

Information document about the insurance product

Company: Hagelunie NV, schadeverzekeraar, licence number: 12000562 (NLD)
Product: Insurance for crops in greenhouses (eng, irl)

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?

This insurance provides cover for damage to crops in greenhouses as a result of: storm, fire, hail, burglary, water and deviation of set growing conditions caused by a sudden and unforeseen event or a breakdown or malfunction of machines.



What is insured?

- ✓ Crops in greenhouses. There is cover from 30 day before the start of the growing period to 15 days after the end of this period.

Extra information

The expected turnover of the crop is insured.

Fire damage

- ✓ Damage caused by fire, extinguishing fire, lightning strike, explosion and implosion is insured.

Extra information

Damage caused by smoke and soot is also covered if the fire was not on the risk address but inside a radius of 1 km around it.

Hail

- ✓ Damage caused by hail is insured.

Extra information

Cover is only under the condition that there is damage to the glasshouse or the building or the hail must have entered the glasshouse through open vents.

Storm

- ✓ Damage caused by storm is insured.

Extra information

Storm is defined as a wind with a speed of at least 14 meters per second. And there must be a damage to the glasshouse also.

Choice: Damage caused by deviation of growing conditions.

With this we mean a deviation in climate, water & nutrition or light conditions.

Extra information

The deviation must have been caused by sudden and unforeseen failure or functioning of equipment, theft or vandalism. The damage is insured if an alarm occurs on the deviation from the growing condition, this alarm has been received and action has been taken to prevent / limit damage.



What is not insured?

- ✗ We do not pay for claims as a result of deliberate acts of damage and with crops that are not legally grown.



Are there any restrictions on cover?

Deductible

- ! A deductible means that you pay the first part of any claim. Different deductibles may apply under different circumstances. The amount of the deductible or deductibles is the amount shown on your certificate of insurance.

Things we agreed upon

- ! You must act according to the things we agreed like prevention and security.



Where am I covered?

- ✓ The insurance is valid for your crops located on the risk address that is mentioned on your policy.



What are my obligations?

You have to answer our questions honestly when asking for our insurance. You have to inform us about changes. You have to report a damage asap after you recognized it. You have to act as much as possible to prevent a damage from happening and to limit the damage after it occurred.



When and how do I pay?

You can choose to pay the premium per year or per quarter. You transfer the payment yourself.



When does the cover start and end?

Insurance starts on the date mentioned on the policy. You have to pay the premium as agreed upon, otherwise we have the right to cancel the insurance.



How do I cancel the contract?

You can cancel your contract per year. You can let us know in writing at least 3 months before renewal date.