

Policy terms and conditions Household contents insurance outside the home

These policy terms and conditions form an integral part of the Hoeksche Waard Total insurance for Private individuals (HWTP). If there are any differences between the HWTP terms and conditions and this product, the terms and conditions of this product apply.

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1	WHO IS INSURED?	3
2	DESCRIPTION OF THE COVER: WHAT IS INSURED?	3
3	WHAT YOU CAN EXPECT FROM US IN THE EVENT OF DAMAGE OR THEFT?	4
4	HOW MUCH COMPENSATION WILL YOU RECEIVE?	4
5	FOR WHICH ITEMS IS THE COMPENSATION LIMITED?	5
6	EXCLUSIONS: WHAT IS NOT INSURED?	5
7	WHEN MAY WE ADJUST YOUR PREMIUMS?	6
8	DEFINITIONS	6

1 Who is insured?

The following persons can make use of this insurance policy:

- a. The policyholder. This is the person who has taken out this insurance policy and who ensures that the premium is paid.
- b. All persons who live together with the policyholder and form a family unit.
- c. Any other person named on the policy schedule.

When we write 'you' in these terms and conditions, we mean all insured parties.

2 Description of the cover: what is insured?

With this cover you are insured for:

Damage to or theft of your valuables outside your home, anywhere in the world

What do we mean by valuables?

We understand valuables to be:

- jewellery*;
- audiovisual and computer equipment*, such as smartphones and tablets;
- sports equipment and attributes*;
- musical instruments;
- optical instruments*, such as binoculars;
- medical instruments and devices*.

What is not included in valuables?

- money;
- art and antiques;
- all your other household effects.

Note:

- You are not insured if you lose any of these items.
- Valuables left unattended in a car are not insured against theft.

If the following conditions are met when the damage or theft occurs:

- a. The damage or theft is caused by a sudden external incident that you could not foresee or expect. Here are some examples:
 - fire;
 - theft: for example your camera is stolen from you while abroad;
 - an accident caused by yourself: for example you drop your smartphone on the street.
- b. This incident takes place after the insurance cover commences.
- c. When you took out this insurance it was not certain this incident would take place.
- d. You have treated your valuables with normal care. In section 8 you can read what we mean by 'normal care'.
- e. The damage or theft did not occur as a result of one of the causes listed in section 6.

* Look in section 8 to see what we mean by this.

3 What you can expect from us in the event of damage or theft?

If your valuables have been damaged or stolen, you must notify us as soon as possible. If the damage or theft is covered, in consultation with you, there are three things we can do:

Repair

Can the damage be repaired? Then we can have your valuables repaired by a repair company. We will pay the bill directly to that company.

Maximum

We will pay repair costs up to a maximum of € 7,500.

Repair and compensation

If the damage cannot be fully repaired, we can have your valuables partially repaired. You will then receive compensation for the part that cannot be repaired. If the value of your belongings has depreciated after repair, you will receive supplementary compensation.

Maximum

Your total compensation amounts to a maximum of € 7,500, less the repair costs.

Compensation

If you opt not to repair your valuables then you will receive one compensation payment for the damage or theft. Please refer to section 4 for details of the compensation amount. We will always choose this option if your valuables cannot be repaired or are stolen.

Maximum

Your total compensation amounts to a maximum of € 7,500.

Appointing a loss adjuster

To determine the amount of your compensation, we may engage a loss adjuster. They will determine the extent of the damage. You may also engage a loss adjuster if you wish. In addition to the compensation for your loss, we will also reimburse the reasonable costs incurred by you for engaging your own loss adjuster.

The two loss adjusters will jointly appoint a third loss adjuster. They will only engage this third party if they cannot agree on the extent of the damage. The third party will determine the definitive amount of the damage, which we and you must comply with. All loss adjusters must comply with the Dutch Association of Insurers (Verbond van Verzekeraars, www.verzekeraars.nl) 'Loss Adjuster's Code of Conduct'.

4 How much compensation will you receive?

We will determine the extent of the damage in accordance with the policy terms and conditions of the Hoeksche Waard Total insurance for Private individuals (HWTP) – Household Contents Insurance policy, as stated in Article 2.3 Extent of damage Assessment (2.3.1. to 2.3.2.3), version: 2019. The maximum compensation is € 7,500,- for all items together per incident.

Note: a compensation limit applies to certain items. Please refer to section 5 for details.

5 For which items is the compensation limited?

Type of item	Maximum compensation	Note:
a. Jewellery	€ 2,500 for all items together per incident	See the description of jewellery in section 8.
b. Smartphones and tablets	€ 1,000 per item	This amount also applies to damage covered in your home.
c. Laptops	€ 1,750 per item	This amount also applies to damage covered in your home.
Wearable devices (such as smart-watches and smart glasses)	€ 750 per item	

6 Exclusions: what is not insured?

You are not insured in the following cases. This means that you will not receive compensation in the event of damage or theft and that we will not repair your damage.

You are not insured for:

- a. loss of valuables;
- b. theft of valuables left unattended in a car;
- c. theft of or damage to valuables that you have rented;
- d. theft of or damage to valuables that occurred while you were participating in illegal activities;
- e. theft of or damage to valuables that occurred because you did not handle these items with normal care. In section 8 you can read what we mean by 'normal care'.

You are not insured for damage to your valuables:

- f. that has gradually arisen due to, for example, wear and tear, discoloration, aging or rotting;
- g. that has arisen through normal household use, such as spots, cracks, scratches, dents or broken violin strings;
- h. that you have caused or made worse on purpose or due to reckless behaviour;
- i. that consists exclusively of damage to components that are or must be replaced regularly, such as fuses;
- j. that is related to nuclear reactions or wilful damage. For further details as to what exactly is meant by this, please refer to the Exclusions section of the HWTP policy terms and conditions.

We will not pay compensation for damage:

- k. to electrical motors or equipment, if this damage is caused by a short circuit. If other valuables are damaged by this short circuit then we will compensate that damage;
- l. to sports equipment and attributes, if this damage is caused by inadequate maintenance or by failure to repair or replace parts in a timely manner;
- m. to your diving equipment, if the damage occurred when being used for diving if the insured person did not hold an official diving certificate;
- n. to a sports weapon, if you did not comply with statutory regulations and provisions that apply to its use or possession.

You are not insured for damage to or loss of your valuables due to:

- o. leakage from batteries or power cells;
- p. land subsidence or landslide;
- q. an earthquake or volcanic eruption, as described in section 8;
- r. insects, vermin, mustelids, such as martens or polecats, bacteria, viruses, mildew or fungus, or plant growth;
- s. maintenance, repairs or cleaning work that is not conducted competently.

If you have rented your property in the context of incidental private holiday rentals or home exchange, then you are not insured for:

- t. damage to or theft of valuables that your tenant has taken outside.

7 When may we adjust your premiums?

Changes to your premium

We reassess your premium prior to the start of each new policy period. We may change your premium based on:

- a. premium, cost of claims, or consumer price index or inflation;
- b. market conditions;
- c. indices published by Statistics Netherlands (CBS).

If we change your premium for any of these reasons, we do not consider this as a change in the insurance policy as described in the section Review of Tariffs and/or Terms and Conditions of the HWTP policy conditions. This means that the provisions of that section do not apply.

8 Definitions

a. Earthquake or volcanic eruption

The consequences of an earthquake or volcanic eruption manifested during or within 24 hours of this incident.

This only concerns the consequences in or near the place where your household effects were at that time.

b. Audiovisual and computer equipment

- Imaging and audio equipment, such as TVs, radios, CD, DVD and mp3 players, photo, film and video cameras.
- Receivers, transmitters and navigation equipment, such as telephones, route planners and GPS devices.
- Computer equipment and peripheral devices, such as PCs, laptops, tablets, smartphones, printers and photocopiers.

This also includes:

- accessories and consumables, such as modems, battery chargers, headphones, ink cartridges and tripods;
- data, image and sound carriers, such as CDs, DVDs, USB sticks, memory cards and LPs;
- standard software for your computer;
- wearable devices (equipment worn on the body) such as smartwatches, smart glasses, and fitness bands.

c. Jewellery

Jewellery and watches, that:

- are intended to be worn on the body or clothing; and
- are made of or contain precious metals, other metal, stone, mineral, ivory, coral or blood coral, pearls or other similar materials.

d. Medical instruments

- Instruments for medical procedures, such as a blood pressure monitor.
- Devices to support or replace bodily functions temporarily or otherwise, such as a wheelchair.

This does not include:

- instruments and devices for normal body care, such as scissors, tweezers, bandages and medicines.

e. Normal care

The caution we expect from you to prevent your valuables from being damaged or stolen.

Normal care is out of the question if you leave these items without your direct supervision:

- in the open air, for example on the beach while swimming;
- in a place that is not properly locked, such as a tent;
- in or on a vehicle or trailer.

This also applies if you have asked someone else to watch over your items and this person did not do that.

f. Optical instruments

Instruments that use light and/or light rays to operate, such as telescopes and microscopes.

This does not include:

- audiovisual and computer equipment.

g. Sports equipment and attributes

Equipment you use when playing sports, such as:

- golf or diving equipment;
- delta wing or parachute;
- weapon;
- angling equipment;
- riding equipment (horse tack).

This does not include:

- sports clothing or shoes;
- wearable devices (equipment worn on the body) for sport such as smartwatches, smart glasses, and fitness bands.

h. Valuables

- jewellery.
- audiovisual and computer equipment, such as smartphones and tablets.
- sports equipment and attributes.
- musical instruments.
- optical instruments, such as binoculars.
- medical instruments and medical aids.

valuables does not include:

- money;
- art and antiques;
- all your other household effects.

i. You

All insured parties on your policy schedule. These are:

- the policyholder: the person who has taken out this insurance policy;
- all persons who live together with the policyholder and form a family unit;
- any other person named on the policy schedule.