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.

What should you do in the event of a breakdown of your car?

If your car has broken down, please contact us immediately. You can call telephone number 038 - 496 71 23. When calling from outside of the Netherlands, please call 0031 26 - 400 23 45. Note: you are only entitled to help assistance if you call us first.

What changes must you always report?

You must report the following changes to us:

- when you move house;
- when you sell your car;
- 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. If you fail to report a change on time, the payout you will receive in the event of damage may be cut completely or partially.
What assistance does your **breakdown assistance insurance** offer?

Your **breakdown assistance insurance** offers *help assistance* in the event of a **breakdown** of your **car** due to a sudden and unforeseen **event**. You are only entitled to *help assistance* if you call us first. We will arrange the *help assistance* for you. The *help assistance* depends on the choice that you have made.

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.

If the policy states that you have **Breakdown Assistance Insurance NL**, then your insurance covers the following in the Netherlands:
- *help assistance* in the event of a breakdown of your **car** or **connected trailer**;
- *emergency repairs* up to a maximum of EUR 500 if your **car** or **connected trailer** can no longer be operated due to a **breakdown**. Note: this does not include the replacement of parts;
- a replacement **driver** if the driver is no longer able to drive due to illness or an accident. However, only if no other occupant is allowed to drive the **car**;
- a replacement **car** for a maximum of 5 working days if your **car** cannot be repaired on the spot. We do not reimburse the costs of fuel.

If the policy states that you have **Breakdown Assistance Insurance Abroad**, then your insurance covers the following abroad:
- *help assistance* in the event of a breakdown of your **car** or **connected trailer**. Note: transport of your **car** or **connected trailer** from abroad is only compensated if repairs take longer than 4 working days;
- *emergency repairs* up to a maximum of EUR 500 if your **car** or **connected trailer** can no longer be operated due to a **breakdown**. Note: this does not include the replacement of parts;
- a replacement **driver** if the driver is no longer able to drive due to illness or an accident. However, only if no other occupant is allowed to drive the **car**;
- a replacement **car** for a maximum of 15 working days if the repair of your **car** takes more than 24 hours. We do not reimburse the costs of fuel;
- costs abroad of destruction and the import of your **car** or **trailer** abroad.

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**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 Hervzekeringsmaatschappij voor Terrorismeschaden 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.terrorismeverzekerd.nl. We can also send you a copy on request.

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**When does your **breakdown assistance insurance** never offer assistance?**

Your **breakdown assistance insurance** NEVER offers assistance in the **event** of a **breakdown**:
- due to **acts of war** or a **nuclear reaction**;
- caused or arisen before the start or after the end of your insurance;
- arisen in a country that is not listed on the **green proof of insurance card** or is crossed out on this card;
- arisen or caused after the 60th day of a trip;
- where the driver of your **car** is not allowed to drive according to the laws or regulations of the government;
- if national or international laws or rules prohibit this;
- if the registration of the **car** is not in the name of the **policyholder** or their **household member**;
- by **intent**, serious negligence or an illegal activity in which you have engaged;
- during commercial use of your **car**;
- during participation in a **race**, **off-road driving** or by driving on a circuit;
- if your **car** has no valid periodic vehicle inspection certificate when it should have one according to the law;
- for which we have provided assistance before and you have not had the cause of the **breakdown** repaired by an expert;
- in connection with a trip to an area in respect of which the Ministry of Foreign Affairs has advised against travel. See also rijksoverheid.nl/reisadviezen. Note: this does not apply if an insured demonstrates that they were already in the area. In that **event**, the insured has to leave this area as soon as possible.

Words that appear in italics are explained in the list of definitions on page 6.
What happens in the event of a breakdown of your car?

What do we do if you report a breakdown of your car?
If you report a breakdown to us, we will determine what has happened. You must provide us with the information we need. If you fail to observe an obligation under the conditions, we may refuse assistance.

How do we determine whether you are given assistance?
In order to determine whether you are given assistance we use these terms and conditions, your policy and the information we received.

Note: if your policy or these terms and conditions state a maximum insured sum, then we will pay out that amount as a maximum.

What do we also reimburse if we offer assistance?
In the event of a breakdown we also reimburse the following costs:
- Telephone costs up to a maximum of EUR 50;
- Costs of destruction and the import of your car or trailer abroad.
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?
The 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?
The policyholder may terminate the 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.

When does your insurance end automatically?
Your insurance ends automatically if:

- your car insurance with us for your car is terminated;
- 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.
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.
### Glossary

<table>
<thead>
<tr>
<th>Term</th>
<th>Meaning</th>
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<tbody>
<tr>
<td>Acts of war</td>
<td>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:</td>
</tr>
<tr>
<td>Breakdown</td>
<td>is a motoric, mechanic or electronic failure.</td>
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<tr>
<td>Car</td>
<td>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 accessories.</td>
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<tr>
<td>Connected trailer</td>
<td>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.</td>
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<tr>
<td>Damage</td>
<td>is material damage, personal injury or loss of a thing.</td>
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<tr>
<td>Emergency repairs</td>
<td>is repair work which allows you to continue to drive safely to the destination or to the nearest garage from the place where your car broke down.</td>
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<tr>
<td>Intent</td>
<td>is an attributable fault on your part.</td>
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<tr>
<td>Event</td>
<td>is an incident. We consider several incidents that have the same cause to be one event.</td>
</tr>
<tr>
<td>Green proof of insurance card</td>
<td>is the international motor insurance card for your car.</td>
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<tr>
<td>Help assistance</td>
<td>is the recovery of your car or connected trailer 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 help assistance.</td>
</tr>
<tr>
<td>Household member</td>
<td>is a person with whom the policyholder cohabits for a longer period of time and as a family.</td>
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<td>Nationale Nederlanden</td>
<td>is NN Group N.V., of which we are a part.</td>
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<td>Nuclear reaction</td>
<td>is a nuclear reaction whereby energy is released such as nuclear fusion, nuclear fission or radioactivity.</td>
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<td>Off-road driving</td>
<td>is voluntarily driving a car in a place where cars normally do not go.</td>
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<tr>
<td>Policyholder</td>
<td>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 policyholder.</td>
</tr>
<tr>
<td>Race</td>
<td>is a race with your car that involves speed, regularity or skill.</td>
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<td>RDW</td>
<td>is the National Vehicle and Driving Licence Registration Authority (Rijksdienst voor het Wegverkeer).</td>
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<tr>
<td>Thing</td>
<td>is an object as described in the Dutch Civil Code.</td>
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<td>Total loss</td>
<td>is the situation in which it is technically no longer possible to repair your car.</td>
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<tr>
<td>Usual call charges</td>
<td>are your usual call charges without surcharges. These charges are set by your telephone provider.</td>
</tr>
<tr>
<td>Verbond van Verzekeraars</td>
<td>is an association representing the interests of insurers. See also verzekeraars.nl.</td>
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<tr>
<td>(Dutch Association of Insurers)</td>
<td>is ABN AMRO Schadeverzekering N.V.</td>
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<td>We</td>
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<td>You</td>
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<td></td>
<td>► the policyholder;</td>
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<td></td>
<td>► the owner of your car;</td>
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<td>► a passenger of your car;</td>
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<td></td>
<td>► the driver of your car who is allowed to drive the car by the policyholder.</td>
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