

Insurance Product Information Document (IPID)

Policyholder: SSH Utrecht
Product: Household insurance for students

This document only provides a summary of the key features of the insurance product. You will find all the terms and conditions in the policy conditions. In the event that there is a difference between the English terms and the Dutch terms, the Dutch terms will prevail over the English terms.

What is the type of insurance?

With this insurance you are insured for damage to your household contents or different insured belongings, the loss of these contents through theft or in case these contents get lost through a covered occurrence like (extinguishing of) a fire, a lightning strike, a storm, heavy rain, an explosion, theft or vandalism.

What is insured?

All moveable property of you or anyone with whom you live in a household that belongs to your household, including mopeds, antennas and blinds.

Insured sum

The compensation you receive in case of damage contains a maximum amount, which is mentioned on the policy.

Contents outdoors: Are your insured items not located inside your own home, but instead in a cellar compartment or a common area of the building of which your home is part, than your items are also insured. This also applies if your items are located in a different house for a period shorter than three months.

Jewellery

In case of theft of jewellery the maximum compensation is € 6.000,- per occurrence.

Additional information: If you own more than € 6.000,- worth of jewellery, you can insure this at an additional premium.

Mobile electronics

Your mobile electronics (smartphone, tablet, laptop, etc.) are insured under your contents insurance.

Additional information: The insurance covers a maximum of € 7.500,- for all these items together, per event.

Theft

Insured is damage to your items or loss of your items because of theft or attempted theft.



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What is not insured?

To qualify for benefits, the insured property must be in the home described on your policy or in one of the places described in the policy terms.

You are not insured in case you lose these items.

We do not pay for damage caused by atomic nuclear reactions, earthquakes, acts of war, a flood caused by failure of primary flood defences, fungus formation or illegal activities.

Normal caution

You do not receive compensation for theft or damage of mobile electronics which was created because you did not treat these items with normal caution.

Environment

You do not receive compensation for claims created by pollutants that are spread through the air.

Coverage restrictions

Water damage is not always insured. Not insured is damage by water (rainfall or sewage) that has entered through open windows or doors, damage by groundwater and water damage due to insufficient or poor maintenance. Water damage caused by water that entered the house through the first floor, public road or foundation and damage caused by moisture that came through the wall aren't insured either.

We only cover damage if the event has happened after the insurance term has started and if, at the time of closing the agreement, it wasn't sure that the event would happen.

This coverage also applies if the covered occurrence is a consequence of an inherent defect. Which is not a consequence of an external cause, but a defect of the insured item.

Claims reporting protocol

You should do as much as possible to prevent and limit damage. If damage occurs, you should notify the damage with us as soon as possible. You can report the claim at the following e-mail address: brandschade@raetsheren.nl and/or by phone at: +31 (0)72 541 41 51.



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