What do the words in italics mean?

Some words in these conditions are printed in italics. These words have a special meaning. An explanation of these words can be found in the list of definitions at the end of these conditions.

How do you report a damage?

Have you been involved in an accident? Report this as quickly as possible. You can call telephone number 038 - 496 71 23. Or 0031 26 – 400 23 45 if you are abroad.

What changes are you always required to report?

You must report the following changes to us:
- if you move house;
- if you sell your car;
- if your car gets a foreign license plate or is abroad longer than two months.

Please note: You are required to report these changes within 14 days of their occurrence. If you fail to report a change on time, you could receive no or a lower payment in the event of damage.
What does your indemnity insurance occupants cover?

Your insurance covers personal injury and property damage incurred by an occupant as a result of a road accident with your car. The damage must be sudden and unforeseen.

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

What does your indemnity insurance occupants never cover?

Your indemnity insurance occupants NEVER covers:

- personal injury and property damage that arose or was caused before the beginning or after termination of your insurance;
- personal injury and property damage arisen in a country that is not stated or crossed out on the international motor insurance certificate;
- personal injury and property damage whereby the driver of your car is not allowed to drive according to the law or government laws or regulations;
- personal injury and property damage if national or international laws or regulations prohibit this;
- personal injury and property damage due to terrorism that is not compensated by the Netherlands Reinsurance Company for Losses from Terrorism. See also nht.vereende.nl/downloads;
- personal injury and property damage due to intent, serious negligence or during an illegal activity on your part;
- personal injury and property damage during participation in a speed race or off-road driving;
- personal injury and property damage of a participant who is not positioned in a normal seat;
- personal injury and property damage of an occupant who does not wear a safety belt whereas this is in fact obligated;
- personal injury and property damage that is 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;
- personal injury and property damage during paid transport of a person or thing for business purposes using your car. Please note: This does not apply if the policyholder demonstrates that he did not know or did not want this;
- property damage to your car or a trailer towed to your car;
- property damage as a result of the circumstance that your car is attached or claimed by the government;
- loss of money or valuable papers of over €500 per event.

Words that appear in italics are explained in the list of definitions on page 6.
What happens in case of a road accident with your car and what do we pay out?

What do we do in case of a road accident with your car.
If you report damage to us we will determine what has happened and whether the damage is covered. And the scope of your damage. You must provide us with the information we require. Was a crime committed? Then you must send us proof that the matter has been reported to the police. What if you do not cooperate in the assessment of the damage or fail to observe another obligation from the conditions? Then we may refuse to pay out a damage claim.

Sometimes we ask an expert to help us determine the cause and extent of the damage. You may also engage an expert yourself. We reimburse this up to the maximum amount that our expert charges. Does your expert charge 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 scope of the damage. They will try to agree between themselves. If they cannot agree, the independent expert will decide the matter.

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

How do we determine the compensation in the event of covered damage?
In case of covered personal injury caused by a road accident, we compensate the financial disadvantage suffered by an occupant on account of this personal injury.

In case of covered property damage, we compensate the current value of a thing less any residual value. Please note: We do not do so if the repair costs are lower. In that case we will pay out the repair costs.

Please note: Does your policy or do these conditions set out a maximum insured sum? Then we will pay out that sum as a maximum. If the total damage of the occupants exceeds this amount, we will divide this amount over the occupants in proportion to their damage.
What other agreements are there?

When does your insurance start?
The insurance commences on the starting date. The starting date is on the policy.

In which situations can we change your insurance?
We may always change the conditions or premium of your insurance on the revision date. We can also change your insurance at other moments:
- Has the policyholder reported a change in the risk? Or are the details on the policy incorrect? Then we may change the premium or the conditions.
- Do we want to change the insurance for a specific group of insurances or policyholders at the same time? Then we may change the premium, conditions or discounts on a date that we choose.
Do you not agree to a change? The policyholder can then end the insurance. The insurance will then end on the date of change. If the policyholder does not terminate the insurance? Then he accept the change.

When does your insurance change?
The insurance will be changed on the date of change. The date of change is in the changed policy. The policy that we have issued previously expires as of the change date.

When can your insurance be ended by you?
You can terminate your insurance at any time without stating reasons.

When does your insurance end automatically?
Your insurance always ends automatically when:
- you no longer reside in the Netherlands;
- your car is registered under a foreign registration number;
- we have paid you a damage reimbursement for the total loss of your car.

When can your insurance be ended by us?
Your insurance can be terminated by us on the revision date. The revision date is on the policy. We must give notice of the termination of the insurance 60 days before the termination date.
We are also allowed to terminate your insurance in the following situations:
- within 30 days after damage has been reported, rejected or paid out;
- if an insured person provides incorrect information, or commits fraud or deception;
- changes which you must report;
- when the ABN AMRO bank account, connected to this insurance, is terminated;
- when you do not pay the premium despite a warning.

When and how does the policyholder pay the premium?
The policyholder pays the premium around the 1st of every month. This date is called the premium due date.
The insurance premium, costs and insurance tax will be automatically deducted from your account. If this fails or we do not receive any premium? Then we will send the policyholder a warning. And if the policyholder still does not pay? Then cover automatically lapses 15 days after we have sent the policyholder a warning. And the insurance ends.

Transfer or time-barring
Claims will be time-barred 3 years after a payout has been made for a damage. Or 3 years after the damage and you did not report it to us.

Words that appear in italics are explained in the list of definitions on page 6.
Complaints
If you are not satisfied with this insurance or our service, you can file a complaint with us. For more information on how to report a complaint to us, please go to abnamro.nl/klacht. If you are not satisfied with the outcome, you can submit this to the independent Klachteninstituut Financiële Dienstverlening (Kifid) [Financial Services Complaints Tribunal], P.O. Box 93257, 2509 AG The Hague or via kifid.nl. You may also submit the complaint to a court in the Netherlands.

Protection of privacy and electronic recording
We are bound by the “gedragscode Verwerking Persoonsgegevens Financiële Instellingen” [Code of Conduct for the Processing of Personal Details by Financial Institutions]. This code of conduct can be found on verzekerars.nl if you search for ‘gedragscode’ (code of conduct).

Do we communicate with each other electronically? For example, via the Internet, email or telephone. Then we can record this communication electronically. As proof or to improve the service.

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

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

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

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

<table>
<thead>
<tr>
<th>Definition</th>
<th>Explanation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accident</td>
<td>is a sudden and unforeseen impact that affects the body from the outside. We deem several incidents which have the same cause one event.</td>
</tr>
<tr>
<td>Car</td>
<td>is the car of which the registration number is on the policy. Or a replacement car with Dutch number plates while your car is being repaired. Car also includes accessories.</td>
</tr>
<tr>
<td>Current value</td>
<td>is the amount required to replace a thing immediately prior to the damage by an equal thing in the same condition. Please note: The same condition also means the same quality and age.</td>
</tr>
<tr>
<td>Damage</td>
<td>is material damage, personal injury or loss of a thing.</td>
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<tr>
<td>Event</td>
<td>is an incident. We deem several incidents which have the same cause one event.</td>
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<tr>
<td>Expert</td>
<td>is an expert person who has undertaken to adhere to the Loss Adjustment Organisations Code of Conduct.</td>
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<tr>
<td>Household member</td>
<td>is a person with whom the policyholder cohabits on a long-term basis and as a family.</td>
</tr>
<tr>
<td>Intent</td>
<td>is negligence that can be attributed to you.</td>
</tr>
<tr>
<td>International motor insurance</td>
<td>certificate is the International motor insurance certificate for your car.</td>
</tr>
<tr>
<td>Nationale Nederlanen</td>
<td>is NN Group N.V. of which we are part.</td>
</tr>
<tr>
<td>Occupant</td>
<td>is the driver and the passengers getting in or out of your car. An occupant is also someone who exits your car and stays near to your car in the event that your car breaks down en route.</td>
</tr>
<tr>
<td>Off-road driving</td>
<td>is the unnecessary use of your car on terrain that is not intended for cars.</td>
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<tr>
<td>Personal injury</td>
<td>is injury, illness or death of a person and the related consequences.</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. Have several persons taken out the insurance? The first person mentioned on your policy is the policyholder.</td>
</tr>
<tr>
<td>Property damage</td>
<td>is material damage to or loss of a thing and the related consequences.</td>
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<tr>
<td>RDW</td>
<td>is the National Vehicle and Driving Licence Registration Authority.</td>
</tr>
<tr>
<td>Repair costs</td>
<td>are the costs of a repairs required to return a thing to its original condition.</td>
</tr>
<tr>
<td>Terrorism</td>
<td>is violent behaviour in the form of an attack or malicious contamination. And is intended to realise political, religious or ideological goals. A document has been prepared on the reinsurance of terrorism. Said document sets out what is insured. The document is called ‘protocol afwikkeling claims’ [Claims Handling Protocol]. The document can be found on nht.vereende.nl/downloads.</td>
</tr>
<tr>
<td>Thing</td>
<td>is an object as described in the Dutch Civil Code.</td>
</tr>
<tr>
<td>Usual call charges</td>
<td>are your usual call charges without surcharge. These charges are set by your telephone provider.</td>
</tr>
<tr>
<td>Verbond van Verzekeraars</td>
<td>[Dutch Association of Insurers] is an association representing the interests of insurers. See alsoverzekeraars.nl.</td>
</tr>
<tr>
<td>We</td>
<td>is ABN AMRO Schadeverzekering N.V.</td>
</tr>
<tr>
<td>You</td>
<td>is:</td>
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<tr>
<td></td>
<td>► the policyholder;</td>
</tr>
<tr>
<td></td>
<td>► the owner of your car;</td>
</tr>
<tr>
<td></td>
<td>► a passenger of your car;</td>
</tr>
<tr>
<td></td>
<td>► the driver of your car who is allowed to drive the car by the policyholder.</td>
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</tbody>
</table>