Aon Expat Insurance Package

Policy Conditions EIP-249



General Information

General inquiries

In case of general questions regarding your insurance, claims, invoicing or other, you can contact Aon Expat Insurance by e-mail at:
expatteam@aon.nl
or contact us by phone at: +31 (0)10 44 88 200.

Claims

When damage or a claim occurs, you must report this as soon as possible by filing a claim at:
www.aonexpatinsurance.com

Emergency

In case of an emergency, such as an ***accident***, hospitalization, medical evacuation or repatriation, you must contact ***Chubb Assistance*** (24/7 available) as soon as reasonably possible. ***Chubb Assistance*** can be reached at: +31 (0)10 289 3536.

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1

Rules of Service



1.1 How to read the policy conditions

Your ***insurance certificate*** and these policy conditions should be read as an inseparable document. The policy conditions consist of general terms and conditions (section 2) and special terms and conditions for the following sections. These sections are only covered if they are stated on your ***insurance certificate***:
section 3 – Social Repatriation
section 4 – Personal Liability
section 5 – Legal Assistance
section 6 – Accident Coverage
section 7 – Home Contents
section 8 – Instruments and Valuables
section 9 – Annual Travel Insurance

If the special terms and conditions deviate from the general terms and conditions, the provisions in the special terms prevail. If any clauses are mentioned on your insurance policy and therefore applicable to your ***policy***, the clauses will prevail over the ***policy*** conditions.

Words that are *italicized* and **bolded** in the text of this ***policy*** conditions are defined and therefore should be read as per the definitions laid out in section 10 (definitions). Anywhere where these ***policy*** conditions state 'you' or 'your', this refers to the ***insured person(s)*** mentioned on the insurance ***policy***.

1.2 Obligations in the event of damage

If the ***policyholder,*** you and/or any ***beneficiary/beneficiaries*** fail to comply with the following obligations, it forfeits the right to claim compensation under this insurance if this non-compliance has harmed a reasonable interest of the ***insurer***.

The ***policyholder***, you and/or any ***beneficiary/beneficiaries*** are obligated to:

- notify the ***insurer*** as soon as reasonably possible about any incident which could result in an obligation for the ***insurer*** to pay ***damage*** compensation.
- do everything in their power to avoid, reduce or limit (further) ***damage***.
- cooperate with measures undertaken by the ***insurer*** to avoid, reduce or limit (further) ***damage***.
- provide all information about the ***damage*** requested by or on behalf of the ***insurer***.
- cooperate with every investigation instituted by or on behalf of the ***insurer*** into the ***damage*** and any consequences.
- authorize the ***insurer*** to obtain information from third parties to the extent permitted under relevant legislation and regulations.
- immediately notify the ***insurer*** of your full or partial recovery.
- agree to an examination (at the ***insurer***'s expense) by a ***qualified physician*** designated by the ***insurer*** and be admitted to a ***hospital*** or other facility designated by the ***insurer*** for an examination. This

obligation only applies in the ***event*** of cover under the sections continuous travel and ***accident coverage***.

Additionally, in the case of loss, theft or ***damage***, you are obligated to:

- file a report with the police or other authority with jurisdiction in the city/town where the theft or loss occurred within 24 hours after theft or loss.
- file a report with the transport company in case your ***personal items*** are damaged or stolen during transport.
- prove that the properly locked direct access to the ***home*** was forced in case of theft, extortion, robbery and vandalism.
- prove the possession, value and age of the ***personal items***, for example by a purchase invoice.
- first inform the ***insurer*** in case of ***damage*** to ***personal items*** and receive approval for the repair, before repairs are made.

Duty for reasonable precautions

There will only be entitlement to compensation for ***personal items*** if and to the extent that you cannot have been reasonably expected to have taken safer measures. Thus, you have stored your ***personal items***, especially ***valuables***, in the safest place possible at that moment:

- ***Valuables*** have been under your supervision and eyesight all the time during the occurred situation, or stored in a properly locked space (e.g. your ***home*** or a locker).
- During ***travel***, ***valuables*** have been transported in your hand ***luggage***; and have not been transported as hold ***luggage*** or left behind in a vehicle.
- All other items (non-***valuables***) that you leave behind, are in a properly locked space and stored and kept out of sight.
- In the case of transport of your ***personal items*** as hold ***luggage*** (non-***valuables***), you have to check your ***luggage*** for ***damage*** or theft upon receipt.

1.3 Mutual respect and expectations

We expect from you to:

- act in a respectful and reasonable way towards the representatives of Aon Expat Insurance.
- follow up on instructions given to you by representatives of Aon Expat Insurance, Aon Assistance or as given in these policy conditions.
- act to prevent any damage or claims and limit damage to the extent that can be reasonably expected from you at that moment.

At the same time you can expect from us that you:

- will be treated in a respectful and reasonable way.
- are welcome to contact us in case of questions, claims or assistance.
- will be serviced as quickly as reasonably possible, and with your interest in mind.

2

General Terms & Conditions



2.1 Registration, privacy and processing of personal data

How does Aon fulfil its responsibility for the protection of personal data?

As a rule, ***Aon*** acts as data controller* when providing its services and products. Our role as controller entails that we have our own responsibility for the protection of personal data both towards our customers and towards the regulator. We collect and process personal data to be able to provide our services.

**Exceptions to this concern are specific activities in which a client outsources certain activities to Aon. For example administrative activities that could normally have been carried out by the client themselves. In such cases, Aon acts as processor, and a data processing agreement is concluded with this client.*

What does Aon do to protect your personal data?

We take appropriate technical and organizational measures to ensure the protection of personal data that you entrusted to us. Your data are only used for the agreed purposes, and in a way that you, your employees and your customers can expect from us. We also ensure that our core services and products comply with European privacy legislation and that risks regarding data protection are managed effectively. If we outsource certain processes to subcontractors, we conclude agreements with these parties to ensure that they also handle your personal data with care. As ***Aon*** Group operates globally, your personal and other data may in some cases be processed or stored outside the Netherlands. In these cases, the transfer of these data abroad is subject to the applicable legislation for the protection of personal data, where necessary supplemented with contractual safeguards.

What does Aon do in the event of a breach of your personal data?

If, despite all our efforts, a breach occurs regarding the personal data you provided to us, we will inform you immediately. We will also inform you if we receive a complaint or notification from the Dutch Data Protection Authority that is related to the processing of personal data that you provided.

What is expected of you regarding the Personal Data Protection Act?

As a client, you are also a controller for the personal data that you process. If you provide personal data regarding your employees or customers to ***Aon***, you should provide clear information to those involved. If they have questions about how these personal data are protected by ***Aon***, you can offer further information via our brochures (see 'More information' below) and refer them to our Privacy Statement.

We will cooperate fully in any privacy requests if your employees or customers wish to submit a data subject request regarding their personal data. A link is given below to the relevant form in our Privacy Statement for the submission of such requests.

More information

The **'*Aon* Client Data Privacy Summary'** brochure contains our pledges and basic principles relating to data protection. The '***Aon* GDPR frequently asked questions (FAQ)'** brochure provides answers to the most frequently asked questions concerning our privacy-related measures. We would also like to refer you to our **Privacy Statement**.

2.2 Stichting CIS

In connection with a responsible acceptance, risk and fraud policy, we can consult and record your data in the Central Information System (CIS) of the insurance companies operating in the Netherlands (Stichting CIS, Bordewijklaan 2, 2591 XR The Hague). The purpose for processing personal data at Stichting CIS, is to enable insurers and authorized agents to manage risks and prevent fraud. For more information, see www.stichtingcis.nl. You can also find the privacy regulations of Stichting CIS on this website.

2.3 Applicable law

Dutch law applies to this contract. This insurance provides cover in accordance with applicable legal requirements and demonstrable cover in the ***country of residence*** if it is common for local insurers to offer cover.

2.4 Communications

All communications that have to be made to the ***insurer*** by you or the aggrieved party, will also be considered made, as soon as these are communicated to ***Aon***. Communications to the ***policyholder*** and/or you can be done legally by ***Aon***, to the last known (e-mail) address ***Aon*** has of the ***policyholder*** and/or you.

2.5 Prevalence of the conditions

In the ***event*** the conditions for this insurance or an extract from these has been provided in a language other than English, the conditions drawn up in English will prevail.

2.6 Complaints

Complaints relating to the insurance contract can be submitted in writing, referencing the name, address and policy number, to expatteam@aon.nl. If your complaint is not handled to your satisfaction, you can submit your objection to the management board of ***Aon***, PO Box 518, 3000 AM Rotterdam, the Netherlands.

Our website also provides the opportunity to respond. You can do this using our online complaints form, which can be found at www.aon.nl. If the complaint is not handled to your satisfaction, you may contact the Financial Services Complaints Tribunal (Klachteninstituut Financiële Dienstverlening (KiFiD)) PO Box 93257, 2509 AG The Hague or by telephone: +31(0)70 333 89 99 (Netherlands only). You can also turn to the court. The starting point is that the Dutch court is competent to hear a dispute.

2.7 Who can apply for the Aon Expat Insurance Package?

An insurance may be applied for by the following persons:

- Any person that is posted abroad for an intended period of at least one year, coming from his/her ***country of origin*** within the European Economic Area (EEA), regardless of the destination country, unless article 2.19 applies.
- Any person that is seconded abroad for an intended period of at least one year, being seconded from his/her ***country of origin*** outside the EEA to a destination country within the EEA and employed by a recognized employer within the EEA.

The ***policyholder*** will be able to include in the insurance: a spouse/partner with whom he/she cohabits on a permanent basis, and/or unmarried (step-/foster-)children who reside with him/her or live elsewhere for educational purposes.

2.8 Start of the insurance contract

After acceptance of your insurance application upon which you have received your insurance policy, the cover is in force per the start date of the insurance. If the start date is the same as the date of application, the cover commences at the moment at which this insurance was applied for.

2.9 Duration and area of cover

This insurance is in effect worldwide. The insurance will be valid for an initial period of one year. The insurance will automatically renew each year unless it is cancelled as per article 2.10.

This insurance also remains valid during a temporary return to the home country if you are in between assignments with a new assignment already confirmed, and this temporary return does not surpass 4 months. In case no new assignment starts, article 2.10B remains applicable.

2.10 End of the insurance contract and premium refund

The insurance cover ends, by operation of law, on the end date as stated in the written cancellation, either from the ***policyholder***, or the ***insurer*** after:

A. the end of an insured year in order to avoid extension, for which the ***insurer*** will comply with a notice period of two months.
B. 30 days after the ***policyholder*** returns to the ***country of origin***
C. the ***policyholder*** retires and continues his/her stay in the country of destination
D. the suspension mentioned in Article 2.11 without observance of a notice period
E. when trade restrictions apply, as stated in article 2.19
F. mentioned in the written cancellation by the ***insurer***:
    i. being 60 days after discovery of a breach of the disclosure or obligation in which the ***policyholder*** intended to mislead the ***insurer***, or if the ***insurer*** would not have concluded the insurance contract if the ***policyholder*** had provided the correct information.
    ii. being no earlier than 60 days from the date of the cancellation letter. The ***insurer*** reserves this right to cancel the insurance contract within 30 days after an ***event*** resulting in a payment obligation for the ***insurer***, which has been reported to the ***insurer*** by you or after the ***insurer*** has made payment or denied payment under the insurance contract.

The ***policyholder*** is responsible for timely cancellation of the insurance, or one or more sections of the insurance, in writing with a notice period of one month. The ***insurer*** will refund the ***premium*** for the remaining period, without any cancellation fees, to the ***policyholder*** fairly in the ***event*** of interim or premature cancellation of the insurance if this cancellation is due to reasons other than the intention of misleading the ***insurer***. If the ***policyholder*** is deceased, the insurance can be cancelled in writing by their heir(s).

A refund will only be paid in full to a bank account within the Single European Payments Area (SEPA). In case of an international bank account outside the SEPA the refund will only be paid if the refund surpasses the bank transaction costs. The bank transaction costs will be on the expense of the ***policyholder*** and therefore deducted from the refund.

2.11 Premium payment and suspension of cover

The ***policyholder*** must have paid the ***premium*** to ***Aon*** in advance by the ***premium*** due date, including costs and insurance ***premium*** tax. If the ***policyholder*** does not pay the ***premium*** within the payment term, no cover will be provided, and the ***insurer*** may also terminate the insurance contract without any further

notice of default being required. If the insurance contract has not yet been terminated, the ***policyholder*** is still required to pay the ***premium***.

The cover will once again come into force for ***events*** that have occurred after the day on which whatever is owed by the ***policyholder*** has been received in full by the ***insurer***. In the ***event*** of agreed payment instalments, the cover will not come back into force until all unpaid instalments have been paid. The payment terms for the ***initial premium*** and ***renewal premium*** are:

- 30 days for the ***initial premium*** and any subsequent ***renewal premium***
- 15 days for the reminder to the ***policyholder*** about an overdue invoice with notice of the consequences of failure to pay

2.12 Amendment of premium and/or conditions

The ***insurer*** has the right to amend the ***premium*** and/or conditions of certain insurance policies en bloc. If this insurance ***policy*** belongs to this group, the ***insurer*** has the right to adjust the ***premium*** and/or conditions of this insurance in line with this amendment on a date decided by it. The ***insurer*** will notify the ***policyholder*** of the amendments in writing in advance to the date on which the amendment takes effect. The ***policyholder*** is deemed to have consented to the amendments unless it cancels the contract within one month after notification of the amendments.

2.13 Requirement of uncertainty

This contract satisfies the requirement of uncertainty as referred to in article 7:925 of the Dutch Civil Code (BW) if and to the extent the ***damage*** suffered by you or by third parties for which compensation is being claimed from the ***insurer*** or you, is the result of an ***event*** in relation to which the fact that ***damage*** had arisen therefrom or would arise therefrom in accordance with the normal course of circumstances was uncertain for the parties at the time the contract was concluded.

2.14 Claims settlement

If you want to submit a claim under this insurance, the ***insurer*** will handle the claim and reimburse the loss/***damage*** under this insurance in accordance with the policy conditions. A reimbursement will only be paid in full to a bank account within the Single European Payments Area (SEPA). In case of an international bank account outside the SEPA the reimbursement will only be paid if the refund surpasses the bank transaction costs. The bank transaction costs will be on the expense of the ***policyholder*** and therefore deducted from the reimbursement.

2.15 Time limit

In any ***event***, a claim for payment expires if the filing of the claim does not take place within 3 years from the moment at which you or a person with an interest in the payment became aware or could have become aware of that ***event*** which could result in a payment obligation for the ***insurer***.

2.16 Compensation for damage

The ***insurer*** has the right to compensate you or a third party directly and to enter into settlements with him/her/it. When doing so, the ***insurer*** will at all times consider the reasonable interests of you. If the compensation of ***damage*** consists of periodic payments and, taking any ***other payments*** into account, their value is higher than the sum insured, then the duration or amount of those payments will be reduced proportionally, at the discretion of you or the third party. If the ***insurer*** deems the costs claimed to be unreasonable, the ***insurer*** reserves the right to reduce the amount to be paid out accordingly.

Damage will be assessed in mutual consultation between you and ***Aon*** / the ***insurer*** or by an expert appointed by the ***insurer***, unless it is agreed that two experts will assess the ***damage***. The ***insurer*** and the ***policyholder*** will then appoint one expert each. Together, these experts will then, prior to commencing their activities, appoint a third expert who, in the ***event*** that no consensus is reached, will make a binding determination of the ***damage*** within the bounds of the two experts' assessments. Cooperation with the determination of the damages does not obligate the ***insurer*** to make payment.

For material ***damage***, the appraisal of the expert(s) will mention the difference between the ***new value*** of the items immediately before and immediately after the loss ***event***, the new and current value of the items and if the ***damage*** can be repaired, the ***repair costs*** immediately after the ***event*** and the decrease in value that is not nullified by the repair.

The salaries and expenses of all experts and the specialists consulted by them, will be compensated. The compensation of these costs will be considered separately from the insured sum. The salary and the costs of the expert appointed by the ***policyholder*** and the specialists consulted by this expert will only be compensated to the extent that this salary and these costs do not exceed the salary and the costs charged by the expert appointed by the ***insurer*** and the specialists consulted by this expert.

The ***insurer*** will reimburse all reasonable salvage costs above the insured amount, if necessary, including costs which can be measured in monetary terms, if these have led to the reduction of (further) ***damage*** and if have complied with the obligations in the ***event*** of ***damage*** as mentioned on page 4 of this policy conditions.

2.17 Cover under other insurance policies

If the ***damage*** is covered under any other insurance ***policy*** or facility or would be covered if this insurance did not exist, no right to ***damage*** compensation can be claimed under this insurance for the ***damage*** for which compensation can be obtained from the other insurance or facility. If the ***damage*** suffered by you is not fully compensated under the other insurance or facility, a claim can be filed under this insurance for the remaining part of the ***damage***. To make a claim you must show proof that the other insurance or facility has indicated that they do not offer any cover for these expenses.

2.18 Recourse

If, at the moment of the ***damage***/claim, it cannot be reasonably discovered whether there is another insurance contract on grounds of which cover could be obtained, the amount that the ***insurer*** pays in excess of what it owes and/or the amount, that has been paid because the other ***insurer*** cannot reasonably be discovered, is provided in the form of an advance. The ***insurer*** is authorized to recover this amount on behalf of you on grounds of the other insurance contract and to keep the amounts thus recovered as repayment of the advance. If the amount is not recovered or not recovered in full, the advance is regarded as covered ***damage*** compensation on grounds of the insurance contract.

2.19 War risk and Sanctions from the United Nations, members of the European Union or the United States of America

The ***insurer*** will not be liable to provide any coverage or make any payment hereunder if to do so would be in violation of any sanctions law or regulation which would expose the ***insurer***, its parent company or its ultimate controlling entity to any violation under any to the ***insurer***, its parent company or its ultimate controlling entity applicable sanctions law or regulation. This includes, but is not limited to, any loss, injury, ***damage*** or legal liability sustained directly or indirectly by any individual or entity identified on any

applicable government watch lists as a supporter of ***terrorism***, narcotics or human trafficking, piracy, proliferation of weapons of mass destruction, organized crime, malicious cyber activity, or human rights abuses.

This insurance covers acts of war everywhere in the world with the exception of you being in Afghanistan, Iraq, Nigeria, Pakistan, Somalia, Venezuela, Libya, North Caucasus, Ukraine, Sudan, Yemen, Syria or any other region or country where the (Dutch) Ministry of Foreign Affairs has advised against 'all travel' prior to the commencement of the trip. This exception is not applicable when the accident took place or the ***damage*** was suffered within fourteen days after the code orange or code red ***travel*** warning was issued for that country/area and you were not aware and could not have been aware of this fact before departure.

The ***policyholder*** and the ***insurer*** can cancel any cover, which is directly or indirectly related to or caused by or arising from ***war risk***, if such a risk manifests or the threat of such manifestation is imminent, with due observance of a notice period of fourteen days.

2.20 Restriction of terrorism risk

For ***damage*** and ***accidents*** resulting from ***terrorism***, ***malevolent contamination*** and/or ***precautionary measures***, and acts or conduct in preparation thereof, referred to hereafter both collectively and individually as the 'terrorism risk', the ***damage*** compensation/cover is limited to the payment as described in the Clauses Sheet Terrorism Cover by the Nederlandse Herverzekeringsmaatschappij voor Terrorismeschaden N.V. (***Dutch Terrorism Risk Reinsurance Company***).

The settlement of a claim filed on grounds of the ***terrorism*** risk takes place in accordance with the Claims Settlement Protocol of the Nederlandse Herverzekeringsmaatschappij voor Terrorismeschaden N.V. The Clauses Sheet Terrorism Cover and corresponding Claims Settlement Protocol, including explanatory notes, were filed with the court registry of the District Court of Amsterdam on 10 January 2007 under number 3/2007 and 12 June 2003 under number 79/2003, respectively.

2.21 General Exclusions

Excluded from the coverage under this insurance is ***damage*** arising from, stemming from, directly or indirectly related to, caused by or with, or aggravated by:

A. your intent, consent or because of recklessness.
B. intentional false data provided by you, the ***policyholder*** and/or the ***beneficiary/beneficiaries***.
C. the abuse of alcohol or use of ***medication***, intoxicants, narcotics or stimulants, other than on medical prescription.
D. Anything as stipulated in article 2.19 and/or 2.20, with the exception for (liability on the part of you for) ***damage*** caused by leftover armaments
E. your participation in or knowing and willing presence at a hijacking, strike, insurrection or terrorist act
F. during or in connection with ***dangerous sports***
G. nuclear reactions, regardless of how the reaction was caused. This does not apply for ***damage*** in connection with radioactive nuclides located outside of a nuclear installation and which are used or intended for use for industrial, commercial, agricultural, medical, scientific, (non-military) security or educational purposes. This also does not apply to section 5 (accident coverage).

3

Social Repatriation



3.1 What is covered?

The costs of a two-way ticket (return flight) to your ***country of origin*** (for a period of maximum 4 weeks) based on the lowest fare class available or rebooking costs for a ticket to your ***country of origin*** that is already at your disposal, necessary extra costs of public transport to and from the airport, or taxi expenses if public transport is not available, necessary communication costs, up to the maximum amount stated on the insurance policy per person and up to the maximum insured amount on the insurance policy for all ***insured persons*** on the policy together. You will be entitled to compensation per relative once per period of 12 months.

3.2 Which events are covered?

You need to return to your ***country of origin*** immediately because a family member in the first or second-degree by blood, adoption or marriage, being (grand-)parents, children, siblings and/or spouse (including step-variants), is in a life-threatening condition or has passed away.

If the respective family member permanently resides in another country than your ***country of origin***, we will consider this country as the covered country for expenses as mentioned in article 3.1, as long this country is not subject to article 2.19 of these policy conditions.

3.3 What is not covered?

There will be no coverage for costs occurred, or resulting/arising from:

A. intentional self-harm, suicide, drug addiction or abuse, alcohol abuse or sexually transmitted diseases, or emotional, mental or psychological ***illnesses***
B. the result of performing military service, active participation in acts of war (declared or not), invasion, acts by a foreign enemy, hostilities, civil war, rebellion, insurgency, revolution or riots
C. the activities of or on a ship or oil-drilling platform or similar offshore location, or the use of aircraft of any nature whatsoever, other than as a passenger on an airplane
D. a decision of ***Chubb Assistance***, in consultation with the ***insurer***'s ***medical advisor***, that repatriation is not justified, because the medical condition is not considered life-threatening or is not based on the advice of a ***qualified physician***
E. more than one repatriation for each individually covered ***accident*** or ***illness*** of a family member in the first or second degree during the ***insured year***
F. a recall that could reasonably have been expected, taking into consideration the health of the relative at the time the insurance was taken out

4

Personal Liability



4.1 What is covered?

4.1.1 Persons and property

Liability of the insured persons to the maximum insured amounts mentioned on the insurance policy for ***damage*** caused or arising during the ***insurance period*** in your private capacity

-to persons, due to injury or impairment of the health of persons, whether or not with fatal consequences

-to property, due to the physical damaging and/or destruction and/or loss of material property of persons other than you; including the ***damage*** resulting therefrom.

This also includes ***damage*** caused during the insurance period, but emerging after the end date of the insurance, to the extent that the liability of such ***damage*** is not covered by any other insurance.

4.1.2 Activities during holidays or spare time activities of children or other relatives

The liability of your minor and adult (foster-, step-)children, who are unmarried and live with you or who live elsewhere for educational purposes, or other relatives by blood and/or marriage who live with you, if they perform activities during holidays or their spare time for persons other than the ***insured persons***, whether or not for payment. In such cases the liability of them is only insured if their liability is not covered by any other insurance. Claims by the employer or the employer's assignees or surviving relatives are not covered.

4.1.3 Volunteer work

The liability of performing unpaid volunteer work for others who are not mentioned on your insurance policy.

4.1.4 Domestic personnel

The liability of domestic personnel as long as the activities performed by them are on behalf of the ***insured persons.***

4.1.5 Animals

The liability of you as the owner of a pet to the extent that the pet has acted out of its own behavior and has not acted by command of the owner.

4.1.6 Mutual liability of the insured persons

The liability of you towards each other is insured only for bodily injury and if you have no claim elsewhere in respect to the incident. The liability of you towards domestic staff for ***damage*** resulting from work ***accidents*** is also insured in respect of ***damage*** to property.

4.1.7 Cover for immoveable property

The liability of you (with the exception of lodger(s)) is covered by the insurance:

A. as owner of the property in which you reside, with annexes and auxiliaries, also if any part of it is leased out, including garages and sheds with annexes and auxiliaries.
B. as owner of a private property that is no longer inhabited by the owner, but that you still have in your

possession or that is already in your possession but is not yet inhabited by you, irrespective of whether the property is rented/leased out to a third party.

C. as owner of a recreational home, static caravan, home on an allotment garden complex or a second ***home*** situated in Europe, provided it is not used for letting to third parties; and/or, for ***damage*** caused by the ***home*** that is intended to be used an own ***home*** and that is under construction.
D. for ***damage*** caused to a rented home or part thereof if the liability arises from the rental agreement. ***Damage*** to the property of the lessor as a result of normal use / wear and tear by you during the rental agreement, is not covered.
E. as a tenant of a building, a holiday ***home*** used for holiday purposes or a rented (static) caravan, if caused (i) by an antenna that is attached to it, (ii) by fire, fire extinguishing or an explosion, (iii) by water, if unforeseen water flowed from pipes, installations and appliances in the ***home***.

4.1.8 Objects in your possession

A maximum insured amount of EUR 3,500 applies for the liability of you for ***damage*** to objects that you, or anyone on your behalf, has in their possession, uses or has for any other reason, on the grounds of a hire-, hire-purchase, usage-, lease-, ground lease-, pledge/cover agreement or usufruct (including the right of use and occupancy).

4.1.9 Friendly Turn

If you are not liable solely because the ***damage*** is related to performing a friendly turn, the ***insurer*** will assess the liability without taking this circumstance into account. In this case the compensation will be a maximum of EUR 3,500 per ***event***. Upon awarding the compensation, all claims for compensation that the third party may have on any other grounds will be deducted from the ***damages*** awarded. No ***damage*** compensation will be granted if the claiming party is a party other than an injured natural person directly involved in the ***event***, or their survivor(s).

4.1.10 Costs of litigation and statutory interest

In addition to the sum insured, the following will be reimbursed:

A. the costs of legal proceedings conducted with the approval of or at the request of the ***insurer*** and for legal assistance provided at the ***insurer***'s instruction.
B. the statutory interest over the portion of the principal sum that is covered by the insurance and/or the salvage costs incurred, even if they are made on behalf of you.
C. bail, if it should be provided in connection with a claim within the meaning of the insurance, the ***insurer*** shall provide this bail and compensate the costs incurred in connection with this up to a maximum of 10% of the insured amount. You are required to authorize the ***insurer*** to have disposal of the bail as soon as it is released and also to lend any cooperation required in order to secure its recovery.

4.2 When is this covered?

A condition for cover is that claims for ***damage*** compensation are first filed against you and reported to the ***insurer*** during the insurance period (or as soon as reasonably possible if the damage has occurred during the insured period, but emerges after the insured period). Upon the award of ***damage*** compensation, all claims for payment that the injured party may have under any other title will be deducted from the ***damage*** compensation granted. Civil law will be used as the standard for claim settlement.

4.3 What is not covered?

No damage compensation will be granted if the claiming party is a party other than an injured natural person directly involved in the event or the surviving relations of such a person.

Excluded from the coverage under this insurance is liability arising from, stemming from, directly or indirectly related to, caused by or with, or aggravated by:

A. In deviation from the provisions in article 7:952 of the Dutch Civil Code, the ***insured person*** (as an individual or belonging to a group)'s liability for ***damage*** caused by and/or arising from his/her **intentional unlawful acts or omissions** directed against persons or property. If you belonged to a group, this is still excluded even when you did not commit the act or omission yourself. The fact that you as an individual, you as p***art*** of a group you belong to or one or more persons of that same group are under the influence of alcohol or other substances to such a degree that you/he/she/they are incapable of determining your/his/her/their intent, does not alter the intentional nature of an unlawful act or omission.
B. **motor vehicle(s)**, being: cars, vans, busses, motor cycles, (ride-sharing)scooters, (speed-)pedelecs, electric hand pallet trucks, forklift trucks, tractors, agricultural vehicles, quads, (mini) excavator, mobile cranes or any other vehicle that have a clear similarity with the examples given, or can be considered as such by the definition of a motor vehicle, that you own, possess, keep, drive or use, with exception for (i) other sorts of motor vehicles not issued with a registration number, land-based equipment or machinery, (ii) as a passenger in a motor vehicle (not being the driver), including damage to that motor vehicle, (iii) motorized mowing machines, children's toys and other such consumer goods including remote-controlled model cars, provided these are not capable of exceeding the speed of 10 kilometers per hour, (iv) a camping or luggage trailer or boat trailer not attached to a motor vehicle, with the exclusion of damage caused by the detachment of the trailer (v) in the event of joyriding, if you are younger than 18 years.
C. **watercrafts**, with exception for (i) row boats, canoes, sailboards and remote-controlled model boats if these have been made to be exclusively propelled using physical strength (ii) damage to persons caused by or with sailboats with a sail surface not exceeding 16 m^2, unless these boats are equipped with an (outboard) motor with capacity of more than 3kw (iii) being a passenger in a watercraft, including damage to that watercraft (iv) in the event of joy sailing, if you are younger than 18 years.
D. **aircrafts**, as: an (model) airplane, hang glider, air cushion vehicle, target airplane, parasailer, kite, airship, model rocket, drone or balloon with a diameter of more than 1 meter when fully inflated, with exception of (i) remote-controlled model airplanes with a weight of at most 20 kilograms, (ii) as a passenger in an aircraft, including damage to that aircraft and (iii) a kite with a maximum area of 1.5 m^2, hang gliding, parasailing and skydiving/parachuting.
E. ownership and/or use of **weapons or firearms**.
F. any sexual or sexually oriented actions or behavior of any nature whatsoever of you as an individual or belonging to a group, or one or more persons belonging to that group, even if you did not act in this manner.
G. the practice of a **(side) business or (side) profession** and the performance of paid labor other than by way of a friendly turn, in the capacity of the domestic personnel, or as performance of military or civilian service
H. the liability of you for damage to property in **your supervision** or that you have in your possession or use unlawfully. This provision will not apply if you are under 14 years of age, unless you also possess or use this property.



5 Legal Assistance

5.1 What is covered?

Legal fees are covered for disputes caused or arising during the duration of the insured term, and for all ***insured persons*** together up to a maximum of the amount per ***event*** as specified on your insurance policy. Disputes that are caused during the insured term, but emerging after the end of the insurance are also covered if and to the extent that the legal fees are not covered by any other insurance or provision.

The following costs are insured up to the maximum amount stated on the insurance policy:

A. The fees of the lawyer hired by you.
B. The costs of witnesses insofar as the costs are awarded by the court.
C. The legal expenses that remain to be paid by you or which you have been ordered to pay by a court decision which is no longer subject to appeal (res judicata).
D. The necessary travel and accommodation costs of you if your personal appearance is ordered by a foreign or Dutch court or is urgently needed by the hired lawyer.
E. The costs associated with the enforcement of a sentence.

5.2 In which events is this covered?

This insurance provides compensation for legal costs for disputes that arise from:

A. termination of employment arising from the termination of an employment contract or appointment as a government official. The dispute must be directly related to the termination, or the unemployment benefit arising therefrom.
B. the recovery of ***damage*** from the employer if you are the victim of an accident during the performance of your work, or a victim of an occupational disease arising from the performance of your work.
C. the recovery of bodily injury caused by a faulty medical procedure.
D. being the consumer of (i) the supply of gas, electricity, water and heating, as well as the provision of services by a television, radio, internet or telephone provider in or attached to the occupied ***home***, (ii) a provider of mobile telephone services, (iii) the purchase or repair of durable consumer goods from or by a professional provider.
E. a holiday trip with the organization with which the holiday was booked, regarding the transport to or from the holiday destination and/or regarding the rented accommodation.
F. purchase and maintenance of vehicles, the purchase of a new or second-hand (motor) vehicle or with a garage regarding a repair- or maintenance contract for the (motor) vehicle. If the dispute concerns the purchase of a second-hand (motor) vehicle, the vehicle must be purchased from an authorized dealer and have a written warranty from that dealer.
G. the involvement in a collision or accident in traffic or outside traffic involving your vehicle/vessel. In addition to you, the authorized driver of a vehicle or vessel belonging to you, is entitled to compensation for legal assistance.
H. ***home*** disputes:
   -regarding the ***home*** left behind during the secondment, even if it is rented out, regarding the sale or

purchase or building of a residence that serves, has served or will serve as the main place of residence
-with the executor of a contract for services for a renovation, repair or maintenance of the ***home***
-with an installer for the delivery and/or installation of a product for the ***home***
-with the landlord of the ***home*** occupied by you
-regarding the recovery of ***damage*** to the ***home contents*** or the ***home*** itself, caused by an unlawful act of a person who is legally liable
-regarding a holiday ***home*** in Europe, provided that this ***home*** is not used for commercial purposes such as rental

5.3 What is not covered?

No entitlement to legal assistance will be afforded if the dispute is:

A. a result of a natural disaster.
B. related to driving a vehicle or vessel while the driver was not qualified to drive this.
C. between you and ***Aon***/the ***insurer***, or regarding the interpretation and/or implementation of this insurance contract.
D. the intended or certain consequence of the acts or omissions of you, or if you have knowingly and willingly accepted the origin of the dispute or the need for legal assistance, in order to retain or gain any benefit.
E. a criminal case, if the ***event*** involves a (conditional) intentional offence, or if you have acted knowingly and willingly. If, at the end of the case, the following conditions prove to be absent, the ***insurer*** will compensate the reasonable costs of legal assistance after all.
F. risen because you vouched for obligations of others, or because an asset or a liability of another is transferred to him/her.
G. fiscal or regarding tax law disputes with (governmental) authorities. This includes disputes regarding levies and tax-free amounts (for example manure/milk quotas), fees, contributions, charges, import duties and excise duties.
H. to the extent you are entitled to assistance/compensation for the protection of your interests from a liability insurance.

6

Accident Coverage



6.1 What is covered?

In the ***event*** the ***insured person*** dies as the direct and exclusive consequence of an ***accident***, the insured sum will be paid out to the ***beneficiary***. In the ***event*** of ***permanent disability***, the ***insurer*** will pay a percentage of the sum insured to the ***beneficiary***, depending on the degree of ***permanent disability*** resulting from an ***accident***. The insured sums are mentioned on the insurance policy.

In the ***event*** of partial permanent loss or partial permanent loss of use, a proportionate part of the percentage indicated for full loss or full loss of use is paid out, prorated to the seriousness of the loss. The determination takes place in accordance with the most recent edition of the 'Guide to the Evaluation of Permanent Impairment' from the American Medical Association (AMA) supplemented with the guidelines from the Dutch Specialists Associations.

In the ***event*** of the loss or loss of use of the body parts/organs listed below, the percentages of the sum insured for ***permanent disability*** cited there apply:

Whiplash	5%
Post commotional syndrome	5%
Both eyes	100%
One eye	50%
Hearing in both ears	100%
Hearing in one ear	30%
One auricle	5%
The speech ability	100%
Sense of smell and/or taste	5%
The nose	10%
The spleen	10%
The kidney	20%
One lung	30%
Both arms	100%
Both hands	100%
Both legs	100%
Both feet	100%
One arm or hand and one leg or foot	100%
Hand in wrist joint	70%
One thumb	25%
One index finger	15%
One middle finger	12%
One of the other fingers	10%
One big toe	10%
One of the other toes	5%

In the ***event*** of loss or loss of use of body parts/organs not listed in the disability scale above, the degree of ***permanent disability*** is determined with reference to an independent examination by a ***qualified physician*** according to objective criteria, in accordance with the most recent edition of the 'Guide to the Evaluation of Permanent Impairment' from the American Medical Association (AMA) supplemented with the guidelines from the Dutch Specialists Association.

Cosmetic surgery as the result of an ***accident*** performed or prescribed by a ***qualified physician*** are covered up to the maximum insured amount and within a period of 730 days from the day of the ***accident***.

6.2 Which events are covered?

A. An ***accident***, being a sudden, external act of force, against your will, having a direct effect on your body, the nature and location of which effect can be medically determined.
B. Acute poisoning, provided this is not caused by pathogens from the use of ***medication***, tobacco, intoxicants, narcotics or stimulants
C. Contamination by pathogens as the direct result of an involuntary fall into water or any other substance, or the entrance into such substance to rescue a person or animal
D. Complications and aggravations of the ***accident*** injury resulting directly from first aid or medically necessary treatment
E. Infection and blood poisoning directly related to an ***accident*** as referred to the definition of ***accident***
F. The involuntary ingestion of substances or objects, except for pathogens
G. Asphyxiation, drowning, sunstroke, hyperthermia, hypothermia, burning, lightning strike or other electrical discharge;
H. Exhaustion, starvation, dehydration and sunburn as the result of a disaster (flooding, shipwreck, emergency landing, collapse, etc.);
I. Sprain, dislocation and muscle and tissue tears which cause instantaneous internal injury, the nature and location of which can be medically determined;
J. Anthrax, scabies, ringworm (dermatophytosis), Brucellosis, cowpox.

6.3 How will permanent disability be determined?

The determination of the degree of ***permanent disability*** and the percentage of ***permanent disability*** is decided upon:

A. as soon as it has been reasonably established that your condition will virtually not improve or deteriorate, no later than two years after the ***accident***, and is expressed as a percentage.
B. with reference to the independent examination by a ***qualified physician*** according to objective criteria.
C. with a deduction of any permanent reduction in validity that existed before the ***accident***.

6.4 Which conditions apply?

A. If you die before determination of the percentage referred to in article 6.3, the ***insurer*** does not owe any benefit for ***permanent disability***. If, however, you do not die as a result of the ***accident***, the ***insurer*** will pay the amount that it would have had to pay, according to reasonable expectations, on account of ***permanent disability*** if you had not passed away.
B. The ***insurer*** will withhold all applicable taxes from payments to the ***beneficiaries***. In all cases, it is the ***beneficiaries***' responsibility to report the benefit to the tax department.

6.5 Obligation(s) (of notification)

In all cases, the ***policyholder***, ***insured person*** and/or ***beneficiaries*** is/are required to inform the ***insurer***

about the ***accident*** within 48 hours after the ***accident*** has occurred or otherwise as quickly as reasonably possible; in any ***event***, within 90 days after the ***accident*** has occurred.

Additionally, in the ***event*** of death, it is required that all information requested by the ***insurer*** is provided, the medical practitioner and/or authorized person(s) designated by the ***insurer*** is given every opportunity to investigate the cause of death, and if deemed necessary an autopsy is allowed.

Additionally, in all other cases, medical treatment is sought as quickly as possible and continued; and examination by a ***qualified physician*** designated by the ***insurer*** is undergone (the costs associated with the examination are at the ***insurer***'s expense).

6.6 What is not covered?

This insurance does not provide any cover for an ***accident*** happening to you in connection with:

A. the commission of or complicity in a criminal offence by you
B. fights or ***high-risk undertakings*** other than self-defense or defense of others, rescue or protection of persons, animals or property
C. participation in or preparation for (speed) competitions with cycles, motorized cycles, ***motor vehicles***, motorboats or horses
D. the use of an aircraft of any nature whatsoever, other than as a passenger on an aircraft admitted for public passenger transport
E. participation in military service
F. the occurrence and/or manifestation of any type of hernia, unless the ***insurer***'s ***medical advisor*** stipulates otherwise
G. self-mutilation, (attempted) suicide, whether or not you were accountable by reason of mental disorder when carrying out your intention.



7 Home Contents

7.1 What is covered?

The ***home contents*** on the risk address mentioned on the insurance policy for the maximum amount insured as mentioned on the insurance policy. You will be compensated based on the ***new value***, unless:

(i) the items of which the ***current market value*** immediately before the loss/***damage*** occurred was less than 40% of the ***new value***,

(ii) and/or the items have been withdrawn from the use for which they were intended

(iii) the items are mopeds or motorized bicycles. In that case the compensation for loss / ***damage*** will be calculated according to the ***current market value***.

(iv) the items are art, antiques and/or collections. In that case the value as determined by the expert is applicable.

If the damaged item can be repaired, the ***insurer*** reimburses the ***repair costs***, plus an amount for ***depreciation*** if necessary, provided this ***depreciation*** was caused by the ***damage*** and was not nullified by the repair. This only applies if the ***repair costs*** plus the amount of ***depreciation*** combined are less than the applicable ***new value*** or ***current market value***.

In case of a covered ***event***, this insurance covers on top of the sum insured an additional maximum of 10% of the insured sum per section (1, 2 or 3) for:

1. (i) the ***clean-up costs***, (ii) the extra costs of alternative accommodation, hotel, inn, storage and transport of contents and (iii) the extra cost of living.
2. The costs of restoring landscaping, plants and paving, including any associated costs of disposal.
3. The cost of repairing ***damage*** to the buildings by burglary, ***damage*** to paint work and wallpaper and/or cleaning costs.

7.1.1 Underinsurance

In the situation where the maximum amount insured is not representable for the actual total value of the home contents insured, this insurance will not calculate the claim pro-rate. The maximum insured amount will remain applicable.

7.1.2 Limited coverages

The following maximum insured amounts apply per ***event***, as part of the total sum insured:

A. EUR 5.000 for ***valuables*** and ***antiques***, unless a higher amount for valuables inside your home is mentioned on the insurance policy.
B. EUR 2.500 for structural improvements made for your own account.
C. EUR 1.250 for the contents of refrigerators and freezers due to power outage for a minimum of 6 hours.
D. EUR 1.250 for money or monetary instruments in case of fire or theft.
E. EUR 1.000 for boats, trailers, spare parts and accessories for boats, caravans and ***motor vehicles***.
F. EUR 500 for theft of your belongings from a locked ***motor vehicle***.
G. EUR 500 for other necessary expenses than those already mentioned under 6.1.

7.1.3 Domestic staff

The same coverage for ***home contents*** applies for domestic staff to the extent these are resident (e.g. an au pair) and in which case the overall coverage is maximized up to EUR 2.500.

7.1.4 Deductible

Unless otherwise mentioned in the policy schedule, the following deductible applies to all claims for ***valuables*** that fall under this policy section: EUR 250 per ***event***.

7.2 Which events are covered?

All ***damage*** to your ***home contents*** inside your ***home*** during the term of this insurance, regardless of the cause or whether the ***damage*** was caused by the nature of the ***home contents*** or whether it was an inherent defect of the ***home contents*** and subject to the restrictions set out in article 7.3.

In the case of ***damage*** resulting from theft or loss of property if these ***home contents*** were present in your ***home***, there should be demonstrable signs of ***forced entry*** to the exterior of the ***home*** or that part of the ***home*** that has been in use by you.

Outside your ***home*** cover only applies:

- when theft was preceded by ***forced entry***
- in case of violent robbery or extortion
- in case of theft of your belongings from a ***motor vehicle*** by ***forced entry*** or if the properly locked motor vehicle itself as a whole including your belongings has been stolen, in which case the motor vehicle itself is not considered as your belongings.
- In case of theft of garden furniture and laundry, provided this was present in the garden or balcony that is directly connected to your ***home***.

7.3 What conditions apply?

The location, type of construction, the use of the ***home*** and any second risk address must be fully known by the ***insurer*** at the time of entering into this insurance. You must notify the ***insurer*** as soon as possible (but at least within two months) of any significant change(s) in the risk, which includes at least:

A. changes in the use or intended purpose of the ***home***
B. vacancy of the ***home***
C. the inability to use the ***home*** for a consecutive period of two months, or if that is expected to last longer than two months
D. squatting in the ***home*** or one of the outbuildings
E. any extension or change in the capacity of your ***home***
F. the storage of the insured item outside the ***country of residence*** for a period longer than six months
G. relocation to a different address

After reporting a change in risk as referred to above, the ***insurer*** has the right to revise the ***premium*** and/or conditions or to terminate the insurance or the relevant policy section, with a notice period of 30 days. If notification of a change in risk as referred to above does not take place or does not take place in a timely fashion, the right to compensation lapses two months after the date of the change in risk. This does not apply if, after the notification of the change in risk, the insurance continues without change.

If the ***insurer*** continues the insurance against a higher ***premium*** or under changed conditions, the compensation for any ***damage*** will take place proportionally regarding the ***premium*** paid to the payable ***premium***, subject to the amended conditions

7.4 What is not covered?

Loss by, theft of, and ***damage*** to or by:

A. aircrafts and ***motor vehicles***
B. misuse of a bank card and/or credit card
C. burn-out of electrical appliances and motors
D. (ab)normal use, modification, cleaning or repairing of the ***home contents***
E. animals
F. possessions which are not owned by you

G. aging, tear, wear, rot, mold, fungus and/or rust
H. moisture permeating walls
I. inherent deterioration and gradual (weather) effects
J. moths or other vermin
K. inadequate maintenance of buildings, installations, appliances or devices
L. scratches, dents, stains and disfigurement, unless the item has become unsuitable for use
M. rain, hail, snow or melt water that entered the ***home*** through open windows, doors or hatches
N. attachment or confiscation other than by a traffic ***accident***
O. failure to comply with the obligations in the ***event*** of ***damage*** and/or duty for reasonable precautions as mentioned and described on page 3 of this document
P. items or property that was not present in the home mentioned on the insurance policy

8

Instruments & Valuables



8.1 What is covered?

Your ***instruments*** and ***valuables*** as stated specifically on your insurance policy. The insured sum is based on an original purchase invoice or on an appraisal report written by an expert. In case of appraisal, the appraisal is valid for three years from the time the report was written, after which a new appraisal (again valid for 3 years) is required to maintain this/these items covered.

If the policy indicates that the insured item has been appraised, the value of the damaged or lost items before the loss or ***damage*** occurred will be considered to be the value appraised by the expert.

If the loss or ***damage*** occurred (more than) three years after the (last) appraisal report was written, then the value of the items in question before the loss or ***damage*** occurred will be considered to be the ***new value*** at the time the loss or ***damage*** occurred, provided this value is lower than the appraised value.

The loss / ***damage*** of non-appraised items will be compensated based on the ***new value***, unless the items of which the ***current market value*** immediately before the loss/***damage*** occurred was less than 40% of the ***new value*** and/or the items have been withdrawn from the use for which they were intended. In that case the compensation for loss / ***damage*** will be calculated according to the ***current market value***.

If the damaged item can be repaired, the ***insurer*** reimburses the ***repair costs***, plus an amount for ***depreciation*** if necessary, provided this ***depreciation*** was caused by the ***damage*** and was not nullified by the repair. This only applies if the ***repair costs*** plus the amount of ***depreciation*** combined are less than the applicable ***new value*** or ***current market value***.

8.1.1 Deductible

Unless otherwise mentioned in the policy schedule, the following deductible applies to all claims that fall under this policy section: EUR 250 per ***event***.

8.2 Which events are covered?

The theft, ***damage*** or loss of your ***valuables*** 24/7 worldwide, irrespective of whether this is caused by the nature of or an inherent defect of the ***valuables***. If necessary, the ***insurer*** may set additional prevention requirements.

8.3 What is not covered?

No coverage applies for ***damage*** that consists of and/or is the result of and/or is caused by:

A. gradual (weather) influences
B. scratches, scrapes or dents
C. incorrect or inadequate operation, repair, cleaning or restoration
D. animals who are present in the ***home*** described on the policy with the approval of you, as well as ***damage*** caused by pests
E. mobile phones or smart phones
F. failure to comply with the obligations in the ***event*** of ***damage*** and/or duty for reasonable precautions as mentioned and described on page 3 of this document

9

Annual Travel Insurance



9.1 What is covered?

Your ***medical expenses***, repatriation, ***luggage***, cancellation costs and ***permanent disability***/death by an accident, during ***travel*** for a holiday or business anywhere in the world, not exceeding 90 consecutive days. The coverage for travel includes winter sports and underwater activities.

This includes ***travel*** within the ***country of residence***, if:

- ***travel*** involves at least one paid overnight stay outside of your ***permanent place of residence***.
- ***travel*** involves a proven stay for more than 24 hours in another city or town outside the ***permanent place of residence***.
- during a proven intended stay on a pleasure craft or in a (static) caravan/holiday ***home***.

The cover commences at the moment that you depart from your ***home*** in your ***country of residence*** until the return at your ***home*** in your ***country of residence***. The purpose of the ***travel*** must be demonstrated by the insured.

9.1.1 Medical Expenses

Secondary cover for ***medical expenses*** arising from medical complaints, for which medical treatment is considered necessary and for which the medical treatment cannot be postponed until return in the permanent place of residence.

9.1.2 Accidents

Accidents during ***travel*** are covered under the same conditions as mentioned out in the accident coverage (section 6).

9.1.3 Repatriation of mortal remains or burial costs

In the ***event*** of you passing away during a trip abroad, the costs of transport of the remains to the place of residence, or the ***country of origin***, the cost of acquiring the documents necessary for the transport and the inner casket will be covered.

Alternatively, if it is decided that you will be buried/cremated at the town/place where you passed away during the trip abroad, the costs of burial or cremation up to a maximum of EUR 3.500,00, the cost of transport based on the lowest fare class available for the in- and outward journeys of 1st and/or 2nd degree relatives up to a maximum of 10 persons, including their accommodation up to a maximum of three days, will be covered.

9.1.4 Luggage

Your ***luggage*** up to the maximum amount as mentioned on your insurance policy. Reimbursement of ***personal items*** will be based on:

- ***new value***, if the item is no older than one year
- ***current market value***, if the item is older than one year
- ***repair costs***, if the item can be repaired and the ***repair costs*** do not exceed the value of the item

The following items are limited in cover up to:

A. EUR 125 for collapsible and inflatable boats and sailing planks
B. EUR 250 for bicycles, wheelchairs/invalid carriages and baby carriages
C. EUR 300 for telecommunication equipment including accessories
D. EUR 250 for cash and monetary instruments

9.1.5 Cancellation

In the ***event*** of cancellation, the cancellation costs are covered up to the maximum amount as mentioned on the insurance policy per trip for all ***insured persons*** together.

In the ***event*** of premature termination of the trip (including hospitalization of at least 1 day of any of the ***insured persons*** as part of the travel group), you are entitled to a pro rata compensation, which will be calculated over the total cost of the trip/rental term.

9.1.6 Other compensation

In addition, there is coverage for all the ***insured persons*** together for costs for:

A. repatriation of the ***luggage*** and/or the ***motor vehicle*** and/or the touring/folding caravan from abroad, up to a maximum of EUR 1.250 per insurance year.
B. additional travel to reach the place of residence from abroad if the journey cannot reasonably take place in the originally scheduled manner or at the originally scheduled time, due to unforeseen exceptional circumstances.
C. the journey back to the original holiday destination abroad if the return journey is made within 21 days after returning to the place of residence and it is to continue the originally planned trip that was interrupted due to an insured ***event***.
D. search and/or rescue operations.
E. telecommunication, including mobile data, up to a maximum of EUR 125 per insurance year, if the expenses are made in connection with a covered ***event*** as mentioned in this section (9).
F. renting skis, if the skis taken on holiday can no longer be used during the period of validity, due to breakage or theft.
G. renting an equivalent ***motor vehicle*** or touring/collapsible caravan up to a maximum of EUR 1.250 per insured year if the original object has become unusable and cannot be restored to a usable condition within 2 business days. This coverage does not apply if the ***motor vehicle*** or caravan is 8 years or older.
H. other necessary unforeseen made expenses, up to a maximum of EUR 1.000 per insurance year if made with the advance permission of the ***insurer***, with the understanding that: a deduction of 10% is applied to the cost of living and an amount of EUR 0,20 per km will be reimbursed for the use of the car with which the trip was started.

9.2 Which events are covered?

9.2.1 Medical Expenses

A. The cost of medical treatment of you as long as the first treatment takes place within the validity of the insurance. If you cannot return to your ***home*** due to the treatment, as determined by a medical advisor of ***Chubb Assistance***, and the treatment is continued in the country you travelled to, the medical treatment remains covered until the moment you can return to your ***country of residence*** or after a maximum period of 12 months, whichever comes first, calculated from the starting date of the treatment.
B. The costs incurred for urgent dental treatment to your natural teeth, up to the maximum insured

amount on the insurance policy.

C. The costs of acquired or replacement artificial limbs, eyes and braces (with the exception of dental braces), that are prescribed by a specialist and acquired within 12 months after the cause of the ***damage***/loss.
D. The costs related to medical treatment (of you) relating to the cost of longer hotel stays or multiple hotel costs, up to EUR 50 per person for a maximum of 10 days.
E. For a person to nurse and assist you when you are traveling alone and when you are ill: The cost of transport based on the lowest fare class available of transport for the in- and outward journeys; the cost of living and a hotel, up to a maximum of EUR 50 per day for a maximum of 10 days.
F. Medically necessary repatriation by ambulance (aircraft) for further treatment to a hospital in the ***country of residence*** or the ***country of origin***.
G. Transport from hospital to hospital.

For sub E, F and G, the medical need for transport is determined through consultation between the attending physician abroad and ***Aon***'s / the ***insurer***'s ***medical advisor***. The intention of repatriation is to save lives, or prevent or reduce disability.

Compensation for ***medical expenses*** can only be claimed after the existing agencies for social facilities, basic healthcare insurance and/or the European Health Insurance Card (EHIC) or any other primary health insurance have indicated that they do not offer any cover for these expenses.

9.2.2 Luggage

In the event that your ***luggage*** is stolen, damaged or lost during the travel period.

9.2.3 Cancellation costs

You are entitled to compensation for cancellation costs if it is necessary to cancel a trip as a result of unforeseen exceptional circumstances occurring during the insurance term, which could not be foreseen on the date of booking the trip. This also includes curtailment of the trip, if such an event occurs during the trip, in which case the cancellation costs will be determined pro rate for the days for which the trip has been cut short.

In the ***event*** of delay, due to transport-technical reasons, of ***travel*** by boat, bus, train or airplane to the travel destination, as a result of which the ***insured persons*** arrive at the trip destination later than planned and provided the trip/rental arrangement was scheduled to last longer than three days, compensation will be paid for unused travel days, as follows in the ***event*** of:

- 8 to 20 hours delay: one day
- 20 to 32 hours delay: two days
- 32 hours or longer delay: three days

The costs of prepaid but not yet (fully) used ski passes and ski lift tickets will be compensated pro rata if you can no longer ski on medical grounds due to illness or an accident.

9.3 What is not covered?

9.3.1 Medical expenses

No coverage will be provided for costs related to:

A. a medical treatment which was or could have been reasonably expected before the trip commenced
B. a medical or dental treatment in the ***country of residence***
C. treatment by a dental technician
D. statutory and/or voluntary deductibles

9.3.2 Luggage

Loss by, theft of, and ***damage*** to, by or during:

A. aircrafts, watercrafts, ***motor vehicles*** and related accessories
B. valuable papers of any nature whatsoever, manuscripts, notes, drafts, software and data
C. collections (such as stamp and coin collections)
D. animals
E. possessions which are not owned by you
F. wear and tear
G. inherent defect
H. inherent deterioration and gradual (weather) effects
I. moths or other vermin
J. inadequate maintenance of installations, appliances or devices
K. scratches, dents, stains and disfigurement, unless the item has become unsuitable for use
L. attachment or confiscation other than by a traffic ***accident***
M. failure to comply with the obligations in the ***event*** of ***damage*** and/or duty for reasonable precautions as mentioned and described on page 3 of this document

9.3.3 Cancellation Costs

No compensation will be provided for ***damage***/loss arising from the bankruptcy of an airline/tour operator/travel agency.

10

Definitions



Accidents **-** A sudden, external act of force, against your will, having a direct effect on your body, the nature and location of which effect can be medically determined. In addition, ***event***s mentioned in article 6.2 are also considered ***accidents***.

Aon **-** ***Aon*** is the intermediary of this insurance.

Antiques **-** Objects with an antiquarian value, with the exception of antique furniture. An antique is a collectable item that is at least 100 years old. It is collected or desirable because of its age, beauty, rarity, condition, utility, personal emotional connection, and/or other unique features. It is an object that represents a previous era or time period in human society.

Art **-** Paintings, etchings, serigraphs, lithographs, etcetera, as well as other ***art*** objects, insofar as they have a rarity value.

Audio and visual equipment **-** All equipment (excluding musical ***instruments***) that records audio and/or video, displays, receives and/or transmits, such as television, radio, photographic/film/video products, mobile communication devices and peripherals associated with the equipment. The sound and/or image carriers are part of the equipment.

Beneficiaries **-** Every person designated as such in the ***policy***, or, in the absence of such designation, the ***insured person***, except in the ***event*** of death in which it becomes your spouse or your registered ***partner*** by law, or, in the absence of these, the statutory heirs to the exclusion of the state.

Chubb Assistance **-** The department that provides the assistance for aid and relief in case of an emergency.

Clean-up costs **-** Only those costs not already included in the loss assessment, including the costs of clearance, removal, destruction and/or demolition of insured property in as far as these are a necessary consequence of ***damage*** covered by the policy.

Country of origin **-** The country where you normally reside and to which, in principle, you will return after you stay in the ***country of residence***.

Country of residence **-** The country where you reside in connection with the work-related secondment.

Current market value **-** The ***new value*** of the item minus an amount for ***depreciation*** of the value due to age, use, and/or wear and tear.

Damage **-** ***Damage*** is defined as the diminishment of the assets of you due to physical ***damage***, theft or loss of the insured property. It also refers to bodily injury, which means ***damage*** due to injury or impairment of the health of persons, whether or not with fatal consequences, including the ***damage*** resulting therefrom.

Dangerous sports **-** Sports that entail an increased risk of ***accidents*** or injury, such as: wild-water rafting, bungee jumping, deep sea diving (from 18 meters), martial arts, self-defense sports, American football, rugby, (semi-) professional sports, sports practiced by you in the context of a sport scholarship, sport that

is engaged in as a way of earning income or supplemental income, wild game hunting, recreational flying, hot air ballooning, hang gliding, parachute jumping, races involving motorized vehicles or vessels, equestrian sport, mountaineering, caving, speleology, glacier-walking, mountain sports (unless on cleared paths or a terrain without paths that is also easily accessible for the untrained), off-piste skiing, heli-skiing, sledge sport, ice climbing, ice hockey, ice diving

Depreciation - The diminishment of the assets of you due to the decline in economic value of the ***damage***d property, insofar as this decline cannot be nullified by repairing the property.

Event - An occurrence or series of related ***event***s as a result of which the ***damage*** (covered by insurance) occurred.

Forced entry - Gaining unlawful access through violence, and with visible ***damage*** to the exterior of the ***home***.

High-risk undertakings - A reckless activity/venture without any professional or expert guidance.

Home - The residence at the address mentioned on the policy, intended as a private residence and used as such. This includes the outbuildings, such as garages and sheds. In case of a block of flats or flat, the storage space or storage box is considered as an ancillary space, provided that this is exclusively accessible to you for storage purposes and/or garaging.

Home contents - All movable property belonging to the private household of you, including satellite dishes and sun blinds attached to the ***home*** and tools for the performance of a profession in paid employment.

Initial premium - The premium owed by the ***policy holder*** when the insurance contract is established.

Insured Person - Anyone indicated as such on the policy. In respect of the Home Contents, Liability and Valuables section, the insured person is (in addition) also considered as any blood relatives and relatives by marriage that live with the policyholder as part of the family unit. In respect of the Liability section, lodger(s) are also considered as the insured person if their liability is not covered by any other insurance

Insurer - The party that bears the insured risk: Chubb European Group SE, Marten Meesweg 8–10, 3068AV Rotterdam in the Netherlands.

Instruments - Musical ***instruments*** and/or photographic-, film- and video cameras, including associated equipment and accessories.

Jewelry - Jewelry, including watches, which is manufactured to be worn on the body and which is wholly or partly made up of precious or other metals, rocks, minerals, ivory, red coral (Corallium rubrum), or other coral, or other similar materials including pearls.

Joyriding - Any unlawful use of a ***motor vehicle***, without having the intention to appropriate the ***motor vehicle***.

Luggage - All property of the ***insured persons*** taken on, sent ahead or acquired, borrowed or hired during the trip, but excluding dentures, commercial goods and/or sample collections. Passports, visas, identity documents, tourist cards, driving licenses, travel tickets and green cards are included in the cover.

Malevolent contamination - The spreading (whether active or not) – committed outside the scope of one of the six forms of acts of war as referred to in article 3:38 of the Act on Financial Supervision - of germs of a disease and/or substances which as a result of their (in)direct physical, biological, radioactive or chemical

effect may cause injury and/or impairment of health, whether resulting in death or not, to humans or animals and/or may cause damage to property or may otherwise impair economic interests, in which case it is likely that the spreading (whether active or not) – whether or not in any organizational context – has been planned and/or carried out with a view to effecting certain political and/or religious and/or ideological purposes.

Medical advisor - A ***qualified physician*** appointed by the ***insurer*** and specialized in assessing medical data.

Medical expenses - Medical practitioner's fees, costs made under medical prescription for pharmacies, hospital care, surgery, x-rays, radiation and physical therapy, and costs of medically necessary transport to and from medical practitioners and hospitals.

Motor vehicles - A ***motor vehicle*** is a vehicle or machine that propels itself by motor and has a drive on the wheels.

New value - The ***new value*** of an item refers to the amount required to acquire a new replacement item of the same type and quality.

Other payments - All necessary extra costs that you must incur on your own behalf due to unforeseen exceptional circumstances that have occurred during the validity of this insurance.

Permanent disability - Permanent disability is the permanent loss (of function) of any part or organ of the body of you.

Personal items - The travel documents and items that can be carried on the person which the ***insured person*** has taken with him/her for his/her own use from the ***country of origin*** and/or acquired during the ***insurance period***. ***Home contents*** are also considered personal items.

Precautionary measures - Any ***precautionary measures*** taken by the authorities and/or insured parties and/or third parties in order to avert the imminent risk of ***terrorism*** and/or malevolent contamination or – if such peril has manifested itself – to minimize the consequences thereof.

Policyholder - The person who has contracted the insurance with the ***insurer***.

Premium - The amount paid by the ***policyholder*** to the ***insurer*** in return for the cover provided under this insurance, including the costs and insurance ***premium*** tax as stated on the policy.

Qualified physician - A medical practitioner who has graduated from a medical faculty listed in the 'World Directory of Medical Schools' and/or holds a license from the medical authorities of the country in which he/she operates his/her practice and who practices within the context of the license applicable to him/her and his/her education or training.

Renewal premium - The premium that the ***policy holder*** owes on each premium due date after the ***initial premium***.

Relatives in the 1st and 2nd degree - Spouse/partner, siblings, (grand)children, (grand)parents, which includes step-/foster-/adoptive and -in-law relatives of the same nature.

Repair costs - All costs associated with returning the insured object to its original condition or form, including the necessary costs of demolition, disposal and removal of the insured property in order to make repair possible.

Travel - Your ***travel*** in connection with recreation or business:

1. From your ***country of residence*** to the ***destination country*** and vice versa and during the stay in the destination country.
2. Within the ***country of residence***:
    - ***travel*** involves at least one paid overnight stay outside of your ***permanent place of residence***.
    - ***travel*** involves a proven stay for more than 24 hours in another city or town outside the ***permanent place of residence***.
    - during a proven intended stay on a pleasure craft or in a (static) caravan/holiday ***home***.

Terrorism - Any violent act and/or conduct – committed outside the scope of one of the six forms of acts of war as referred to in article 3:38 of the Act on Financial Supervision (Wet op het Financieel Toezicht) - in the form of an attack or a series of attacks connected together in time and intention as a result whereof injury and/or impairment of health, whether resulting in death or not, and/or loss of or damage to property arises or any economic interest is otherwise impaired, in which case it is likely that said attack or series – whether or not in any organizational context – has been planned and/or carried out with a view to effecting certain political and/or religious and/or ideological purposes.

Valuables - Jewelry, real pearls, precious stones, objects of gold, platinum or silver, fur, photo and video equipment, ***audio and visual equipment***, software and audio-, image- or data carriers, paintings and other works of ***art***.

War risk -

- ✓ Armed conflict: any case in which states or other organized parties are fighting each other, or in any event one is fighting the other, using military weapons. This also includes armed action by a Peacekeeping Force of the United Nations.
- ✓ Civil war: more or less organized violent conflict between inhabitants of the same state, in which a significant percentage of the inhabitants of that state are involved.
- ✓ Insurgency: organized violent resistance within a state, directed against the public authorities.
- ✓ Civil commotion: more or less organized violent acts occurring in different places within a state.
- ✓ Riot: a more or less organized local violent movement directed against the public authorities.
- ✓ Mutiny: a more or less organized violent movement of members of any armed force directed against the authority under which they resort.



Questions?
Visit the FAQ section on our website, chat with us or call us at **+31(0)10 448 8200**, during business hours (CET) or email us at **expatteam@aon.nl**.

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