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 damage?

Have you suffered damage to your household contents? Report this as quickly as possible. This is possible in three ways:

- you can call telephone number +31 (0)38 496 7123;
- you can report the damage by means of a claim form. You can find the claim form on abnamro.nl. You will find it quickly if you search using the words ‘schade inboedel’;
- Online via abnamro.nl/schade

What changes are you always required to report?

You must report the following changes to us:

- if your family situation as stated on the policy changes or the roofing material changes. We will then adjust your premium accordingly;
- if you no longer live permanently in the home for longer than four months. Then this insurance does not cover damage caused by: theft or attempted theft, vandalism, terrorism, precipitation, overflowing water or glass damage. We may then also terminate your insurance;
- if the home is being renovated or expanded. Then you have an extra extensive cover;
- if you rent out all or part of the home, use it for business purposes, or if the government declares the home uninhabitable, unusable or expropriates it. Then your insurance ends.

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 household contents insurance cover?

Your insurance covers damage to your household contents in the Netherlands. The damage must be sudden and unforeseen. The cover is dependent on the choice which you have made.

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

What does your insurance cover IN the home?

Does the policy say that you have basic cover? Then damage to your household contents in the home due to the following events is covered:

**Basic cover**
- fire, smoke, soot, lightning or explosion;
- storm;
- a falling aircraft or spacecraft or an object from outer space;
- theft;
- vandalism;
- terrorism;
- disturbance or disorder;
- armed robbery;
- being hit by a motor vehicle, being hit by a vessel or falling load;
- a falling tree, antenna, crane or parts thereof. Please note: Is this caused by a storm? Then this damage falls under a storm;
- glass shards of a window, mirror, aquarium or glass plate;
- precipitation or overflowing water. Please note: Damage due to precipitation through open doors or windows is not covered.
- Flooding of a non-primary flood defence. It does not matter here whether the flooding is the cause or the result of an insured event. Please note: There is no cover for damage due to mixed water if a primary flood defence and a non-primary flood defence are flooded at the same time.

**All risk cover**

Does the policy say that you have all risk cover? Then we also cover damage caused by all other events, unless there is a situation that your insurance never covers. Therefore make sure you also read what your insurance never covers.

Please note: The basic cover applies to mobile devices in the home if you have not opted for the cover for mobile devices.

What does your insurance cover OUTSIDE the home?

In the following, your insurance covers your household contents when located outside the home.

- Are your household contents located outside the home in a different, locked building at the same address? Then the basic cover applies to these. Please note: For theft there is a maximum insured amount of €10,000 per event and the theft must involve burglary;
- Are your household contents located in a locked building at a different address? Then these are covered under the basic cover up to € 5,000 per event. Theft must involve burglary;
- Are your household contents located in a locked motor vehicle or vessel? Then these are covered under the basic cover up to € 750 per event. Please note: your household contents should be located out of sight;
- Are your outdoor household contents located in the garden? Then these are insured against fire, lightning, explosion, theft, being hit by a motor vehicle or a vessel, a falling aircraft or an object from outer space.

Does your policy state that specific household contents are covered under the personal possessions cover or mobile devices cover? Then these are covered under the all risk cover, unless there is a situation that your insurance never covers.
What does your household contents insurance never cover?

Your insurance NEVER covers:

- a motor vehicle, caravan, trailer, vessel, aircraft or any components belonging thereto;
- loose gems, loose stamps, loose coins and unprocessed precious metals;
- household contents in a beach hut;
- household contents not belonging to you;
- household contents belonging to another person or medical equipment that you have in your possession. Please note: This does not apply inside the home. In that case, the basic cover applies up to € 10,000 per event;
- professional tools. Please note: This does not apply inside the home if you use professional tools for paid employment. In that case, the basic cover applies up to € 2,500 per event. Mobile devices are not professional tools;
- household contents that you use for business purposes. Please note: This does not apply to home business contents inside the home that you use for your administration. These are covered under the basic cover up to € 7,500;
- goods intended for commercial purposes;
- digital data, software or crypto money;
- money or valuable papers. Please note: This is insured in the home up to a maximum of € 1,250;
- glasses, sunglasses, contact lenses or hearing aids. Please note: Damage due to fire or explosion is covered.

Your insurance NEVER covers damage arising:

- by intent, recklessness, serious fault, serious negligence or an illegal activity in which you have engaged;
- while hemp is grown in the home or in any other illegal activity;
- due to poor or overdue maintenance, wear and tear, rotting or rust;
- from failure to comply with a security agreement;
- because you are under the influence of a narcotic substance;
- due to the processing, repairing or cleaning of household contents;
- due to normal use, even if that leads to disfigurement;
- to leaking insulating glass if this glass is more than 10 years old or if the glass is warranted;
- by renting out all or part of your home;
- While the home is being used for business. Please note: This does not apply if you perform desk or computer work in your home in employment or as an entrepreneur;
- due to an earthquake, flooding, acts of war or nuclear reaction;
- due to terrorism that is not compensated by the Nederlandse Herverzekeringsmaatschappij voor Terrorismeschade (NHT) [Dutch Terrorism Risk Reinsurance Company]. See also nht.vereende.nl/downloads;
- due to groundwater, water that originates wholly or partly from the sea, water from garden and other hoses or damp penetration;
- due to wind weaker than wind force 7 according to the KNMI [Royal Dutch Meteorological Institute];
- due to theft and/or deception by a person who is in the home with your permission;
- due to theft without burglary of household contents from a motor vehicle, vessel or a building other than the home. Please note: This does not apply if your policy states that you have personal possessions cover for specific household contents or all risk cover for mobile devices.
- due to your pet/animal or an animal that you allow to enter your home. Please note: This does not apply to damage to animals in the aquarium as a result of glass breaking;
- due to a plant, mould, virus, bacteria or vermin;
- before the beginning or after termination of your insurance;
- due to an inherent defect of a thing. Please note: This does not apply to consequential damage due to an insured event;
- if national or international laws or rules prohibit this;
- due to remodelling work. Unless you demonstrate that the risk of damage has not increased due to this;
- household contents outside the Netherlands;
- or is present on solar panels and can only be detected using measuring equipment or other technical aids. For example, microcracks (hairline cracks) that are not visible;
- due to flooding of a primary flood defence or flooding caused by direct action by the government;
- due to ground movement such as shifting or subsidence. Please note: This does not apply to flood damage due to collapse, damage, overflow or failure of non-primary flood defences;
- due to water that has overflowed the banks in areas outside the dikes. For example, in harbours outside the dykes, floodplains and areas designated by the government for water storage;
- due to a corrosive substance, oil, grease, paint and solvents;

Please note! Your insurance never covers damage in the case of fraud.
What happens in the event of damage and what do we pay out?

What do we do if you report damage to us?
If you report damage to us, then we will determine what happened and whether the damage is covered. And the scope of your damage. You give us the information we need. We may also have the damaged thing repaired or replaced by a similar thing. If we request the damaged thing, we will become the owner of this thing after a compensation of damage. Has there been a criminal offence? 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. Sometimes we ask an expert to help us determine the cause and extent of the damage. You may also engage an expert yourself. But only if you disagree with our expert. 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. If you want to know what costs we consider reasonable and will reimburse, please contact us in advance. What happens if both you and we each engage an expert? These experts will then first together appoint an independent expert. Then your expert and our expert will each determine the scope of the damage. They will try to agree between themselves. What happens if they cannot agree? Then the independent expert will decide on the matter.

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

What if the damage is related to terrorism?
Sometimes, we cannot assume responsibility for compensating damage caused by terrorism. In such case, we will only compensate you for damage to the extent that it is insured by the Nederlandse Hervezkeringsmaatschappij voor Terrorismeschade (NHT) (Dutch Terrorism Claims Reinsurance Company). A maximum of one billion euros is available each calendar year for all damage caused by terrorism in the Netherlands. This maximum amount applies to all insurers in the Netherlands that are members of the NHT and applies only to events giving rise to damage that is covered under the insurance of these insurers. If the damage caused by terrorism exceeds one billion euros in any year, the NHT will determine the payment percentage. This means that the NHT will decide what percentage it will pay out to the insurers that are members of the NHT. In that event, we will compensate you for that percentage of your damage, less the excess (if applicable). If the total damage is less than one billion euros, or if for any other reason the NHT does not pay out to us, we will pay out as described in these policy conditions. For more information, you can read the Clauses Sheet Terrorism Cover that is part of these policy conditions. This Clauses Sheet is enclosed as an appendix. You can also visit the NHT’s website www.terrorismeverzekerd.nl, for the NHT’s contact details, news and background information. Here you can also find the Claims Settlement Protocol, in which you can read how the NHT handles damage.

If you report the damage two or more years after the NHT has decided whether it is the result of terrorism, any right to compensation of damage will lapse.

How do we determine the scope of the covered damage?
The scope of the damage is the new value immediately before the damage minus the sales value immediately after the damage. However, in the following situations, we start from the current value:
- if things are older than 36 months. And the current value is less than 40% of the new value immediately before the damage;
- if you have damage to the following household contents:
  - rented or borrowed household contents;
  - professional tools that you use in paid employment;
  - household contents that you use for business purposes;
  - mobile devices;
  - personal jewellery and watches, art, antiques (not furniture), collections with a rarity value;
  - musical instruments and sports equipment;
  - things that are not used as originally intended.

Sometimes the repair remains visible after the repair of the damage. For example, there may be a difference in colour and/or texture. We do not reimburse the costs of resolving this.

Do you have damage to floors, walls or ceilings? Then we only reimburse the parts of the room concerned that are actually damaged.

How do we calculate what amount will be paid out to you?
We take the scope of the damage as the basis for the payout. Please note: This is not the case if the repair costs are lower than the amount of the damage. In that case we will pay out the repair costs. Do you have excess? Then we deduct that from the payout.

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- if things are older than 36 months. And the current value is less than 40% of the new value immediately before the damage;
- if you have damage to the following household contents:
  - rented or borrowed household contents;
  - professional tools that you use in paid employment;
  - household contents that you use for business purposes;
  - mobile devices;
  - personal jewellery and watches, art, antiques (not furniture), collections with a rarity value;
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pay out the remaining amount. A maximum insured amount or maximum compensation per event applies to specific things. You will find these amounts on your policy or in these conditions. We may also pay out the damage in kind.

Please note: Does your policy or do these conditions set out a maximum insured sum for any cover? Then we will pay out that sum as a maximum. Please note: Does your policy state that glass is covered? Then we will reimburse the replacement costs of glass due to sudden and unforeseen breakage in normal use. We will reimburse special glass up to a maximum of € 1,000.

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 stated in the changed policy. The policy that we have issued previously expires as of the change date.

In which 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:
- Has the policyholder reported a change in the risk? Or the details on your policy are not correct? Then we may change the premium or the conditions.
- Do we wish 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? Then you may terminate the insurance. The insurance will then end on the date of change. What if you do not terminate the insurance? 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 revision date.
We may also terminate your insurance in the following situations:

- within 30 days after damage has been reported, rejected or paid out;
- if you provide incorrect information, or commit fraud or deception;
- in the event of changes which you must report;
- if the ABN AMRO bank account, linked to this insurance, is closed;
- if you have not paid the premium despite a warning.
- if you or another interested party is on a national or international sanctions list or is placed on such a list.

When and how does the policyholder pay the premium?
The policyholder pays the premium each month or year. The 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 you a warning. And if you still do not pay? Then cover automatically lapses 15 days after we have sent you a warning 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 how your complaint was resolved, you can present your complaint to the independent Klachteninstituut Financiële Dienstverlening (Kifid) [Financial Services Complaints Institution], P.O. Box 93257, 2509 AG The Hague or via kifid.nl. You may also present 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 verzekeraars.nl if you search for ‘persoonsgegevens’.

Do we communicate with each other electronically? For example, via 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 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.

External processing of personal data at Stichting CIS
To allow us to conduct a responsible acceptance, risk and fraud policy, we may examine and record details about you and your insurance policies in the central information system (CIS) of the insurance companies operating in the Netherlands (Stichting CIS). The objective of the personal data processing at Stichting CIS is to manage risks and combat fraud for insurers and authorised agents. You can find the privacy statement of Stichting CIS on their website. Contact details Stichting CIS: telephone number: +31 (0)70 333 85 11, website: www.stichtingcis.nl, postal address: Stichting CIS, Postbus 91627, 2509 EE Den Haag

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>
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</thead>
<tbody>
<tr>
<td>Acts of war</td>
<td>Acts of war is organised violence, such as:</td>
</tr>
<tr>
<td></td>
<td>► Armed conflict</td>
</tr>
<tr>
<td></td>
<td>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.</td>
</tr>
<tr>
<td></td>
<td>► Civil war</td>
</tr>
<tr>
<td></td>
<td>A more or less organised armed struggle between inhabitants of the same state involving a significant portion of the inhabitants of that state.</td>
</tr>
<tr>
<td></td>
<td>► Insurrection</td>
</tr>
<tr>
<td></td>
<td>Organised violent resistance within a state directed against the public authorities.</td>
</tr>
<tr>
<td></td>
<td>► Civil commotion</td>
</tr>
<tr>
<td></td>
<td>More or less organised violent acts occurring in different places within a state.</td>
</tr>
<tr>
<td></td>
<td>► Riot</td>
</tr>
<tr>
<td></td>
<td>A more or less organised local violent movement directed against the public authorities.</td>
</tr>
<tr>
<td></td>
<td>► Mutiny</td>
</tr>
<tr>
<td></td>
<td>A more or less organised violent movement of members of any armed force directed against the authority under which they resort.</td>
</tr>
<tr>
<td>Building</td>
<td>is a structure that is built and is not movable, like a house, basement (storeroom), shed, garage (box) or similar structure that is suitable for safely storing household contents. Please note: A greenhouse or hothouse is not a building.</td>
</tr>
<tr>
<td>Burglary</td>
<td>is the gaining of illegal entry with visible damage to a building, residential area, vessel or motor vehicle.</td>
</tr>
<tr>
<td>Current value</td>
<td>is the new value of a thing immediately before the damage less depreciation. Depreciation is based on age. You can find the depreciation list at abnamro.nl/afschrijvingslijst.</td>
</tr>
<tr>
<td>Collection</td>
<td>is the complete group of similar things that you have brought together. As a whole, these things represent a greater value than they do as separate objects. For example, a collection of stamps, coins or football cards.</td>
</tr>
<tr>
<td>Common land</td>
<td>is a space in a building or land that is jointly used and managed by a group of authorised users. For example, the access balcony of a block of flats.</td>
</tr>
<tr>
<td>Compensation in kind</td>
<td>is compensation for damage in the form of a product or service rather than money. For example, a damaged floor that is repaired or replaced by a company from our repair network.</td>
</tr>
<tr>
<td>Conversion</td>
<td>is the period during which structural changes are made to an existing building in which you live. This is at least the case if your home is not fully glazed, windproof and waterproof, and/or is not equipped with locks/barriers, a heating system, a water supply, plumbing and/or a kitchen that you can use. For example, adding a utility room to your home, removing or breaking through a wall, or installing a new bathroom.</td>
</tr>
<tr>
<td>Damage</td>
<td>is material damage to or loss of a thing.</td>
</tr>
<tr>
<td>Damp penetration</td>
<td>is walls or floors becoming damp due to the rising or penetration of damp.</td>
</tr>
<tr>
<td>Disfigurement</td>
<td>is discoloration, ageing, deformity, corrosion, stains, scratches, dings, small dents and other superficial damage which do not affect the normal use of a thing.</td>
</tr>
<tr>
<td>Event</td>
<td>is an incident. We deem several incidents which have the same cause as one event.</td>
</tr>
<tr>
<td>Expert</td>
<td>is an expert person who adheres to the Loss Adjustment Organisations Code of Conduct.</td>
</tr>
<tr>
<td>Explosion</td>
<td>is a moment of a sudden, powerful force:</td>
</tr>
<tr>
<td></td>
<td>► of gases or vapours in a barrel whereby a difference in pressure arises;</td>
</tr>
<tr>
<td></td>
<td>► due to a chemical reaction of gases, vapours or liquids.</td>
</tr>
<tr>
<td>Falling load</td>
<td>is a load which falls from or leaks from a motor vehicle or vessel.</td>
</tr>
<tr>
<td>Fire</td>
<td>is fire that can spread by itself to a place where it does not belong. By fire we also mean scorching, melting, singeing, charring or smouldering. Please note: By fire we do not mean damage to electrical appliances or components due to short circuiting, overheating or burning through.</td>
</tr>
<tr>
<td>Flooding</td>
<td>is the overflow of water from rivers, lakes, canals or ditches due to the unforeseen collapse, damage, overflow or failure of flood defences. Please note: We distinguish between primary flood defences and non-primary flood defences.</td>
</tr>
<tr>
<td>Fraud</td>
<td>is obtaining unfair advantage through deliberate deception, in which things are presented differently from the way they really are.</td>
</tr>
<tr>
<td><strong>Garden</strong></td>
<td>Garden is the garden around the home or the balcony belonging to the home.</td>
</tr>
<tr>
<td><strong>Glass</strong></td>
<td>is glass or plastic that lets light through and is fitted in doors or windows of the home or buildings belonging to the home. By glass we also mean dome lights of the home, a shower cubicle and glass in site or balcony fencing.</td>
</tr>
<tr>
<td><strong>Home</strong></td>
<td>is the residential section of the building in which you live at the address set out on your policy. Please note: Are you moving? Then home also includes your new home. You must report a move within 14 days.</td>
</tr>
<tr>
<td><strong>Household contents</strong></td>
<td>are all movable things owned by you and used by you in a private capacity. By household contents we also mean sun blinds which have been added to the home at your expense and things that you have in your possession.</td>
</tr>
<tr>
<td><strong>In possession</strong></td>
<td>is using, borrowing, keeping or processing.</td>
</tr>
<tr>
<td><strong>Inherent defect</strong></td>
<td>is damage which does not arise due to an external event, but due to a feature or defect of the thing itself. We also understand inherent defect to mean short-circuiting or overheating.</td>
</tr>
<tr>
<td><strong>Mobile devices</strong></td>
<td>are the following portable household contents:  ► (gaming) computer equipment, laptop, tablet, phablet and smartwatch;  ► photo, film, sound and video equipment;  ► smartphone, mobile telephone and e-reader;  ► binoculars and telescope;  ► audio equipment, such as an MP4 player, headphones or Bluetooth speaker.</td>
</tr>
<tr>
<td><strong>Motor vehicle</strong></td>
<td>is a motor vehicle which can exceed 16 km/hour. By motor vehicle we do not mean an electric bicycle or motor mower.</td>
</tr>
<tr>
<td><strong>Narcotic substance</strong></td>
<td>is a substance which causes a person to think or act with a decreased degree of awareness than they would have done had they not taken the substance.</td>
</tr>
<tr>
<td><strong>Nationale Nederlanden</strong></td>
<td>is NN Group N.V. of which we are part.</td>
</tr>
<tr>
<td><strong>Non-primary flood defences</strong></td>
<td>are objects, works or structures, such as dykes, quays or locks, that provide protection against flooding and are not primary flood defences according to the Water Act.</td>
</tr>
<tr>
<td><strong>Nuclear reaction</strong></td>
<td>is a nuclear reaction whereby energy is released such as nuclear fusion, nuclear fission or radioactivity.</td>
</tr>
<tr>
<td><strong>Outdoor household contents</strong></td>
<td>relate to garden furniture, water butt, loose (dish) antenna, flag (pole), drying rack or washing.</td>
</tr>
<tr>
<td><strong>Overflowing water</strong></td>
<td>is water that, due to a sudden defect, freezing or blockage:  ► inside the home or inside a building, overflows from a water pipe or devices or installations connected to the water pipe;  ► inside the home overflows from the sewer, aquarium or waterbed.</td>
</tr>
<tr>
<td><strong>Owner’s interest</strong></td>
<td>is the interest that you as the owner have acquired through a change, improvement or extension of a thing within your home. You paid for this yourself and/or took it over from the previous owner. Owner’s interest also includes a building, fence, conservatory, awning, overhang or porch, pergola, outdoor kitchen (if attached under an overhang or roof or in another building), air conditioning, solar panel, charging station, heat pump or wind turbine. Or another thing that makes your home more sustainable. Please note: All these things are secured to your land or common land and are not part of your household contents. By owner’s interest we also mean a single garage of up to 35m2 that is your property at another address and is not used or rented out for business purposes.</td>
</tr>
<tr>
<td><strong>Policyholder</strong></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><strong>Precipitation</strong></td>
<td>is:  ► rain or melt water that leaks into a building, or hail or snow;  ► rainwater that flows into a building as a result of heavy rainfall. By heavy rainfall we mean at least 40 millimetres in;  ► 24 hours measured within a radius of 2 kilometres around the home.</td>
</tr>
<tr>
<td><strong>Primary flood defences</strong></td>
<td>are objects, works or structures, such as dykes, quays and locks, that provide protection against flooding from open water. Exactly which flood defences these are can be found in the Water Act.</td>
</tr>
<tr>
<td><strong>Purchase value</strong></td>
<td>is the value of a thing that appears on a purchase invoice.</td>
</tr>
<tr>
<td><strong>Repair costs</strong></td>
<td>are the costs of a repair that is necessary to return a thing to its original condition.</td>
</tr>
<tr>
<td><strong>Security agreement</strong></td>
<td>is an agreement in your policy on the manner in which the home is secured.</td>
</tr>
<tr>
<td><strong>Special glass</strong></td>
<td>is specially processed glass or curved glass or glass in doors. By special glass we also mean stained glass, etching and sandblasting of glass and leaded glass.</td>
</tr>
<tr>
<td><strong>Sports equipment</strong></td>
<td>means household contents that you use for recreational sports. Sports equipment is not taken to mean: a bicycle, a (golf) cart, trailer, camping equipment and a boat.</td>
</tr>
<tr>
<td><strong>Stichting Salvage</strong></td>
<td>is an independent foundation which was founded in 1986 by the Verbond van Verzekeraars, in cooperation with loss adjustment agencies and cleaning companies. Salvage offers first support in the event of damage. See also stichtingssalvage.nl.</td>
</tr>
<tr>
<td>Term</td>
<td>Definition</td>
</tr>
<tr>
<td>--------------------</td>
<td>----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Tenant’s interest</td>
<td>is the interest that you as the tenant have acquired through a change, improvement or extension of a thing within your rented home. You paid for this yourself and/or took it over from the previous tenant. By tenant’s interest we also mean a building, fence, conservatory, awning, overhang or porch, pergola, outdoor kitchen (if attached under an overhang or roof or in another building), air conditioning, solar panel, charging station, heat pump, wind turbine or another thing that makes your home more sustainable. Please note: All these things are attached to your (rented) land and are not part of your household contents. By tenant’s interest we also mean a single garage of up to 35m² that is your property at another address and is not used or rented out for business purposes.</td>
</tr>
<tr>
<td>Terrorism</td>
<td>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 appendix.</td>
</tr>
<tr>
<td>Textural difference</td>
<td>is the difference in texture of a thing that is visible after the damage has been repaired. For example, in the finish of a floor or a wall.</td>
</tr>
<tr>
<td>Thing</td>
<td>is a tangible 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>Vandalism</td>
<td>is wilful damage to your household contents inside the home due to the destructiveness of a person who has entered without your permission. Please note: Damage to the outside of your home is not covered.</td>
</tr>
<tr>
<td>Verbond van Verzekeraars</td>
<td>[Dutch Association of Insurers] is an association representing the interests of insurers. See also verzekerariaars.nl.</td>
</tr>
<tr>
<td>Vessel</td>
<td>is a vessel with a power exceeding 3kW or a sail larger than 20 m².</td>
</tr>
<tr>
<td>Water pipe</td>
<td>is a water supply pipe or drain pipe with proper connections.</td>
</tr>
<tr>
<td>We</td>
<td>is ABN AMRO Schadeverzekering N.V.</td>
</tr>
<tr>
<td>You</td>
<td>is the policyholder or a member of the household of the policyholder. A household member is a person with whom the policyholder cohabits for a longer period of time and as a family.</td>
</tr>
</tbody>
</table>
Clauses

Terrorism cover
Version 23 november 2007
(Dutch text is leading)
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 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.
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 whereof 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.

>> Words that appear in italics are explained in the list of definitions on page 7.

Page 13 of 12 > ABN AMRO Household Contents Insurance

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 insurances 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 companies belonging to the group has/have taken out the polic(y)(ies).