

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 covers the building, including the foundations. You insure the building against all sudden and unforeseen damage and costs, unless excluded in the conditions.



#### What is insured?

- ✓ All damage and / or costs to your building due to sudden and unforeseen events.

#### Extra information

In the terms and conditions by "your building" we mean all buildings in your policy, including the foundations of these buildings and everything that logically belongs to the building.

#### Insured amount

- ✓ Your building is insured up to a maximum amount. This amount is based on the reconstruction [re-build] value of the building. The reconstruction [re-build] value has been determined on the basis of an appraisal and a valuation report.

#### Extra costs after damage

- ✓ Additional costs means any additional expenses could be paid in addition to the maximum insured sum and may be taken into account for a claim payment. The maximum reimbursement for the additional insured costs is Or: a percentage (10%, 25% or 50%) of the insured amount in your policy.

#### Rent

- ✓ We reimburse the income from renting out your building if you were unable to rent out your building due to the damage.

#### Garden

- ✓ The costs for re-installing the planting [plants] or the garden after damage.



#### What is not insured?

- ✗ We do not pay for construction errors, damage due to subsidence or collapse.

#### Extra information

Outdoor vandalism is not insured: For example graffiti, damage due to war or terrorism. Excluded are the costs of repairing and replacement of pipes.

#### Damage due to ground water

- ✗ Water damage in the following situations is not insured: If the damage has occurred on the outside of your building or if flooding caused the damage. By "flooding" we mean that a water barrier (for example a dyke, quay or lock) collapses or overflows.

#### Extra information

If the damage is caused by groundwater or sewage that did not enter via a pipe, plumbing or a device connected to a pipe, and if the damage occurs because walls or floors let moisture through.

#### Parts that do not belong to the building.

- ✗ Damage to parts that do not belong to your commercial building such as awnings, antennas and illuminated signs; costs for repairing the garden, paving and planting that belong to your building is not insured. Also excluded is if damage is caused by poor maintenance, theft, vandalism or the weather.

#### Expanding, shrinking and tearing

- ✗ Damage due to expansion, shrinking, tearing, breaking or settling of walls, ceilings, roofs, floors and / or the foundations, is not insured.



#### Are there any restrictions on cover?

- ! Damage during vacancy, construction or renovation of your building.

#### Extra information

By "extension" we mean the expansion of part of your building. By "renovation" we mean changes to a part of your building.

#### Apartments clause

- ✓ You will not receive a reimbursement if you do not adhere to our agreements. You can find information on these agreements in your policy and in the clauses. If you do not adhere to an agreement but it does not harm the interests of your insurer, then we can decide that you will still receive compensation.

#### Extra information

If only one party does not adhere to the agreement, then this has consequences only for him. If we pay compensation per apartment owner, then only he will not be reimbursed. If we pay compensation to the entire Owners' Association, then the owner reimburses us his share of the compensation.

#### Home improvement

- ✓ Costs for the repair of home improvements. By "home improvements" we mean things that belong to your building but are not commonly delivered with your building. For example floors, kitchens and bathrooms [sanitary facilities].

#### Extra information

Please note: the maximum reimbursement of 10% of the insured amount applies to the entire building.

#### Deductible

- ! If applicable, this is stated in your policy.

#### Agreements

- ! If you do not comply with the prevention agreements that we have made with you, we will not always reimburse.

#### Vacant building

- ! By "vacant" we mean the entire building has been empty for more than 6 months at the time of damage. The use of anti-squatting measures is not considered a vacant building.



#### Where am I covered?

- ✓ The insurance applies to the locations stated in the policy.



#### What are my obligations?

You must do as much as possible to prevent and limit damage. Report damage as quickly as possible. And give changes to your situation as quickly as possible.



#### When and how do I pay?

You can choose whether to pay the premium monthly or once a year. You can pay by direct debit or transfer the amount yourself.



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

The insurance starts on the date stated on the policy. If you do not pay the premium on time we can stop the insurance.



#### How do I cancel the contract?

Your new insurance contract always lasts 1 year. We automatically renew your insurance after every contract expiration date. You can cancel your insurance in writing by letter or e-mail.

#### Extra information

The clause "Contract through co-insurance exchange or negotiations" applies to the insurance. The "Code of Conduct" "Informed renewal" and "contract terms" does not apply to your insurance.