What do these conditions say?

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What do the words in italics mean?

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

How do you report that someone holds you liable?

Does someone hold you liable? Report this as quickly as possible. This is possible in two ways:

- Call telephone number +31 (0)38 496 7123;
- you can report the damage in writing or online with a damage form. You can find the damage form on abnamro.nl. You will find it quickly if you search using the words ‘schade aansprakelijkheid’.

What changes are you always required to report?

You must report the following changes to us:

- when you are insured as single person and this situation changes;
- when your household is expanded with a child living at home;
- when you move abroad. Then you will no longer be insured and the insurance will end;
- when you are no longer entitled to student finance.

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 personal liability insurance cover?

This insurance covers your liability as a private person. In addition, this insurance also covers the liability as a private person of your cohabiting partner. But only if it is on the policy.

Your insurance also provides cover for:
- liability for your overnight guest, who is not insured himself;
- liability for your pet;
- damage caused by a favour of you to a friend if this is your fault;
- damage caused by you while doing sports or playing. Please note: this does not apply to damage of a fellow player or fellow sportsman or woman.

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

What does your personal liability insurance never cover?

Your insurance NEVER covers liability for damage:
- caused or arisen before the beginning or after termination of your insurance;
- to a thing that belongs to you or to another person living at the same address;
- to digital data or software;
- due to an immovable property, a houseboat or static caravan outside Europe;
- due to an immovable property, a houseboat or static caravan that has been unoccupied for over 2 years;
- due to intent or sexual behaviour of you or of a group you belong to. Also under the influence of a narcotic substance;
- due to acts of war or a nuclear reaction;
- that is covered by or compensated based on a law, provision or on another insurance. Or that would be covered or compensated on that basis if this insurance did not exist;
- caused or arisen in relation to a business activity;
- caused for a weapon for which you do not hold a permit or that you use for hunting;
- as lessor, employer or employee;
- if national or international laws or rules prohibit this;
- due to or with a motor vehicle, vessel or aircraft. Please note: This does not apply for liability for damage as a passenger. However only if this is not covered by another insurance;
- to a thing that belongs to another which you have in your possession. Please note: This does not apply to liability for damage:
  - up to € 75,000 due to fire, explosion or overflowing water to/in your rented home or a holiday residence you rent;
  - up to € 25,000 to household contents of another which you have in your possession;
  - up to € 10,000 to medical equipment which you have borrowed or rented.

Words that appear in italics are explained in the list of definitions on page 6.
What happens if someone holds you liable and what do we pay out?

What do we do if someone holds you liable?
Does someone hold you liable? Then you must report this to us as quickly as possible. We will then determine what has happened and whether the damage is covered. And the scope of the damage. You give us the information we need. If you do not cooperate with assessing the damage? Or if you fail to observe another obligation form the conditions? Then we can refuse to pay out damage.

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

How do we calculate what amount will be paid out if liability is covered?
We take the scope of the liability as the basis for the payout. We may also directly settle the damage with the person who has suffered the damage.

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.

What other costs do we reimburse if liability is covered?
In excess of the sum insured, we reimburse the statutory interest on the damage and the reasonable costs of experts. We also reimburse other costs that you incur with our permission. These other costs are:
- necessary legal expenses;
- a security deposit up to a maximum of €100,000. You authorize us and help us to get this amount back.
What other agreements are there?

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

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

In what situations may we change your insurance?
We may always change the conditions or premium of your insurance on the revision date. We may also change your insurance at other times:

- Do you report a change in the risk? Or are the details on your policy not correct? Then we may change the premium or the conditions.
- Do you no longer have the ABN AMRO Student Package? Then we may change the insurance into an ABN AMRO Personal Liability Insurance [ABN AMRO Aansprakelijkheidsverzekering] and the ABN AMRO Student Insurance [ABN AMRO Studentenverzekering] ends.
- Do we want to change the insurance for a specific group of insurances or policyholders at the same time? Then we can change the premium, conditions or discounts on a date that we choose.
- Do you not agree with a change? The policyholder can then end the insurance. The insurance will then end on the date of change. Do you not do this? Then you accept the change.

When may you terminate your insurance?
You may terminate your insurance at any time. You cannot terminate your insurance with retroactive effect.

When may we terminate your insurance?
We may terminate your insurance on the revision date. The revision date is on the policy. We must give notice of the termination of the insurance 60 days before the termination date.

We may also terminate your insurance in the following situations:

- within 30 days after a damage has been reported, rejected or paid out;
- if an insured person provides incorrect information, or commits fraud or deception;
- in the event of changes which you must report;
- if the ABN AMRO bank account that is linked to this insurance is terminated;
- if you are no longer entitled to the ABN AMRO Student Package [ABN AMRO Studenten Pakket];
- if you have not paid the premium despite a warning.

When and how do you pay the premium?
The policyholder pays the premium around the 1st of every month. This date is called the premium due date. The premium, costs and insurance tax are automatically debited from your account. If this fails or we do not receive any premium? Then we will send you a warning. Do you fail to pay afterwards? Then 15 days after we have sent you a warning there is automatically no longer any cover. And the insurance ends.

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. Or 3 years after the damage arose and you did not report it to us.

Complaints
If you are not satisfied with this insurance or our service, you can file a complaint with us. For more information on how to report a complaint to us, please go to abnamro.nl/klacht. 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 your complaint to a court in the Netherlands.
Protection of privacy and electronic recording
We are bound by the “gedragscode Verwerking Persoonsgegevens Financiële Instellingen” [Code of Conduct for the Processing of Personal Details by Financial Institutions]. This code of conduct can be found on verzekeraars.nl if you search for ‘code of conduct’.

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

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

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.
<table>
<thead>
<tr>
<th>Definition</th>
<th>Explanation</th>
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| Acts of war      | is organised violence as described in the Dutch Financial Services Supervision Act. We adhere to this description. To summarise, there are acts of war in the event of organised violence:  
|                  | ► of a country, state or militant organisation which engages in war with military weapons;  
|                  | ► of an armed peace-keeping mission of the United Nations;  
|                  | ► of a population group or a large group of citizens who are engaged in a civil war;  
|                  | ► of a group or movement which rebels or riots against the government;  
|                  | ► of group members which mutiny against a ruling authority;  
|                  | ► of activists resulting in domestic unrest at various locations.  |
| Aircraft         | is an aircraft of over 25 kilograms or a drone.  |
| Another person   | is another than you or your partner.  |
| Behaviour        | is conduct whereby you or another insured do/does or fail/fails do to one or more things.  |
| Damage           | is:  
|                  | ► material damage to or loss of a thing;  
|                  | ► impairment of health or injury of a person, also if that person deceases because of that.  |
| Explosion        | is a moment of a sudden, powerful force:  
|                  | ► of gases or vapours in a barrel whereby a difference in pressure arises;  
|                  | ► due to a chemical reaction of gases, vapours or liquids.  |
| Favour           | is unselfishly carrying out work for a private person.  |
| Fire             | is fire that can spread to a place where it does not belong. By fire we also mean scorching, melting, singeing, carbonisation and smouldering.  |
| Household contents | are all moveable things owned by a private person and used in a private capacity. Please note: By household contents we do not mean a motor vehicle, money or a thing that you hire, rent or lease.  |
| In possession    | is the lawful use, borrowing, keeping or processing.  |
| Intent           | is intentional behaviour directed at a person or a thing with which is not permitted by the law.  |
| Liability        | is the legal obligation to compensate the damage of another party.  |
| Motor vehicle    | is a motor vehicle which can exceed 16 km/hour. By motor vehicle we do not mean an electric bicycle for which no driving licence is required.  |
| Narcotic substance | is a substance which causes a person to think or act with a decreased degree or awareness than had they not taken the substance.  |
| Nationale Nederlanden | is NN Group N.V. of which we are part.  |
| Nuclear reaction | is a nuclear reaction whereby energy is released such as nuclear fusion, nuclear fission or radioactivity.  |
| Overflowing water | is water that due to a sudden defect or blockage overflows from water pipes or devices and installations connected to the water pipes.  |
| Partner          | is your husband, wife, registered partner or the partner with whom you cohabits.  |
| Security Deposit | is an amount that a foreign government orders you to provide as a deposit. The amount is intended as a guarantee for the payment of the damage.  |
| Thing            | is a tangible object as described in the Dutch Civil Code.  |
| Usual call charges | are your usual call charges without surcharge. These charges are determined by your telephone provider.  |
| Verbond van Verzekeraars | [Dutch Association of Insurers] is an association representing the interests of insurers. See also  |
| Vessel           | is a vessel with a power exceeding 3kW or a sail larger than 20 m².  |
| We               | is ABN AMRO Schadeverzekering N.V.  |
| You              | is the person named on the policy as policyholder. This person took out the insurance and must ensure that the premium is paid. Does the policy say that your cohabiting partner is also insured? Then ‘you’ also includes your partner.  |