

Household Contents - Expat Policy for Foreign Professionals in the Netherlands

Information document about the insurance product

Company: De Goudse verzekeringen, schadeverzekeraar, licence number: 12000454 (NL)
Product: Household Contents Insurance

This document only provides a summary of the key features of the insurance. You will find all the terms and conditions in the [policy conditions](#).

What is this type of insurance?

If the contents are situated in the home, we will reimburse the damages ensuing from an unexpected incident. Therefore, you are insured in the event of fire, lightning strike, explosion, precipitation and burglary.



What is insured?

- ✓ All items in your home, such as furniture. A maximum reimbursement applies for money, personal jewellery, photo, audio, video and computer equipment, mobile phones, special effects such as collections, antiques, art and instruments, and property of others.

Extra information

Vessels, caravans, trailers and motor vehicle parts and accessories are covered with a maximum reimbursement, but only when situated in the home.

Insured amount

- ✓ The insured amount is mentioned on the policy schedule. We reimburse damage on the basis of new value, but can deduct an amount here due to aging or wear and tear. Read more about this in the policy conditions and the depreciation list.

Counter-assessment after damage

- ✓ Do you disagree with the damage assessment by our expert? Then you can also call in an expert yourself. Please contact us in advance about the reimbursement of these costs.

Choice: Excellent cover

With the Excellent cover your household contents are also covered for damage caused by other unexpected and unforeseen events, for instance, the damage to your household contents as a consequence of falling, bumping and knocking.

Extra information

For this cover an excess of € 250 applies.

Choice: Glass insurance

Glass breakage as a result of a sudden and unexpected event is compensated. Glass involves glass and synthetic glass in windows, doors and shower doors, walls, facades, roofs and skylights.



What is not insured?

- ✗ Your household contents are not insured if they are not in the house or on the parcel on which the home is situated. We do not reimburse damages in the event of an earthquake, flooding, wear or construction faults.

Intent and recklessness

- ✗ We do not pay loss or damage resulting from intent or recklessness.

Nature and weather influences

- ✗ We do not pay loss or damage resulting from for instance:
 - Groundwater;
 - Wind and gusts of wind, unless it involves a storm;
 - Precipitation through open windows and the like;
 - Water that comes fully or partly from the sea;
 - From an inland waterway due to a primary water defence that has failed;
 - Water that has overflowed the banks in areas outside the dykes.See all water exclusions in the terms and conditions.

More exclusions

- ✗ See the terms and conditions for all exclusions.



Are there any restrictions on cover?

- ! Do you have a recreational home or do you use a shed or garage outside the plot for private purposes? Then your household contents in that recreational home, shed or garage are insured up to a maximum of € 2.500 with the same cover as in the home.

Excess

- ! € 250 excess per incident.

In a car

- ! If someone steals your household contents from a well-locked car and there is burglary, then we will reimburse a maximum of € 250 per incident. This cover also applies if you make a day trip abroad and the damage occurs outside of The Netherlands.

Choice: Personal jewellery and special effects

With this cover an additional compensation of € 10.000 for personal jewellery and € 20.000 for special effects applies. This cover applies to the jewellery and special effects at the address stated on the policy schedule. Outside of the home the maximum compensation for jewellery and special effects is € 3.500.

Choice: Homeowners' interest

Then there is a cover for € 25.000 per event for damage to the homeowners' interest if this is not covered by the building insurance of the Owner Association (Vereniging van Eigenaren or VVE). Homeowners' interest includes any changes, improvements and enhancements that you make yourself to your apartment.

Theft is only covered in case of burglary

- ! Damage caused by theft or acts of vandalism will only be reimbursed in the event of a burglary. This is the case when someone enters the home (or car) without permission by breaking a lock or barrier with visible traces of damage to the exterior of the locks.

**Where am I covered?**

- ✓ This insurance covers damage to your household contents in your home in the Netherlands as long as you are a registered citizen of the Netherlands.

**What are my obligations?**

You must provide us with honest, accurate and complete information and inform us as soon as possible of any changes to your situation. You must do as much as possible to prevent and limit damage. Report damage as soon as possible. And pass on changes in your situation as quickly as possible.

**When and how do I pay?**

You can choose whether you pay the premium monthly, quarterly, half-yearly or once a year. You can pay by direct debit. Or you transfer the amount yourself. With monthly payment, direct debit is mandatory.

**When does the cover start and end?**

The insurance starts on the date stated on the policy schedule. Do you not pay the premium on time? Then we can stop the insurance. The insurance also stops when you return to your country of origin.

**How do I cancel the contract?**

After the first year, and upon return to your country of origin, you can cancel the insurance daily via your advisor.