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 two 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’.

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 two 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. The damage must be sudden and unforeseen. The cover is dependent on the choice which you have made. Maximum insured sums apply to your valuable household contents. These amounts are stated on your policy.

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 “extra uitgebreid” cover? Then damage in the home due to the following events is covered:

- fire, smoke, soot, lightning or explosion;
- storm;
- a falling aircraft or spacecraft or an object from outer space;
- theft;
- vandalism or 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.

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.

What does your insurance cover OUTSIDE the home?

In a number of situations, your insurance covers damage to your household contents when located outside the home. The damage must be sudden and unforeseen. The cover depends on the situations below:

- Are your household contents located outside the home in another building in the Netherlands? Then you have extra uitgebreide cover up to a maximum of € 5,000 per event;
- Are your household contents located out of sight, in a locked motor vehicle or vessel in the Netherlands? Then you have extra uitgebreide cover up to a maximum of € 500 per event;
- Are your outdoor household contents located in your garden? Then the outdoor household contents are insured against fire, lightning, explosion, theft, being hit by a motor vehicle or a vessel, a falling aircraft or spacecraft, or an object from outer space.

Does your policy state that specific valuable household contents are also covered outside the home? Then these valuable household contents are insured outside the home worldwide under the all risk cover. In that case, we also cover damage caused by all other events, 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, you have extra uitgebreide cover for these household contents up to a maximum of € 7,500 per event;
- household contents that you use for business purposes;
- goods intended for commercial purposes;
- digital data or software;
- 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:

- due to intent, serious negligence or an illegal activity on your part;
- 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;
- due to an earthquake, flooding, acts of war or nuclear reaction;
- due to terrorism that is not compensated by the Nederlandse Hervézuikingsmaatschappij voor Terrorismeschade (NHT) [Dutch Terrorism Risk Reinsurance Company]. See also nht.vereende.nl/downloads;
- due to ground water, water from your (garden) hoses or damp penetration;
- due to wind weaker than wind force 7 according to the KNMI [Royal Dutch Meteorological Institute];
- due to theft by a person authorised to enter the home;
- due to theft without burglary of household contents from a motor vehicle, vessel or a building other than the home. Please note: Does your policy say that you have personal possessions outside the home for specific valuable household contents? Then this does not apply for damage to these valuable household contents;
- due to actions of the government;
- due to your pet/animal or an animal that you allow to enter your home;
- due to a plant, mould, virus, bacteria or vermin;
- before the beginning or after termination of your insurance;
- due to a corrosive, contagious or contaminating substance. Please note: Damage due to smoke or soot is covered;
- due to an inherent defect of a thing. Please note: Damage due to fire, lightening, explosion or overflowing water is covered;
- 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;
- by renting out all or part of your home;
- while the home is being used for business purposes;
- while hemp is grown in the home or in any other illegal activity.

Words that appear in italics are explained in the list of definitions on page 7.
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 request the damaged thing, or have it 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. Does your policy state that you are insured based on assessed value or purchase value? Then in case of damage to valuable household contents, you must provide an original valuation report or an original purchase invoice. 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 on your own. 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.

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. Please note: In the situations below, we use a different value to determine the scope of the damage:

- is the current value less than 40% of the new value? Or do you have damage to rented or borrowed household contents? Then we assume also the current value as point of departure;
- has damage been caused to valuable household contents? Then we assume the current value as point of departure.

Please note: Does your policy provide for insurance of specific valuable household contents? Then the damage has been caused to valuable household contents. Then we assume the purchase value or assessed value as point of departure.

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. We pay out the remaining amount. 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 household contents or valuable household contents? Then we will pay out that sum as a maximum.

What other costs do we reimburse if your damage is covered?
The following costs are reimbursed without a need to consult us in advance:

- costs charged by Stichting Salvage;
- reasonable costs of experts;
- costs that you incur to reduce or prevent immediate or immediately imminent damage.

We also reimburse other costs. But only if you consult with us before you incur these costs. And if we agree. These other costs are:

- cost of repair of your garden, if these costs result from damage to your household contents due to fire, lightning, explosion, being hit by a motor vehicle, being hit by a motor vehicle or a vessel;
- cost of repair of things with a tenant’s interest or owner’s interest, if you are required to pay those costs;
- costs of substitute housing, if you can no longer live in the home;
- costs of storage of your household contents, if necessary;
- costs to clear your household contents, if necessary;
- costs of replacing your locks if your house key has been stolen from your home. Please note: We reimburse this up to a maximum of €500 per event.

What costs do we reimburse in case of glass cover?
Does your policy say that you have glass cover? Then we will reimburse the replacement costs of glass due to sudden and unforeseen breakage with 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 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, linked to this insurance, is closed;
- if you have not paid 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 premium, costs and insurance tax will be automatically deducted from your account. If this fails or we do not receive any premium? Then coverage 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.

Words that appear in italics are explained in the list of definitions on page 7.
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 ‘gedragscode’.

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 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>
</tr>
</thead>
</table>
| 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. |
| Assessed value      | is the value of a thing as stated in a valuation report drawn up before the damage.                                                                                                                                                                                                                                                             |
| Building            | is a structure that is built and is not movable, like a house, basement (storeroom), shed or garage. Please note: A greenhouse or hothouse is not a building.                                                                                                                                                                                                             |
| Burglary            | is the gaining of illegal entry with visible damage to a building, residential area, vessel or motor vehicle.                                                                                                                                                                                                                                                  |
| Current value       | is the new value of a thing less depreciation. Depreciation is based on age. You can find the depreciation list at abnamro.nl/afschrijvingslijst                                                                                                                                                                                                           |
| Damage              | is material damage to or loss of a thing.                                                                                                                                                                                                                                                                                                      |
| Damp penetration    | is walls or floors becoming damp due to the rising or penetration of damp.                                                                                                                                                                                                                                                                       |
| Disfigurement       | is discoloration, ageing, deformity, corrosion, stains, scratches, dings, small dents and other superficial damage which do not affect the normal use of a thing.                                                                                                                                                                                                                     |
| Event               | is an incident. We deem several incidents which have the same cause as one event.                                                                                                                                                                                                                                                                |
| Expert              | is an expert person who adheres to the Loss Adjustment Organisations Code of Conduct.                                                                                                                                                                                                                                                                                                       |
| 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.                                                                                                                                                                                                                                           |
| Falling load        | is a load which falls from or leaks from a motor vehicle or vessel.                                                                                                                                                                                                                                                                              |
| 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.                                                                                                                                                                                                       |
| Flooding            | is the giving way, breaking through or flooding of a dike, quay, sluice or other water defence. Flooding also includes water bursting of the banks.                                                                                                                                                                                                                                           |
| Garden              | is the garden around the home or the balcony belonging to the home.                                                                                                                                                                                                                                                                               |
| Glass               | 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 and glass in site or balcony fencing.                                                                                                                                                                              |
| Home                | is the residential section of the building at the address set out on your policy. And in which you live. Please note: Are you moving? Then home also includes your new home. You must report a move within 14 days.                                                                                                                                                                         |
| Household contents  | 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.                                                                                                                                            |
| In possession       | is using, borrowing, keeping or processing.                                                                                                                                                                                                                                                                                                      |
| Inherent defect     | 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.                                                                                                                                                                           |
| Intent              | is negligence that can be attributed to someone.                                                                                                                                                                                                                                                                                                  |
| Motor vehicle       | is a motor vehicle which can exceed 16 km/hour. By motor vehicle we do not mean an electric bicycle or motor mower.                                                                                                                                                                                                                              |
| Narcotic substance  | 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.                                                                                                                                                                                                  |
| 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.                                                                                                                                                                                                                                          |
| Outdoor household contents | relates to garden furniture, loose (dish) antenna, flag (pole), drying frames or washing.                                                                                                                                                                                                                                               |
| Overflowing water   | is water that due to a sudden defect, freezing or blockage inside the home:  
▶ overflows from a water pipe or devices or installations connected to the water pipes;  
▶ overflows from the sewer, aquarium or waterbed.                                                                                                                                                                                                                                         |
### Owner’s interest
is the interest that you as the owner of an apartment have in a thing within your apartment and which has been added to your apartment as an improvement or facility.

### Policyholder
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.

### Precipitation
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.

### Purchase value
is the value of a thing that appears on a purchase invoice.

### Purchase invoice
is an itemised account of a purchased thing. This account is not older than 1 year at the start of the insurance.

### Repair costs
are the costs of a repair which is necessary to return a thing to its original condition.

### Security agreement
is an agreement in your policy on the manner in which the home is secured.

### Special glass
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.

### Stichting Salvage
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 stichtingsalvage.nl.

### Tenant’s interest
is the interest that you as tenant of a home have in a thing within the home and which has been added to the home at your expense. By tenant’s interest we also mean an outbuilding or fence.

### Terrorism
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 nhv.vereende.nl/downloads.

### The Netherlands
is a country in Europe and part of the Kingdom of the Netherlands. By the Netherlands we also mean the border areas up to 30 km outside the Netherlands.

### 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 set by your telephone provider.

### Valuable household contents
relates to the following household contents divided into five groups:
- group 1: personal jewellery;
- group 2: video, audio, transmitting or receiving equipment;
- group 3: art collections with a rarity value or antique (with the exception of antique furniture);
- group 4: music instruments, sports equipment or fur;
- group 5: computer equipment, peripheral equipment, laptop, photo, film, video equipment, smartphones, smartwatch, e-reader, tablets or mobile phones.

### Valuation report
is a report drawn up by a valuer affiliated to the TMV Federation of valuers, brokers and auctioneers. This report may not be older than 3 years at the starting date of the insurance.

### Vandalism
is wilful damage of your household contents due to the destructiveness of a person present in the home without your permission.

### Verbond van Verzekeraars
[Dutch Association of Insurers] is an association representing the interests of insurers. See also verzekeraars.nl.

### Vessel
is a vessel with a power exceeding 3kW or a sail larger than 20 m².

### Water pipe
is a water supply or drain pipe inside the home, with proper connections.

### We
is ABN AMRO Schadeverzekering N.V.

### You
is the policyholder or a member of the household of the policyholder.