percentage	0	15	30	38	45	50	54	58	62	64	66	68	70	72	74	75	76	77	78	79	80

Example: if you are at step 5 with 45% discount and you have not incurred damage for an entire year, you will go to step 6 and receive 50% discount.

Table 2: Which step will you go to following damage?

Current no-claims step	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21
No-claims step following damage	1	1	1	1	1	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16

Example: if you are at step 12 and incur damage, you will go to step 7 on the next review date. Table 1 shows that a discount of 54% applies to step 7. If you incur damage again in the same year, you will go to step 2, with a discount of 15%, on the next review date.

If you incur damage, we will adjust your discount and step. We will do so on the next review date following the payout for the damage.

Note: you will not go down a step if:

- ▶ the damage is covered under Limited Cover;
- ▶ another party has fully repaid the compensation to us;
- ▶ we must pay the compensation only because this was agreed with another insurer or we are obliged to do so by law;
- ▶ we must pay more than the actual damage and are not fully reimbursed for this;
- ▶ we have paid compensation for a collision with a cyclist or pedestrian, but only if you demonstrate that this was not your fault;
- ▶ you repay compensation to us within 24 months after the payout;
- ▶ in the event of damage caused by the transportation of an injured person free of charge.



What other agreements are there?

When does your insurance start?

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

When does your insurance change?

This insurance changes on the change date. The change date is stated in the changed policy. The policy that *we* provided earlier will expire on the change date.

In what situations may *we* change your insurance?

We may always change the conditions or premium of your insurance on the review date. *We* may also change your insurance at other times:

- ▶ If the *policyholder* reports a change in the risk or the information in the policy is incorrect, then *we* may change the premium or the conditions.
- ▶ If *we* wish to change the insurance of a specific group of policies or policyholders simultaneously, then *we* may change the premium, the conditions or the discounts on a date of our choosing.

If *you* do not agree with a change, then the *policyholder* may terminate the insurance. In that case, the insurance will end on the change date. If the *policyholder* does not terminate the insurance accordingly, then they accept the change.

When may *you* terminate your insurance?

You may terminate your insurance at any time without stating reasons.

When may *we* terminate your insurance?

We may terminate your insurance on the review date. The review date is stated in the policy. *We* must give notice of the termination of your insurance 60 days prior to the review date.

We may also terminate your insurance in the following situations:

- ▶ within 30 days after *damage* has been reported, rejected or paid out;
- ▶ in the *event* of the provision of incorrect information, fraud or deception by *you*;
- ▶ in the *event* of changes which *you* must report;
- ▶ when the ABN AMRO bank account linked to this insurance is closed;
- ▶ when *you* fail to pay the premium despite a warning;
- ▶ if an insured behaves in a way that is threatening or insulting to one of the parties involved.

When does your insurance end automatically?

Your insurance ends automatically if:

- ▶ the *policyholder* no longer lives in the Netherlands;
- ▶ your *car* is issued with a foreign vehicle registration number;
- ▶ *we* paid *you* *damage* reimbursement for the *total loss* of your *car*.

When and how does the *policyholder* pay the premium?

The *policyholder* pays the premium around the first day of each month. This date is called the premium due date.

The premium, costs and insurance premium tax are automatically debited from your account. If this is not possible or *we* do not receive the premium, then *we* will send the *policyholder* a warning. If the *policyholder* fails to pay after the warning, then the cover and the insurance will automatically end 15 days after the date on which *we* sent the *policyholder* the warning.

Transfer or time-barring

In the *event* of *damage* *you* cannot transfer any objects to us.

Claims will be time-barred 3 years after a payout has been made for *damage* or 3 years after *damage* arose and *you* failed to report this to us.

>> Words that appear in italics are explained in the list of definitions on page 8.

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 file a complaint with us, please go to 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), PO Box 93257, 2509 AG The Hague or via 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 Code of Conduct for the Processing of Personal Data by the Insurance Industry (Gedragscode Verwerking Persoonsgegevens Verzekeraars). *You* can find this code of conduct on verzekeraars.nl if *you* search for 'persoonsgegevens' (personal data).

If *we* communicate with each other electronically, for example, via Internet, e-mail or telephone, then *we* may record this communication electronically. As evidence or to improve our service.

External processing of personal data at Stichting CIS

If *you* take out insurance or change your insurance with us, *you* provide us with information. *You* also provide information when *you* report *damage* to us. Stichting CIS, the Foundation Central Information System by and for insurance companies operating in the Netherlands, records this data in its database and processes this data. As part of a responsible acceptance, risk management and fraud control policy, *we* consult with and record information about your insurance at Stichting CIS. The objective of this is to manage risks and combat fraud. This registration is subject to the Stichting CIS privacy statement. For more information, please visit www.stichtingcis.nl. Here *you* can also find the applicable privacy statement.

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

We assume 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 this in accordance with guidelines of the *Verbond van Verzekeraars*, the Dutch Association of Insurers. Because *we* work with *Nationale Nederlanden*, *we* also follow their guidelines. More information on this can be found at abnamro.nl/klantgericht-verzekeren.

After carrying out an investigation, *we* will take 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* may decide to demand repayment of payouts and seek recovery of the investigation costs. *We* may also report the matter to the police. All these measures are to ensure that *you* do not pay unnecessary premiums because others misuse their insurance.

Sanctions laws and regulations

Sometimes *we* are prohibited from concluding an insurance agreement with *you*, because of national and international sanctions rules. The insurance agreement will not be concluded if *you* or another interested party are/is on a national or international sanctions list, which will be checked by us afterwards. That is why a 'condition precedent' applies. The condition precedent is: "The agreement will only be concluded if the check does not show that, on the basis of sanctions laws or regulations, it is not allowed to provide financial services on behalf of or for the benefit of: the *policyholder*; insured persons, co-insured persons and other persons or legal entities which could benefit from the existence of the agreement; representatives and authorised agents of the *policyholder's* company; ultimate financial stakeholders in the *policyholder's* company".

Dutch law

This insurance is governed by Dutch law. If a dispute results in proceedings before a court, the dispute will be brought before a court in the Netherlands.

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Glossary



Term	Meaning
ABN AMRO Claims Service	is a group of body shops with which we have made special arrangements for you regarding the repair of car window damage and damage to your car. These arrangements can be found on abnamro.nl. You will find it quickly if you search using the words 'claims service' (schade service).
Accessory	is a thing that has been permanently attached in or to your car, but only if it is common to attach such thing in or to a car. In our definition, accessory also includes a roof box or bicycle carrier that has been attached to your car with a proper lock.
Acquisition value	is the demonstrable amount for which you bought a car from a car dealer listed with the Chamber of Commerce in the Netherlands.
Acts of war	is organised violence as described in the Dutch Financial Supervision Act (Wet op het financieel toezicht). We adhere to this description. To summarise, acts of war refers to organised violence: <ul style="list-style-type: none"> ▶ by a country, state or militant organisation which engages in war with military weapons; ▶ by an armed peace-keeping mission of the United Nations; ▶ by a population group or a large group of citizens who are engaged in a civil war; ▶ by a group or movement which rebels or riots against the government; ▶ by group members which mutiny against a ruling authority;
Breakdown	is a motoric, mechanic or electronic failure.
Car	is the passenger car whose registration number is stated in the policy, or a replacement car with a Dutch registration number while your car is being repaired. Car also includes an accessory.
Car window	is a front, side or rear window or a sunroof. Damage to the panoramic roof is covered. This damage is covered and falls under the limited or comprehensive cover. Damage repair does not affect the no-claims discount.
Car window damage	is the breaking or bursting of a car window of your car.
Claim-free years	are years that you accrue if you do not incur damage. We use this to determine your no-claims step and premium discount on the starting date.
Connected trailer	is a caravan or other trailer that is connected to your car, or that has become disconnected from your car and has not yet come safely to a standstill outside traffic.
Consequential damage	damage to your car that arises after the collision with an animal.
Current market value	is the amount required to replace a thing immediately prior to the damage by an equal thing in the same condition. Note: if the current market value exceeds the replacement value plus 10 percent, the current market value applies.
Damage	is material damage, personal injury or loss of a thing.
Earthquake	is the shaking or trembling of the earth or a landslide.
Embezzlement	is when a person is using your car with permission, but refuses to return it while they should.
Event	is an incident. We consider several incidents that have the same cause to be one event.
Expert	is an expert person who has undertaken to adhere to the Loss Adjustment Organisations Code of Conduct (Gedragcode schade-expertiseorganisaties).
Explosion	is a sudden, violent manifestation of energy due to a chemical reaction of gases, vapours or liquids.
Flooding	is the giving way, breaking through or flooding of a dike, quay, sluice or other water defence. Flooding also includes water bursting the banks.
Fire	is fire that can spread by itself in a place it does not belong. In our definition, fire also includes scorching, melting, singeing, charring or broiling heat.
General average	is damage to a ship or its cargo caused by an act performed to save the ship, the persons on board or the cargo. The costs of this will be shared by all parties.
Green proof of insurance card	is the international motor insurance card for your car.
Household member	is a person with whom the policyholder cohabits for a longer period of time and as a family.
Help assistance	is the recovery of your car or connected trailer and its transportation to an address in the Netherlands or its destruction abroad, if applicable. In our definition, help assistance also includes the transportation of the driver, passengers and luggage to an address in the Netherlands.
Inherent defect	is damage which does not arise due to an external event, but due to a feature or defect of your car itself. In our definition, this also includes short-circuit or overheating.
Intent	is an attributable fault on your part.

Joyriding	is when a person is driving your <i>car</i> without the permission of the <i>policyholder</i> and has no intention to steal or keep your <i>car</i> .
Legal assistance	is legal advice.
Liability	is the legal obligation to compensate for <i>damage</i> .
Listed value	is the recommended retail price for a <i>car</i> of a specific make type and model for the Netherlands.
Nationale Nederlanden	is NN Group N.V., of which <i>we</i> are a part.
New value	is the <i>listed value</i> at the time of the <i>damage</i> .
Nuclear reaction	is a <i>nuclear reaction</i> whereby energy is released such as nuclear fusion, nuclear fission or radioactivity.
Occupant	is all persons in your <i>car</i> or all persons getting in or off your <i>car</i> . An <i>occupant</i> is also someone who exits your <i>car</i> and stays near your <i>car</i> in the <i>event</i> that your <i>car</i> breaks down en route.
Off-road driving	is the unnecessary use of your <i>car</i> on terrain that is not intended for cars.
Personal injury	is injury, illness or death of a person and its consequences.
Race	is a <i>race</i> with your <i>car</i> that involves speed, regularity or skill.
RDW	is the National Vehicle and Driving Licence Registration Authority (Rijksdienst voor het Wegverkeer).
Regular driver	is the person who usually drives your <i>car</i> .
Repair costs	are the costs of repairs required to return a <i>thing</i> to its original condition.
Replacement value	is the amount required to replace a <i>car</i> or an <i>accessory</i> immediately prior to the <i>damage</i> by an equal <i>car</i> or <i>accessory</i> in the same condition. For cars <i>we</i> use the ANWB price list. Note: the same condition also means the same quality and age. If the <i>replacement value</i> plus 10 percent thereof is lower than the <i>current market value</i> , <i>we</i> consider the <i>replacement value</i> equal to the <i>current market value</i> . If your <i>car</i> is not included on the ANWB price list, <i>we</i> take the <i>current market value</i> as a basis.
Storm	is force 7 or more according to the Royal Netherlands Meteorological Institute (Koninklijk Nederlands Meteorologisch Instituut or 'KNMI').
Total loss	Your <i>car</i> is technically <i>total loss</i> if an <i>expert</i> considers that your <i>car</i> is no longer safe to drive and if repairs are impossible or irresponsible. Your <i>car</i> is economically <i>total loss</i> if the <i>repair costs</i> exceed the value of your <i>car</i> before the accident, less the residual value after the accident. The value before the accident is the value stated in the ANWB price list.
Usual call charges	are your <i>usual call charges</i> without surcharges. These charges are set by your telephone provider.
Vandalism	is the application of graffiti to your <i>car</i> as well as the intentional and unauthorised destruction or damaging of your <i>car</i> .
Verbond van Verzekeraars (Dutch Association of Insurers)	is an association representing the interests of insurers. See also verzekeraars.nl .
Policyholder	is the person who took out the insurance and who must ensure that the premium is paid. If several persons have taken out the insurance, the first person mentioned in the policy is the <i>policyholder</i> .
Security deposit	is an amount that a foreign government requires <i>you</i> to provide as security. This amount is intended as a guarantee for payment of the <i>damage</i> .
WAM	is the Dutch Civil <i>Liability</i> Insurance Motor Vehicles Act (is Wet aansprakelijkheidsverzekering motorrijtuigen).
We	is ABN AMRO Schadeverzekering N.V.
Thing	is a tangible object as described in the Dutch Civil Code.
You	is: <ul style="list-style-type: none"> ▶ the <i>policyholder</i>, ▶ the owner of your <i>car</i>, ▶ a passenger of your <i>car</i>, ▶ the driver of your <i>car</i> who is allowed to drive the <i>car</i> by the <i>policyholder</i>, ▶ a surviving relative of a deceased <i>occupant</i>. However, this only applies in the <i>event</i> of <i>legal assistance</i>.