

# Information about your Basic Home Contents Insurance

**As part of the Security Package for Private Individuals  
(‘Zekerheidspakket voor particulieren’)**



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# Reading guide

## Your insurance in brief

- What is this insurance for?
- What are you insured for and what not?
- What can you expect from us?
- What to do in case of loss?

You have a Basic Home Contents Insurance with us as part of the Security Package for Private Individuals. This insurance is subject to policy conditions. We have listed the most important points from the policy conditions here. This includes what the insurance entails, what you can expect from us and what you should do in the event of a claim.

We have done our best to make everything clear. If you still have any questions after reading this, please call us on 088 663 06 63 or send an email via [www.nn.nl](http://www.nn.nl). We would be happy to answer your questions. You can also contact your insurance adviser.

### What is Home Contents Insurance for?

The items in your home may be damaged or stolen. The Home Contents Insurance insures you for that damage. By household contents, we mean all items that belong to your household, such as furniture, clothing, and televisions. But also sun awnings or satellite antennas, for example.

### Where are your household contents insured?

Your household contents are insured:

- in your home;
- in an outbuilding of your home, such as a shed or garage;
- in the cellar compartment of your residential complex;
- if you move, three months in both your current and your new home.

### What are you insured for, for example?

You are insured for:

- damage to your household contents due to sudden and unexpected events, such as: fire, lightning, storm, precipitation, leakage, theft, burglary, and vandalism;
- the costs to prevent or limit damage to your belongings (we call these rescue costs). For example, you extinguish a flame in a pan with a fire extinguisher. You are then insured for the costs of a new fire extinguisher and the damage to your laminate floor if it has warped due to the extinguishing;
- the costs you incur to clean up the damage;
- the costs you incur for an emergency solution. For example, a temporary roof repair to protect your belongings against damage.

### What are you not insured for, for example?

You are not insured for loss, which is caused, for example:

- by an earthquake or flooding of a primary flood defence;
- by the loss of mobile electronics;
- by theft of mobile electronics left in a car;
- by normal household use, such as scratches, cracks, and stains;
- if it has developed gradually, for example, due to wear and tear, ageing or rust;
- due to theft, attempted theft, burglary, and vandalism if the house has been squatted or has been vacant for more than two months;
- intentionally.

### What determines the amount of the premium?

The premium depends on:

- your age;
- your family composition;
- whether you own or rent the property;
- the type of property and its surface area;
- your home address;
- the deductible you choose.

### What will be compensated?

If your items can be repaired, we will compensate the costs of repairing the damage. If the damage cannot be repaired, for example, because your belongings have been stolen? Then we compensate:

- for items up to and including five years old: the new value. This is the amount with which you can buy the same or a similar item new in the shop.
- for items purchased second-hand or items older than five years: the current value. This is the amount needed to buy similar items of the same quality and age.

New value example:

- You bought a washing machine four years ago for EUR 1,000. Your washing machine is irreparably damaged by fire. A comparable washing machine now costs EUR 800 new. You will receive EUR 800 from us. For this amount, you can buy a new, equivalent washing machine.

Replacement value example:

- You bought a washing machine six years ago for EUR 1,250. Your washing machine is irreparably damaged by fire. Your washing machine is still worth EUR 250 after six years. You will receive EUR 250 from us.

We deduct the deductible from the amount we compensate. This is the amount you pay yourself if you have a claim. This amount is listed on your policy schedule.

We do not compensate more than EUR 100,000. Even if your household goods are worth more.

For some items, we do not compensate more than a certain amount. For example, for damage to your jewellery, we compensate a maximum of EUR 5,000 per event as a standard. More examples can be found in the policy conditions.

### Can we change the premium and conditions?

Yes, we can change the premium and conditions of this insurance. If we do, you will hear from us well in advance. If you do not agree with the change, then in most cases, you can cancel the insurance.

### When does the insurance end?

- If you cancel the insurance. The insurance has a term of at least one year. After the first year, you can cancel the insurance at any time, and there is no notice period. You can cancel your insurance with Nationale-Nederlanden via 088 663 06 63 or via your insurance adviser.
- If you die. The insurance also ends if this happens in the first year.
- If we cancel the insurance. We can do this, for example, if you do not pay the premium.

### What can you expect from us?

- You can report a claim 24 hours a day, seven days a week.
- We always help you as quickly as possible in the event of loss.
- We always assess the loss as accurately as possible. If necessary, we will call in a loss adjuster. Usually, the loss adjuster works things out together with you, but you can also call in your own loss adjuster for a second opinion. Together, the loss adjusters arrive at a claim amount. If the loss is covered, we will compensate this

amount of loss and the costs of the second opinion.

- We will inform you about changes, such as changes in the premium and conditions or changes in coverage.

### What are your obligations?

- Always provide us with the correct information.
- Always inform us of changes to your details as soon as possible such as changes in family situation, contact details or account number.
- Report changes to your home as soon as possible such as extension or renovation, replacing the material of the outer walls or new roofing.
- Report changes to your living situation as soon as possible. For example, if you are going to use part of the house as an office or if you have sold the house.
- Pay the premium on time.

### What should you always do in case of loss?

- Immediately report theft, burglary, or vandalism to the police.
- Report loss to us as soon as possible on 088 663 31 11 or via [www.nn.nl](http://www.nn.nl). You can also report the loss to your insurance adviser.
- Do everything you can to prevent further loss.
- Cooperate with everything we do to settle the loss.

You cannot derive any rights from this information. Your rights to cover and services are listed in your policy and the policy conditions.



Policy conditions

## **Basic Home Contents Insurance**

These policy terms and conditions form one whole with the policy terms and conditions for the Security Package for Private Individuals (ZPP). If there are any differences, the policy terms of this product will apply.

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## 1 Who is insured?

The following persons can use this insurance:

- a. The policyholder. This is the person who has taken out this insurance and who ensures that the premium is paid.
- b. All persons with whom the policyholder lives as a family.
- c. Anyone else listed on the policy.

When we use 'you' in these terms and conditions, we mean all insured persons.



## Contents cover

### 2 Description of cover: what is insured?

With this insurance, you are insured for:

#### 1. Damage to and theft of all or some of your household contents.

##### What do we mean by household contents?

By household contents, we mean all items that belong to your household. Examples are:

- furniture, crockery, and clothing;
- electrical appliances, such as televisions and computers;
- mobile electronics, such as smartphones and tablets;
- valuables, such as jewellery and money;
- bicycles, mopeds, and scooters;
- sun awnings and antennas;
- caravans, trailers, or vessels if they are parked or moored at your home for private use.

This concerns items that fall under the term 'moveable property'.

##### What does not fall under household contents?

Household contents do not include pets, cars, and motorcycles.

#### 2. Damage to or theft of items that you use for your own business.

#### 3. Damage to changes you have made to your rental home.

This concerns changes or extensions that you have made to your rental home at your own expense or that you have taken over from the previous owner. Examples are a kitchen, parquet floor, fencing or panelling. We call this your 'tenant improvements'.

#### 4. Damage to changes you have made to your own apartment

This concerns changes or extensions that you or the previous occupant have made at your own expense to the apartment that you own. Examples are a kitchen, parquet floor or panelling. We call this your 'owner improvements'.

You are only insured for this if this damage is not covered by another home or other insurance policy.

#### If, at the occurrence of the damage or theft, the following conditions have been met:

- a. The damage or theft was caused by one of the causes listed in Chapter 3 When are your household contents insured? We also refer to these causes as 'covered events'.
- b. The damage or theft occurred suddenly without you being able to foresee or expect it.
- c. The event occurred after the cover of this insurance policy commenced.
- d. When you took out this insurance, it was not certain that this event would occur.
- e. At the time of the event, your household contents were located in one of the places referred to in Chapter 4 Where are your household contents insured?
- f. The damage or theft was not caused by one of the causes in Chapter 9 Exclusions: What is not insured?

#### N.B.:

- You are not insured for losing mobile electronics.
- Mobile electronics left in a car are not insured against theft.

**With this insurance, you are insured for:**

**Additional payments**

This insurance offers a number of additional payments. You will find these in Chapter 8 What else does this insurance cover?

**If, on the occurrence of the damage or theft, the following conditions have been met:**

The above conditions and the conditions in Chapter 8 What else does this insurance cover? apply to the additional compensation.

### 3 When are your household contents insured?

**Your household contents are insured if they are damaged or stolen by:**

**N.B.**

a. Burning, scorching and/or extinguishing a fire.

See Chapter 13 List of definitions for what we mean by fire

b. Theft, burglary, or vandalism committed by someone who has entered your home unlawfully.

You are not insured for this if your home was squatted or was vacant for more than two months at the time of the incident.

c. A lightning strike or explosion.

See Chapter 13 List of definitions for what we mean by an explosion.

d. A storm.

See Chapter 13 List of definitions for what we mean by a storm.

e. Flooding:

- rain, snow, hail, melting or sewage water that has accidentally entered your home;
- water that has accidentally entered your home as a result of a flood from a non-primary flood defence. By flooding, we mean an overflow of water from rivers, lakes, canals or ditches due to the unforeseen collapse, damage, overflow or failure of dikes, quays, locks, or other non-primary flood defences. It does not matter whether the flooding is the cause or the result of an event that is covered by the insurance. Flood defences are objects, works or constructions that can hold back water in the event of high water. We distinguish between primary and non-primary flood defences. Both terms are described in more detail in Chapter 13 List of definitions;
- unforeseen leakage from your water pipe or heating system;
- the bursting of a water pipe and/or a pipe of an appliance connected to it, as a result of frost;
- water that has accidentally drained from your aquarium, waterbed or appliance that is connected to the water supply.

We do not compensate the following water damage:

1. damage caused by flooding resulting from the collapse, damage, overflow, or failure of primary flood defences. Therefore, you are not insured for loss caused by
  - water that comes wholly or partly from the sea;
  - flooding due to a primary flood defence collapse, damage, overflow, or failure;
  - water that has burst the banks in areas outside the dikes. For example, in harbours outside the dikes, floodplains and areas designated by the government for water storage;
  - flooding caused by direct government action.

**Please note:** if floods occur simultaneously due to the collapse, damage, overflow or failure of non-primary flood defence(s) and primary flood defence(s) and the water from these floods mixes, then you are not insured. You are insured if there is no mixing of water, and you only suffer damage from water originating from the flood due to the collapse, damage, overflow, or failure of a non-primary flood defence. The terms primary flood defence and non-primary flood defence are described in more detail in Chapter 13 List of definitions

2. damage caused by water entering through open windows or doors;

**Your household contents are insured if they are damaged or stolen by:**

**N.B.:**

3. damage caused by water entering the home via the ground floor, the public road or underground; If the damage was caused by heavy local precipitation, as described in Chapter 13 then we will compensate this damage.

4. repair costs of a defect that has caused water damage;

5. damage due to insufficient or poor maintenance. In the event of a leak in your water pipe or heating system, we also compensate the costs of:

- detecting and repairing the defect;
- the necessary demolition and repair work.

f. Soot or smoke from your chimney.

g. A collision or clash against your home.

h. Air traffic, including an aeroplane crashing into your home.

See Chapter 13 List of definitions for what we mean by air traffic.

i. A riot or disturbance.

See Chapter 13 List of definitions for what we mean by a riot.

j. Breaking glass that belongs to your home.

By glass, we mean all light transmittances in your home – such as windows or garden doors – made of glass or plastic. The damage to this glass or plastic itself is not insured, but the consequences for your household goods are.

k. A violent robbery and/or extortion.

**For all these events, you are only insured if the event was caused by:**

- a sudden external event that you could not foresee or expect; or
- an inherent defect: a defect in one of your belongings that occurs suddenly and that you could not foresee or expect. An example of this is a dryer that burns out, causing a fire. In this case, you are only insured for the consequences of the defect (the fire), not for the actual defect (the broken dryer).

## 4 Where are your household contents insured?

**Your household contents are insured in the following places: N.B.:**

a. In the house listed on your policy, including the garden and associated buildings such as a shed or garage.

- The house must be used as a private home and not as business premises or a shop, for example.
- If you have damage to your landscaping, garden plants or other items in your garden or on your balcony, you will not always receive a payment. See Chapter 9 Exclusions: What is not insured? Items h and i.

b. In the common area, cellar compartment, or storage room of the building of which your home is part.

You will only receive compensation in the event of theft or vandalism if the room in which your belongings were stored was properly locked and there are traces of breakage in this room.

c. In a car.

You will only receive compensation in the event of damage or theft if the car was properly locked and there are traces of forced entry to the car.

If you take items from your household contents abroad with your car, these are only insured if the trip does not last longer than 24 hours.

d. In another home within the Netherlands.

Your home contents are only insured in another home if:

- the house is occupied; and
- your household contents are here temporarily. By 'temporarily', we mean a maximum of three months, after which your household contents will be returned to the home on your policy.

e. In a means of transport on the way to a repair or storage location or during a move.

You will only receive compensation in the event of damage or theft if this damage or theft is caused by:

- fire\*, scorching and/or extinguishing fire;
- a lightning strike or the resulting induction/overvoltage;
- an explosion\*;
- air traffic\*, such as a plane crash;
- a violent robbery or extortion;
- an accident caused by the means of transport used during the transport or relocation.

\*See Chapter 13, List of definitions, for exactly what we mean by these terms.

**Your household contents are insured in the following places:**

f. In your new home when you move within the Netherlands.

**N.B.:**

- The cover applies for a maximum of three months and starts as soon as your household contents are in the house you are moving to.
- Notify us of your change of address. See Chapter 11 Change of risk: what changes must you notify us of?

**N.B.:**

- Limited compensation applies to household contents in areas b to e. You will find these in Chapter 7 For which items do you receive limited compensation?
- Mobile electronics, mopeds, bicycles, and scooters are only insured if they are in your own home, garden, or pertaining buildings.

## 5 What can you expect from us in the event of loss or theft?

If your household contents have been damaged, or items from your household contents have been stolen then you must report this to us as soon as possible. If the damage or theft is covered, in consultation with you, we can do three things:

### **Repair**

If the damage is repairable, then we can have your belongings repaired by a repair company. We then pay that company's bill directly.

### **Maximum**

We pay the repair costs up to a maximum of EUR 100,000.

### **Recovery and compensation**

If the damage is not fully repairable, then we can have your belongings partially repaired. You will then receive compensation for the other part. If there is still a reduction in the value of the items in question after the repair, you will receive an additional payment for this.

### **Maximum**

Your total compensation is a maximum of EUR 100,000, less the repair costs.

### **Compensation**

If repair is not opted for, then you will receive a lump sum compensation for the damage or theft. You can read about the amount of this compensation in Chapter 6. What will be compensated? In any case, we choose this option if your damage cannot be repaired or if your belongings have been stolen.

### **Maximum**

Your total compensation is a maximum of EUR 100,000.

### **Bringing in a loss adjuster**

We can engage a loss adjuster to determine the amount of your compensation. They determine the extent of the loss. If you want to hire a loss adjuster yourself, you can. In addition to the compensation for your loss, you will also be compensated for the reasonable costs of engaging your own loss adjuster.

The two loss adjusters jointly appoint a third loss adjuster. They bring a third in if they do not agree with each other about the extent of the loss. This loss adjuster then determines the definitive amount, which is binding for you and for us. All loss adjusters must comply with the Code of Conduct for Loss Adjusters.

## 6 What will be compensated?

### **What kind of items have been damaged or stolen?**

#### **a. Items up to five years old**

with the exception of the items mentioned under c.

### **What will be compensated?**

#### **The new value**

You will receive the amount necessary to purchase a new, equivalent copy of the damaged or stolen item.

**How high is the maximum compensation?**

EUR 100,000 for all these items together per event

**N.B.:** Limited compensation applies for some items. You will find this in Chapter 7 and at the bottom of this page.

**b. Items older than five years****The replacement value**

You will receive the amount needed to purchase an equivalent replica of the damaged or stolen item. This concerns a replica of the same kind and of the same quality, condition, and age.

**c. Regardless of age:**

- items that you have obtained second-hand;
- items that you no longer use for the purpose for which they are intended (for example, a television that you have stored in the attic);
- mopeds, caravans, trailers, vessels, and accessories for them;
- items you have rented.

**The replacement value**

You will receive the amount needed to purchase an equivalent replica of the damaged or stolen item. This concerns a replica of the same kind and of the same quality, condition, and age.

**Deductible**

After determining your compensation, we deduct your deductible from this. You can see on your policy whether you have a deductible and how high this is.

If, in addition to this home contents insurance, you also have home insurance with us, and you use both, then we will only deduct the deductible once. The highest deductible amount applies here.

**N.B.:**

If you have damage to floors, walls, or ceilings in a room, we only compensate the actually damaged parts in that room. We do not compensate differences (in colour, material) between the repaired parts and the undamaged parts and differences between new and old.



## 7 For which items do you receive limited compensation?

Type of item	Maximum compensation	N.B.:
<b>Items outside your own home</b>		
a. Items from your household contents that are located in the communal areas, cellar compartment or storage room of the building of which your home is part		
	<b>EUR 250</b> for all these items together per event	
		See the conditions in Chapter 4 Where are your household contents insured?, item b.
b. Items from your household contents that are in a car		
	<b>EUR 250</b> for all of these items together per event	
		See the conditions in Chapter 4 Where are your household contents insured?, item c.
c. Items from your household contents that are located in a different home than the home on your policy		
	<b>EUR 2,500</b> for all these items together per event	
		See the conditions in Chapter 4 Where are your household contents insured?, item d.
d. Items from your household contents that are in a vehicle on the way to a repair or storage location or during a move		
	<b>EUR 5,000</b> for all these items together per event	
		See the conditions in Chapter 4 Where are your household contents insured?, item e.
<b>Special items</b>		
e. Caravans, trailers, and vessels		
	<b>EUR 1,000</b> for all these items together per event	
		These items are only insured if they are stored or kept at your home for private use.
f. Garden landscaping and garden plants		
	<b>EUR 5,000</b> for all these items together per event	
		You will not receive compensation in the event of theft or attempted theft, vandalism, storm, or heavy local precipitation.
g. Stuff you use for your own business		
	<b>EUR 2,000</b> (excluding VAT) for all these items together per calendar year	

You will only receive compensation for these items if the loss or theft is not covered by any other insurance.

h. Money

**EUR 250** per event

i. Personal jewellery, including watches

**EUR 5,000** for all these items together per event

See the description of personal jewellery in Chapter 13 List of definitions.

<b>Type of item</b>	<b>Maximum compensation</b>	<b>N.B.:</b>
j. Special possessions (excluding personal jewellery and watches)		

**EUR 15,000** for all these items together per event

See the description of special possessions in Chapter 13 List of definitions.

k. Audiovisual or computer equipment

**EUR 7,500** for all these items together per event

See the description of this equipment in Chapter 13 List of definitions.

l. Mobile electronics

**EUR 7,500** for all these items together per event

See the description of Mobile electronics in Chapter 13 List of definitions.

#### **Changes to your home**

m. Changes you have made to your rental property (tenant improvements)

**EUR 10,000** for the entire loss per event

This is about changes which you have made at your own expense or taken over from the previous owner.

n. Changes you have made to your owner-occupied apartment (owner improvements)

**EUR 10,000** for the entire loss per event

This is about changes that you or the previous occupant made at your own expense. You will only be compensated for loss if it is not compensated by another home or other insurance.

**There is no limited compensation for all other items.**

See Chapter 6 above. What will be compensated?

## 8 What else does this insurance cover?

### **Additional cover**

### **Compensation**

### **NB:**

#### **a. Measures to prevent/limit damage**

If your household contents are damaged by a covered event or damage to them is imminent, you must take measures to prevent further damage. We call this 'rescue'. You are insured for the actual rescue costs and any damage to items used in the rescue.

You will receive compensation for the costs, which are reasonable up to a maximum of EUR 100,000 per event.

This amount is in addition to any compensation.

You only have to proceed to rescue if that is reasonably possible. Otherwise, you can also ask someone else to do this.

#### **b. Remediation of contaminated soil or water**

If, as the result of a covered event, you have to remediate the soil, groundwater and/or surface water at the area of your home, then you are insured for this if:

1. the contamination did not yet exist prior to the loss event or increased due to the loss event; and
2. the contamination exceeds the standards for soil and/or water pollution; and
3. the remediation costs exceed EUR 1,000.

You can read what falls under remediation exactly in Chapter 13 List of definitions.

#### **c. Emergency facility**

If it will take some time for the damage to your household contents to be definitively restored, then you may have to take emergency measures to use certain items in the meantime. If this temporary measure is reasonably necessary, then you are insured for it.

You will be compensated for the costs, which are reasonable up to a maximum of EUR 100,00 per event.

This amount is in addition to any compensation.

### **Additional cover**

### **Compensation NB:**

#### **d. Debris removal costs**

If you have to carry out clearing work in or around your home as a result of a covered event, then you are insured for the costs of this if these are not already included in the loss assessment.

You will be compensated for the costs that are reasonable up to a maximum of EUR 100,000 per event.

This amount is in addition to any compensation.

You can read about what exactly falls under debris removal costs in Chapter 13 List of definitions.

**e. Accommodation and meals**

If you have to incur additional costs for accommodation and meals as a result of a claim, for example, because you temporarily have to eat or sleep somewhere else, then you are insured for the costs of this.

You will be compensated for the costs that are reasonable up to a maximum of EUR 5,000 per event.

This amount is in addition to any compensation.

You will only receive this compensation if you have the damage repaired.  
If you do not do this, you will not receive the compensation for more than ten days.

## **Additional cover            Compensation   NB:**

### **f. Damage to your rental property**

If a covered event causes damage to your rental property, then you are insured for this if:

- you must compensate this damage based on a legal or contractual obligation; and
- the damage is not compensated by the owner or landlord of your home.

In this case, we compensate:

1. costs for wallpaper, whitework, painting and panelling;
2. damage to gas and electricity installations;
3. damage to your home due to a burglary or attempted break-in;
4. detection and repair costs for a defect in a water pipe, heating, air conditioning or sprinkler installation or an installation connected to it.

For item 4, you will only be compensated for these costs if:

- the defect was caused by frost; and
- this defect has caused unforeseen water damage to your household contents.

You will be compensated for the costs that are reasonable up to a maximum of EUR 5.000 per event.

This amount is in addition to any compensation.

If it concerns damage to changes and extensions that you have made to your rental home yourself, then these are 'tenant improvements'. The limitations mentioned above do not apply to this damage.

### **g. Stolen house keys**

If your house keys have been stolen, and you need to change the locks, then you are insured for the costs of this.

You will be compensated for the costs that are reasonable up to a maximum of EUR 750 per event.

### **h. Damage to or theft of property belonging to others**

If you have property belonging to others in your home, and this was damaged or stolen, and these items are the same types of items as those from your own household contents, then you are insured for the costs of this.

You will be compensated for these costs up to a maximum of EUR 5,000 per event.

You can read exactly what you will be compensated in chapters 5, 6 and 7.

You are only insured for this if you have to compensate these costs on the basis of a legal or contractual obligation.

### **i. Damage caused by occasional private holiday rental or home exchange**

If you rented out or exchanged your home during your holiday then you will receive compensation in the event of damage caused by:

- fire\*, scorching and/or extinguishing a fire.
- a lightning strike, storm\* or explosion\*;
- rain, snow, hail, melting or sewage water that has accidentally entered your home;
- unforeseen leakage from your water pipe or heating system;
- the bursting of a water pipe and/or a pipe of an appliance connected to it as a result of frost;
- water that has accidentally drained from your aquarium, waterbed or an appliance that is connected to your water supply;
- soot or smoke from your chimney;
- a collision or crash against your home;
- air traffic\*, including an aeroplane crashing into your home;

- a riot\* or disturbance;
- breaking glass belonging to your home.

\*See Chapter 13, List of definitions, for exactly what we mean by these terms.

You will be compensated for the costs that are reasonable up to a maximum of EUR 100,000 per event. You can read exactly what you will be compensated in chapters 5, 6 and 7.

A deductible of EUR 250 per event applies for this loss.

You will not receive any compensation:

- in the event of theft, unless there are signs of forced entry on the outside of your home;
- in case of vandalism;
- if the rental of your home is of a business nature;
- if you rent out your home for more than two months per year;
- if you do not normally live in the house yourself.

N.B.: You are only entitled to this compensation if you meet the conditions in Chapter 2 Description of cover: what is insured? In that chapter, you can also read what we mean by a covered event.

## 9 Exclusions: What is not insured?

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

### **You are not insured for damage to your household contents:**

- a. that has gradually developed due to, for example, wear and tear, discolouration, ageing or rotting;
- b. caused by normal household use, such as stains, cracks, scratches, dents, or the snapping of violin strings;
- c. which you have caused or exacerbated intentionally or through recklessness;
- d. which consists exclusively of damage to parts that are or have to be replaced regularly, such as fuses;
- e. that arose while activities were carried out in your home or pertaining buildings that are not permitted by law, such as operating a cannabis farm, even if you were not aware of this, for example, if you rent out the home;
- f. related to atomic nuclear reactions or acts of war. You can read exactly what this entails in the Exclusions section of the ZPP policy conditions;
- g. for the loss of mobile electronics;
- h. for theft of mobile electronics left in a car;
- i. theft or damage to mobile electronics that has arisen because you did not handle these items with due care. Chapter 13 List of definitions explains what we mean by 'due care'.

### **We do not compensate damage:**

- j. to electrical appliances or engines if this damage is caused by short-circuiting. If the short circuit caused damage to other items in your household contents, then we will compensate that damage;
- k. to your landscaping or garden plants if this damage is caused by theft, attempted theft, vandalism, storm, or heavy local precipitation, as described in Chapter 13 List of definitions;
- l. to items from your household contents that are located on the grounds around your home if this damage is caused by theft, attempted theft, vandalism, storm, or heavy local precipitation, as described in Chapter 13 List of definitions. This concerns, for example, things that you leave in your garden or a work of art that is on your terrace.

### **Exception:**

Garden furniture, garden tools, flagpoles, laundry, sun awnings and antennas are insured against theft.

### **You are not insured for damage to or loss of your household contents caused by:**

- m. subsidence and/or shifting of the ground; or subsidence of your home as a result of subsidence and/or shifting of the ground. We also do not cover this damage if it is related to the presence of water as a result of a covered event. However, the damage is insured if the shifting and/or subsidence is the result of flooding due to the collapse, damage, overflow, or failure of a non-primary flood defence;
- n. an earthquake or volcanic eruption, as described in Chapter 13 List of definitions;
- o. theft or attempted theft, burglary, or vandalism in a period when your home was vacant or squatted for more than two months;
- p. insects, vermin, mustelids such as a marten or a polecat, bacteria, viruses, mould or fungus formation or vegetation;
- q. pollutants that are spread through the air and that do not come from the place where your home is located nor from the immediately adjacent plots;
- r. maintenance, repair or cleaning work that has been carried out improperly on your household contents.

### **You are not insured for the following forms of water damage:**

- s. which is caused by a flood resulting from the collapse, damage, overflow, or failure of primary flood defences.

Therefore, you are not insured for loss or damage caused by:

- water that comes wholly or partly from the sea;



- flooding because a primary flood defence has collapsed, been damaged, overflowed or failed;
- water that has overflowed the banks in areas outside the dikes. For example, in harbours outside the dikes, floodplains and areas designated by the government for water storage;
- flooding caused by direct government action.

**N.B.:** if floods occur simultaneously due to the collapse, damage, overflow or failure of non-primary flood defence(s) and primary flood defence(s) and the water from these floods mixes, then you are not insured. You are insured if no mixing of water takes place, and you only suffer damage from water originating from the flood due to the collapse, damage, overflow, or failure of a non-primary flood defence. The terms primary flood defence and non-primary flood defence are described in more detail in Chapter 13 List of definitions.

- t. damage caused by water entering through open windows or doors;
- u. water damage due to insufficient or poor maintenance;
- v. repair costs of a defect that has caused water damage.

**Have you rented out your home as an occasional private holiday rental or home exchange? Then you are not insured:**

- w. for theft, unless there are signs of forced entry on the outside of your home;
- x. for damage to your household contents due to vandalism;
- y. if the rental of your home is of a business nature;
- z. if you rent out your home for more than two months per year;
- aa. if you do not normally live in the house yourself.

## 10 Revision of rates and/or conditions

The rules for revising rates and/or conditions can be found in the Revision of rates and/or conditions chapter of the ZPP policy conditions.

## 11 Risk change: what changes do you need to notify us of?

What changes do you need to notify us of?

You must notify us if:

- a. the material which your home is built of (the type of construction) or the roof covering has changed;
- b. you no longer use your home mainly for private residence;
- c. your home becomes (largely) vacant;
- d. your home is expected to be unused for more than two months;
- e. your home is squatted or partially squatted;
- f. you move your household contents to another address. In this case, you must also inform us about the type of construction, the roof covering and the purpose for which you will be using your new home;
- g. you become the owner of your home instead of a tenant or vice versa;
- h. the family composition on your policy changes, for example, because you start cohabiting or have a child.

### When should you do that?

You must inform us of these changes as soon as possible. You must do this in any case **within two months** after the change.

**N.B.:** You do not always have two months' time. If you are aware of a change earlier, you must also communicate it earlier. If you do not notify us of a change, or if you do so too late, this may have various consequences. You can read about this in Chapter 12 What happens if you do not notify us of a change (on time)?

### What happens next?

We assess whether we can continue your insurance in accordance with the acceptance guidelines, conditions, and rates at that time. Based on this, we can agree the following with you:

#### 1. We will continue your insurance

In that case, we can adjust your premium and/or conditions as of the date on which the change took place.

#### 2. We will stop your insurance

In that case, your insurance will end one month after we have informed you.

Your current insurance remains valid as long as the insurance has not ended and as long as we have not yet made any agreements with you about the continuation of the insurance.

## 1.2 What happens if you do not notify us of a change (on time)?

You must notify us immediately if there are any changes to your home or contents. In Chapter 11, you can read about the changes involved. This may have various consequences if you do not notify us of these changes or do so too late. The consequences of this depend on what we would do if you had reported the change in time.

### **What would we do if you had reported the change on time?      And what happens now?**

a. We would continue the insurance at a higher premium.

- We will continue the insurance and let you know what your new premium is.
- You must still pay the extra premium and insurance tax that you owe from the date of the change.

b. We would continue the insurance under different conditions and possibly a different premium.

- We will continue the insurance and inform you of the new terms and conditions and any new premium.
- The amended terms and conditions take effect retroactively from the date on which you should have reported the amendment. This means that we assess any damage after this date based on those new conditions.
- If not only the terms and conditions have changed, but the premium has also increased, then you will receive less compensation in the event of damage. We calculate this compensation based on the ratio between the premium before and after the change. In addition, you must still pay the extra premium and insurance tax that you owe from the date of the change.

c. We would cancel the insurance.

- We will terminate the insurance on the date on which you should have reported the change in any case.
- You are no longer insured for loss that occurs after that date.

**N.B.:** If you did not report a change to us (on time) because you knew nothing about the change and could not have known about it, and you can prove that, then the above consequences do not apply.

## 13 List of definitions

### a. Earthquake or volcanic eruption

The effects of an earthquake or volcanic eruption that occurred during or within 24 hours of the event. This only concerns the consequences in or near the place where your household contents were at that time.

### b. Audiovisual and computer equipment

- Audiovisual equipment, such as televisions, radios, CD, DVD and MP3 players, photo, film, and video cameras.
- Receiving, transmitting and navigation equipment, such as telephones, route planners and GPS devices.
- Computer and peripheral equipment, such as PCs, printers, and copiers.

N.B.! These items do not include smartphones, tablets, laptops, and wearable devices, which fall under Mobile electronics.

This also includes:

- associated accessories and consumables, such as modems, battery chargers, headphones, ink cartridges and tripods;
- information, image, and sound carriers, such as CDs, DVDs, USB sticks, memory cards and LPs;
- standard software for your computer.

#### **What is not covered by audiovisual and computer equipment?**

Audiovisual and computer equipment does not include smartphones, tablets, laptops, and wearable devices (equipment worn on the body), such as smartwatches, smart glasses, and fitness bands.

### c. Fire

A fire caused by burning and accompanied by flames outside a fireplace that is capable of spreading by its own power.

Fire does not include:

- singeing, scorching, melting, charring, scalding;
- electrical appliances and engines burning out;
- overheating, burning out or breach of furnaces and boilers.

### d. External water

External water is water of a body of surface water where the water level is directly affected by a high storm surge, by high surface water by one of the major rivers, by high water in the IJsselmeer or the Markermeer lakes, or by a combination thereof, as well as the Volkerak-Zoommeer lake, the Grevelingenmeer lake, the tidal part of the Hollandsche IJssel and the Veluwerandmeren lakes.

### e. Special possessions

Collections, art, antiques, and musical instruments that are part of your household contents. This does not include watches and personal jewellery.

### f. Heavy local precipitation

Heavy local precipitation (rain, hail, or snow) of at least 40 mm in 24 hours, 53 mm in 48 hours or 67 mm in 72 hours, at and/or near the place where the damage occurred. This precipitation is such that the water deviates from its normal course.

The registered amount of meltwater applies when determining the amount of precipitation in the form of hail and snow.

When establishing whether there was heavy local precipitation, we use the measurement results from the KNMI measuring station closest to the insured home address. The KNMI measurement results are binding.

**g. Effects/items**

All items belonging to your household, including valuables, mopeds, and scooters, but no pets, cars, or other motor vehicles.

**h. Jewellery**

Jewellery and watches, which:

- are intended to be worn on the body or clothing; and
- partly or fully consist of precious metal, other metal, rock, mineral, ivory, coral or blood coral, pearls, or other such materials.

**i. Air traffic**

The explosion or crashing into your household contents of:

1. a departing, flying, landing, or falling aircraft or spacecraft;
2. a projectile, explosive device or other object attached to, detached from, thrown, or dropped from an aircraft or spacecraft;
3. any other object struck by an aircraft or spacecraft or by any other object described in point 2.

**j. Mobile electronics**

By mobile electronics, we mean smartphones, tablets, laptops, and wearable devices.

**k. Precipitation**

Precipitation is rain, hail, or snow.

**l. Due care**

The care we expect from you to prevent your belongings from being damaged or stolen. If you leave these items without direct monitoring in these situations this does not constitute due care:

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

This also applies if you had asked someone else to watch them and they have not done so.

**m. Explosion**

A sudden explosive reaction of gases, vapours, liquids and/or solids.

**n. Debris removal costs**

Clearance of insured items at the location of your home and on the immediately adjacent plots. By debris removal we mean breaking down, clearing away, removing, dumping, and destroying.

**o. Primary flood defences**

Primary flood defences are buildings, works or constructions that provide protection against flooding by outside water. Which flood defences are understood by this is described in more detail in the Water Act. See <https://wetten.overheid.nl>

**p. Non-primary flood defences**

Non-primary flood defences are buildings, works or constructions that provide protection against flooding and which are not described as primary flood defences under the Water Act.

**q. Riot**

A short-lived incidental manifestation of violence. This does not include vandalism.

**r. Movable property**

Items that are not firmly attached to the home and can therefore be detached from the home without damage, such as furniture, carpeting, curtains, sun awnings, etc. Movable property includes all items that are not immovable, such as land and buildings.

**s. Room**

A part of the house that is completely or largely enclosed by walls, ceilings, floors, door or other openings or other passages.

**t. Remediation**

Remediation of the soil, groundwater and/or surface water on the site of your home or adjacent plots. By this, we mean:

- inspecting, cleaning, clearing, storing, destroying and/or replacing soil, groundwater and/or surface water, with the aim of removing contamination from it;
- isolating that contamination (for example, by installing a sheet pile wall), including taking any emergency measures and measures to prevent or limit (further) damage.

Remediation does not include redesigning the site.

**u. Storm**

Wind with a speed of more than 50 km per hour (wind force 7 or more).

To establish whether there is a case of a storm, we use the measurement results of the KNMI measuring station that is closest to the insured home address. The KNMI measurement results are binding.

**v. You**

All insured persons on your policy. They are:

- the policyholder: the person who has taken out this insurance;
- all persons with whom the policyholder lives as a family;
- anyone else listed on the policy.

**w. Wearable devices**

Armbands, watches, glasses, and clothing worn on the body that are intended to provide the user with personal data and/or environmental data.

**x. Home**

A building or part of a building intended for private residence.

## Want to know more?

Call 088 663 06 63 or send an email via [www.nn.nl](http://www.nn.nl).

For more information, also see [www.nn.nl](http://www.nn.nl).

Or contact your insurance adviser.