

Conditions annual travel and cancellation insurance

ABN AMRO Schadeverzekering N.V.

This is a translation of the original Dutch text. In the *event* of any disparity between the Dutch original and this translation, the Dutch text will prevail.

These conditions describe your insurance. This insurance covers the financial consequences of setbacks during a *trip* and/or in the *event* of cancellation of a *trip*. In addition, *you* may take out supplementary insurance to cover the following:

- ▶ *medical expenses;*
- ▶ *extended travel time;*
- ▶ *winter sports;*
- ▶ *business travel;*
- ▶ *breakdown assistance in Europe;*
- ▶ *cancellation charges.*

If *you* have any questions, please call telephone number 0900 – 0024 (*usual call charges*).

What do these conditions say?

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What do the words in italics mean?

The words italicised in these conditions have special meaning. This meaning is explained in the list of definitions.



When should *you* call the ABN AMRO Emergency Service and how do *you* report a *claim*?

In the *event* of serious illness, death, missing person, *accident*, operation or hospitalisation *you* must contact the ABN AMRO Emergency Service within 24 hours. *You* must also report this to your health insurer. The ABN AMRO Emergency Service can be reached at any time of the day or night on telephone number +31 26 400 23 45.

If something happens to an *insured* during a *trip* which your insurance covers, please report this as quickly as possible. This is possible in two ways:

- ▶ *you* can call telephone number 0900 – 0024 (*usual call charges*);
- ▶ *you* can submit a *claim* in writing or online by means of a claim form. *You* can find the claim form on abnamro.nl. *You* will find it quickly if *you* search using the words 'schade reis' [damage travel].



What changes must *you* always report?

You must report the following changes to us:

- ▶ when *you* move abroad. In that case, *you* will no longer be insured after your move and the policy will end;
- ▶ when there is a change in your family situation as stated in the policy. In that case, *we* adjust your premium accordingly.

Please note: *you* must report these changes within 14 days after they occur. If *you* fail to report a change on time, the payout *you* will receive in the *event* of a *claim* may be cut completely or partially.



What does your annual travel and cancellation insurance cover?

Your insurance covers the financial consequences of setbacks during a *trip* and/or in the *event* of cancellation of a *trip*. The cause must be sudden and unforeseen.

Your insurance consists of various parts and applies in *Europe* or worldwide. The cover depends on the choice that *you* have made and is stated in your policy.

Please note: The cover applies, unless there is a situation that your insurance never covers. Therefore, do not just read what your insurance covers, but also what your insurance never covers.

What does your insurance cover during a *private trip* of an *insured*?

Your insurance covers the following during a *private trip* of an *insured*:

- ▶ *help assistance* in case of an *accident*, illness, hospitalisation or death of an *insured*;
- ▶ *help assistance* in case of a premature return journey of an *insured* to the Netherlands and/or in the *event* that the *means of transport* breaks down or the driver becomes incapacitated;
- ▶ *damage* to the *luggage* of an *insured*;
- ▶ a payment if an *insured* becomes permanently disabled or dies due to an *accident*.
- ▶ *unforeseen expenses* of an *insured*. Please note: This is only covered if *we* give prior permission to incur costs in connection with:
 - an illness or an *accident* of an *insured*;
 - death abroad or an *insured* becoming a missing person;
 - *breakdown* of the *means of transport* which belongs to someone else which *you* are using to travel and which cannot be repaired within two days;
 - *damage* to a *holiday home* and an *insured* being responsible for this;
 - irreparable *damage* to a tent which an *insured* uses during a *trip*;
 - longer stay due to a strike, border closure or *natural disaster*;
 - over 8 hours of delay in the arrival of the *luggage* at the travel destination on the outbound journey;
 - a premature return journey of an *insured* in connection with a life-threatening illness or a serious *accident* of an *insured*;
 - a premature return journey of an *insured* in connection with a life-threatening illness, serious *accident* or death of a *family member* of an *insured*, a *person in the household* of an *insured* or a travelling companion of an *insured*;
 - a premature return journey of an *insured* in connection with serious *damage* to a home or company of an *insured* or travelling companion. Which requires immediate personal presence.

What does your insurance cover if *you* have also taken out insurance for *medical expenses*?

If the policy states that *you* have cover for *medical expenses*, then your insurance also covers *medical expenses* incurred abroad due to illness or an *accident* of an *insured* during a *private trip* abroad. It also covers the *aftercare costs* incurred by an *insured* in the Netherlands. Please note: *aftercare costs* for dental treatment in the Netherlands are covered only following an *accident* abroad.

What does your insurance cover during a *trip* if *you* have also taken out insurance for *winter sports*?

If the policy states that *you* have cover for *winter sports*, then the cover of your insurance also applies while an *insured* engages in *winter sports*. *We* also cover the rental costs of *winter sports equipment* after theft or damaging of the *winter sports equipment* of an *insured*.

What does your insurance cover during a *trip* if *you* have also taken out insurance for *business trips*?

If the policy states that *you* have cover for *business trips*, then the cover of your insurance also applies while an *insured* is on a *business trip*.

What does your insurance cover if *you* have also taken out insurance for *breakdown assistance in Europe*?

If the policy states that *you* have cover for *breakdown assistance in Europe*, then your insurance also covers *breakdown assistance in Europe*. Please note: this is only covered if *we* give prior permission to incur costs in connection with:

- ▶ *breakdown assistance* in the *event* of a *breakdown* of the *means of transport* of an *insured*;
- ▶ emergency repairs in the *event* of a *breakdown* of the *means of transport* of an *insured*;
- ▶ the incapacitation of an *insured* as the only driver of the *means of transport*.

>> Words that appear in italics are explained in the list of definitions on page 12.

What does your insurance cover if you have also taken out insurance for cancellation?

If the policy states that *you* have cover for cancellation, then your insurance also covers the *cancellation charges* of an *insured* worldwide due to:

- ▶ a serious illness, serious injury after an *accident* or death of an insured, or their partner, *family member* or *person in their household*;
- ▶ a serious illness, serious injury after an *accident* or death of a person abroad who an *insured* would stay with. And this is consequently no longer possible;
- ▶ a serious illness, serious injury after an *accident* or death of a *manager of the affairs of an insured*;
- ▶ a complication in case of pregnancy or existing illness of an *insured*, his/her *partner* or child living with him/her;
- ▶ pregnancy of an *insured* after the *trip* has been booked;
- ▶ a necessary operation of an *insured*, his/her *partner* or child living with him/her;
- ▶ the provision of *informal care* for a *family member* of an *insured* or a *person in the household* of an *insured*;
- ▶ the fact that an *insured* is unexpectedly given custody of an acknowledged adopted child as a consequence of which the *trip* cannot take place;
- ▶ cancellation of the *trip* intended for the adoption of an acknowledged adopted child;
- ▶ the fact that an *insured* cannot have a mandatory vaccination for a *trip* further to medical advice;
- ▶ serious *damage* to a home or company of an *insured* or a company where the *insured* is employed, which requires immediate personal presence;
- ▶ *damage* to the *holiday home* of an *insured*. And staying there or somewhere else is not possible;
- ▶ unemployment of an *insured* by forced dismissal;
- ▶ the unemployed *insured* accepting an employment contract of at least 20 hours per week. Which requires personal presence;
- ▶ *breakdown* of the *means of transport* within 30 days before the start of the *trip*. And repairs or a replacement *means of transport* can no longer be arranged in time;
- ▶ unexpected allocation of a rented house or unexpected completion of an owner-occupied house during the *trip* or within 30 days prior to this. And the *insured* cannot postpone the date set for this purpose;
- ▶ an *insured* failing to obtain the required visa without fault on the part of the *insured*;
- ▶ a secondary school examination which an *insured* can only resit during the *trip*;
- ▶ a divorce, dissolution of a notarial cohabitation contract or termination of an *insured's* long-term household;
- ▶ delay in departure or arrival of more than 8 hours of an aircraft, bus, train or boat. But only if the *trip* takes longer than 3 days;
- ▶ an *event* that happens to a *travelling companion*. But only if this *event* is covered under the cancellation cover of this *travelling companion*.



What does your annual travel and cancellation insurance never cover?

Your insurance NEVER covers *damage, payouts for an accident, costs or breakdown:*

- ▶ caused or arisen before the start or after the end of your insurance;
- ▶ caused or arisen after the maximum insured travel time stated in your policy. Please note: if a *trip* takes longer due to a covered *event*, then the cover is valid until the first possible return journey of an *insured* to his/her place of residence in the Netherlands;
- ▶ in connection with a *trip* to an area in respect of which the Ministry of Foreign Affairs has advised not to travel there. See also nederlandwereldwijd.nl. Please note: this does not apply if an *insured* demonstrates that he/she was already in the area. In that *event*, the *insured* has to leave this area as soon as possible;
- ▶ if national or international laws or rules prohibit this;
- ▶ covered under a part of the cover not included in the policy;
- ▶ by intent, recklessness, serious fault, serious negligence or an illegal activity in which *you* have engaged;
- ▶ due to carrying out physical, professional or commercial work;
- ▶ due to an *insured* being under the influence of a *narcotic substance*;
- ▶ due to an *insured* intentionally participating in a brawl or practicing a *dangerous sport*;
- ▶ due to *acts of war* or a *nuclear reaction*;
- ▶ in connection with *fraud* by you or another *insured*.

Your insurance NEVER covers *damage to luggage:*

- ▶ that was caused by or arose because an *insured* was not careful enough. And did not do his/her utmost to prevent or limit the *damage*;
- ▶ during a *trip* with an aircraft, bus, train or boat for *valuable luggage* an *insured* did not bring as hand *luggage*;
- ▶ that are covered or compensated based on a law, provision or another insurance. Or that would be covered or compensated on that basis if this insurance did not exist;
- ▶ due to theft from a *motor vehicle* without visible damage caused by forcible entry;
- ▶ due to theft from a *motor vehicle* if it could be seen from the outside that it contained *luggage*;
- ▶ due to an *inherent defect* or if it stops functioning by itself;
- ▶ due to attachment or expropriation by the government;
- ▶ due to a plant, mould, bacteria or vermin, or that only consists of *disfigurement*.

Your insurance NEVER covers a payout for an *accident:*

- ▶ caused or worsened by an existing illness or disorder of an *insured*;
- ▶ due to insanity, suicide or a suicide attempt of an *insured*;
- ▶ due to a voyage by air whereby an *insured* is the pilot.

Your insurance NEVER covers *unforeseen expenses:*

- ▶ due to *breakdown* of a *means of transport* because it is not properly maintained or too heavily loaded;
- ▶ due to *damage* to a tent that has an *inherent defect*;
- ▶ due to an *accident* that is not covered;
- ▶ that are not reasonable or necessary.

Your insurance NEVER covers *medical expenses:*

- ▶ that are not *medically necessary* or which can be delayed until the return to the Netherlands;
- ▶ of an *insured* who does not have a Dutch health insurance;
- ▶ that are covered or compensated based on a law, provision or another insurance. Or that would be covered or compensated on that basis if this insurance did not exist;
- ▶ that could be expected or were planned before the start of a *trip*;
- ▶ of dentures, an implant or incurred in a rest home or convalescence home;
- ▶ due to an *accident* that is not covered

Your insurance NEVER covers *breakdown assistance:*

- ▶ if the driver of the *means of transport* of an *insured* is not allowed to drive or sail according to the laws or regulations of the government;
- ▶ if an *insured* does not own the *motor vehicle* according to the Rijksdienst voor het Wegverkeer (RDW) [National Vehicle and Driving Licence Registration Authority];
- ▶ if a *motor vehicle* of an *insured* has no valid periodic vehicle inspection certificate when it should have one according to the law;
- ▶ during participation in a speed race or *off-road driving*.

>> Words that appear in italics are explained in the list of definitions on page 12.

Your insurance NEVER covers *cancellation charges*:

- ▶ if the start date of this insurance is more than 7 days after the date on which the *trip* was booked or if the departure date for the *trip* is less than 1 month after the effective date of the insurance;
- ▶ due to an *event* that was foreseeable when taking out your insurance or when booking a *trip*;
- ▶ due to *breakdown* of a *means of transport* due to an *inherent defect*;
- ▶ that are covered or compensated based on a law, provision or another insurance. Or that would be covered or compensated on that basis if this insurance did not exist.

What happens if *you* report a *claim* to us and what do *we* pay out?

1

What do we do if *you* report a *claim* to us?

If *you* report a *claim* to us, *we* will determine what has happened and whether the *claim* is covered. And the amount of your *claim*. *You* must provide us the information *we* need and must demonstrate your *damage*. If *luggage* is missing or a crime was committed, then *you* must send us proof that the matter was reported to the police, hotel management or the transport company. If *you* or another *insured* do/does not cooperate in the assessment of the *damage* or fail/fails to observe another obligation under the conditions, then *we* may refuse to pay out.

We sometimes ask an *expert* to determine what has happened or to assist us to determine the amount of the *damage*. *You* may also engage an *expert* yourself. *We* reimburse this up to the maximum amount that our *expert* charges. If your *expert* charges more, then *we* assess whether this is reasonable. *We* do not reimburse unreasonable costs. If *you* want to know what costs *we* consider reasonable and what costs *we* reimburse, please contact us in advance.

What happens if both *you* and *we* each engage an *expert*? These experts will then first together appoint an independent *expert*. Your *expert* and our *expert* will subsequently each determine the amount of the *damage*. They will try to agree between themselves. If they cannot agree, the independent *expert* will decide the matter.

2

When does an *accident* have to be reported?

If an *insured* has had an *accident* and may become permanently disabled as a result, then *you* must report this to us as soon as possible, but no later than 6 months after the *accident*.

If an *insured* dies due to an *accident*, then the legal heirs must report this to us no later than 48 hours before the funeral.

3

How do we determine whether there is cover?

In order to determine whether there is cover *we* use these conditions, your policy and the information *we* received.

What if the damage is related to terrorism?

Sometimes, *we* cannot assume responsibility for compensating *damage* caused by *terrorism*. In such case, *we* will only compensate *you* for *damage* to the extent that it is insured by the Nederlandse Herverzekingsmaatschappij voor Terrorisemeschade (NHT) (Dutch Terrorism Claims Reinsurance Company). A maximum of one billion euros is available each calendar year for all *damage* caused by *terrorism* in the Netherlands. This maximum amount applies to all insurers in the Netherlands that are members of the NHT and applies only to events giving rise to *damage* that is covered under the insurance of these insurers. If the *damage* caused by *terrorism* exceeds one billion euros in any year, the NHT will determine the payment percentage. This means that the NHT will decide what percentage it will pay out to the insurers that are members of the NHT. In that event, *we* will compensate *you* for that percentage of your *damage*, less the excess (if applicable). If the total *damage* is less than one billion euros, or if for any other reason the NHT does not pay out to us, *we* will pay out as described in these policy conditions. For more information, *you* can read the Clauses Sheet Terrorism Cover that is part of these policy conditions. This Clauses Sheet is enclosed as an appendix. *You* can also visit the NHT's website www.terrorisemeverzekerder.nl, for the NHT's contact details, news and background information. Here *you* can also find the Claims Settlement Protocol, in which *you* can read how the NHT handles *damage*.

If *you* report the *damage* two or more years after the NHT has decided whether it is the result of *terrorism*, any right to compensation of *damage* will lapse.

4

How do we determine the extent of cover for *damage* to *luggage*?

The extent of the *damage* is the new value immediately prior to the *damage* less the market value immediately after the *damage*. Please note: if the *luggage* is more than six months old, then *we* will start from the *current market value* instead of the new value.

How do we calculate the amount that you will be paid?

We take the amount of the *damage* as the basis for the payout. Please note: we will not do so if the repair costs are lower than the amount of the *damage*. In that case, we compensate the *repair costs*. If an excess applies, then we deduct that from the payout or the compensation for the *repair costs*. In the case of a maximum insured amount, we will first apply this maximum and then the excess. We pay out the remainder. We can also compensate for the *damage* in kind

For the things mentioned above, in case of damage to luggage the following maximum insured sums per insured per trip apply, unless indicated otherwise:

	Insured amount
Total of all <i>luggage</i> together	€ 2,500
Photo, film, video or sound equipment	€ 1,750
Computer equipment	€ 1,250
Bicycles, strollers or wheelchairs	€ 1,000
Personal jewellery, (sun)glasses or contact lenses	€ 500
Mobile phones, smartphones, smartwatches or tablets	€ 500
Cash	€ 250 per <i>trip</i>
Property bought or received during the trip (of all insured persons together)	€ 350 per <i>trip</i>

Please note: we may also *claim* the damaged *luggage*, have it repaired or replace it with a similar *thing*. If we *claim* the damaged *luggage*, then we will become the owner of this *luggage* after compensation. If lost or stolen *luggage* is recovered within six weeks, then you must take it back. If you have already received a payout from us for this, then you must repay this.

How do we determine the payout in the event of covered permanent disability or death due to an accident?

For the payout in the *event* of permanent disability we take the maximum insured sum as a starting point. The maximum insured sum is included in the overview below. We multiply this amount by the degree of disability of an *insured*. We determine this percentage according to the *AMA rules*. In this context, we do not take into account an occupation or hobby. Permanent disability must be established by an independent doctor within 2 years after the *accident*.

If an *insured* dies before the degree of disability has been established and this is not caused by the covered *accident*, then we pay out an amount that is compatible with the reasonably expected permanent disability immediately prior to the death.

Please note: if the *insured* was already permanently disabled before the *accident* and his/her loss of function increased due to the *accident*, then only the increased loss of function is taken into account when determining the payout.

We establish the final payout for permanent disability as soon as this no longer changes. This is in any *event* done within 2 years after the *accident*. If establishing a payout takes longer than a year, then we increase the payout after the first year by the statutory interest. We pay out the calculated amount for permanent disability to you.

If an *insured* dies due to an *accident*, then we pay out the insured amount to the legal heirs. For a payout due to an accident the following maximum insured sums per *insured* per *trip* apply:

	Insured amount
Permanent disability due to an <i>accident</i>	€ 100,000
Death due to an <i>accident</i>	€ 35,000

How do we determine the payout in the event of covered unforeseen expenses?

We compensate covered *unforeseen expenses* on the basis of the cost price up to the maximum insured sum that is included in the overview below. We compensate the following:

- ▶ extra travel expenses of an *insured* or the leasing of a similar replacement *means of transport*;
- ▶ extra accommodation expenses of an *insured* or the rent of a similar replacement *holiday home*. The extra accommodation expenses due to the *breakdown of a means of transport* or due to *damage* to a tent are covered up to a maximum of EUR 100 per *insured*, per day;
- ▶ returning *luggage* of an *insured* to the residential address in the Netherlands due to a serious illness, *accident* or death of an *insured*;
- ▶ visiting costs in case of hospitalisation of an *insured*;
- ▶ extra travel or accommodation costs for no more than two family members coming over for a visit of no more than three days to an *insured* in case of a serious illness or an *accident*;
- ▶ transportation of the body of a deceased *insured* to the place of residence;
- ▶ a funeral of a deceased *insured* abroad and the travel expenses of the family members to this end. But only if the body of the deceased *insured* is not transported to the Netherlands;
- ▶ an investigation or rescue operation after an *insured* has been in an *accident* or has become a missing person;
- ▶ a premature return journey of an *insured* in connection with a life-threatening illness or a serious *accident* of an *insured*;
- ▶ a premature return journey of an *insured* due to death, a life-threatening illness or an *accident* of a *family member* of an *insured* or *travelling companion*. Or due to serious *damage* to a home or a company of an *insured* or *travelling companion*. This also includes the costs to travel back to the travel destination within a month afterwards;
- ▶ *diving costs* paid in advance but not used of an *insured* who can no longer dive due to an *accident*, hospitalisation or a covered premature return journey;
- ▶ *damage* to a rented *holiday home* for which an *insured* is liable;
- ▶ extra telephone costs;
- ▶ clothing or toiletries purchased because the *luggage* of an *insured* arrives at the travel destination more than 8 hours late on the outbound journey and transit.

If your policy states that you have insured *winter sports* and an *insured* can no longer ski due to an *accident*, hospitalisation or a covered premature return journey, then the *ski costs* paid in advance but not used by an *insured* are covered.

For unforeseen expenses the following maximum insured sums apply per trip:

	Insured amount
cost of a funeral abroad of an <i>insured</i> and travel expenses of family members in this context	€ 5,000
cost due to failure of the means of transport of someone else	€ 2,500
cost in case of damage to a holiday home or tent	€ 1,500
necessary purchases during a trip	€ 600
telephone costs other than to the ABN AMRO Emergency	€ 350

How do we determine the payout in the event of covered medical expenses?

We compensate covered *medical expenses* on the basis of the cost price up to the maximum insured sum that is included in the overview below. We compensate the following:

- ▶ costs of a physician or specialist;
- ▶ costs of hospitalisation or an operation;
- ▶ costs of transporting you to and from a physician or hospital abroad;
- ▶ x-ray examinations or radiation treatments;
- ▶ prescribed medication, bandages or treatments by a physician;
- ▶ dental costs for emergency care or *aftercare* in case of an *accident*;
- ▶ a prosthesis that was prescribed within 1 year after an *accident*.

For medical expenses the following maximum insured sums per insured per *trip* apply:

	Insured amount
costs of follow-up treatment (With the exception of dental cost) in the Netherlands	€ 1,550
dental costs abroad and follow-up treatment in the Netherlands	€ 750
cost of prostheses	€ 700

- ▶ If your health insurance fails to compensate one of the *medical expenses* stated in the policy to you within a reasonable period, then we will advance you this amount without interest. In that *event*, you do have to transfer the rights to compensation of these costs to us.

>> Words that appear in italics are explained in the list of definitions on page 12.

How do we determine the payout in the event of covered breakdown assistance in Europe?

We compensate covered *breakdown assistance* in Europe on the basis of the cost price or up to the maximum insured sum that is included in the overview below in your policy. We compensate the following:

- ▶ emergency roadside repairs;
- ▶ tow charges to the nearest garage;
- ▶ shipping of parts;
- ▶ replacement transportation when the *means of transport* of an *insured* fails during the *trip* or within three days prior to the *trip*. And it cannot be repaired within 24 hours;
- ▶ a replacement driver and repatriation of the other insured;
- ▶ extra accommodation expenses due to the *breakdown* of the *means of transport* of an *insured* are covered up to a maximum of EUR 100 per *insured* per day;
- ▶ the transport of the *means of transport* of an *insured* to an address in the Netherlands and possibly a trailer if it cannot be repaired within two business days. Please note: if the *current market value* of your *means of transport* is lower than the transport costs, then we compensate the costs of the destruction and import of your *means of transport*;
- ▶ the transport of *luggage* to an address provided by the policyholder.

For breakdown assistance in Europe the following maximum insured sums apply per *trip*:

	Insured amount
total for all costs due to failure of the means of transport	€ 2,500

How do we determine the payout in the event of covered cancellation charges?

The amount of the payout for covered *cancellation charges* differs in a number of situations. In this context, the following applies:

- ▶ If an *insured* cancels the *trip* before departure, then we only compensate the part of the *total travel costs* for this *insured*. If a part is repaid by the agency where the *trip* was booked, then we deduct that amount;
- ▶ If an *insured* prematurely terminates the *trip* or he/she has to interrupt the *trip*, then we only compensate the part of the *total travel costs* of the missed travel days of this *insured*;
- ▶ If an *insured* is hospitalised with at least one overnight stay, then we only compensate the part of the *total travel costs* of the days of hospitalisation for all *insured*;
- ▶ If an *insured* experiences more than 8 hours delay of an aircraft, bus, train or boat to the travel destination, then in the event of a delay of up to 20 hours we only compensate the part of the *total travel costs* of one day. In the event of a delay of 20 to 32 hours, we only compensate the part of the *total travel costs* of two days. In the event of a delay of more than 32 hours, we only compensate the part of the *total travel costs* of three days.
- ▶ For *cancellation charges*, we apply a maximum insured sum per person per *trip*. This amount is stated in the policy. We never pay out more than this amount for *cancellation charges*.



What other agreements are there

When does your insurance start?

The insurance starts on the starting date. The starting date is stated in the policy.

When does this insurance change?

This insurance changes on the change date. The change date is stated in the changed policy. The policy that *we* provided earlier will expire on the change date.

In what situations may *we* change your insurance?

We may always change the conditions or premium of your insurance on the review date. *We* may also change your insurance at other times:

- ▶ If the policyholder reports a change in the risk or the information in the policy is incorrect, then *we* may change the premium or the conditions.
- ▶ If *we* wish to change the insurance of a specific group of policies or policyholders simultaneously, then *we* may change the premium, the conditions or the discounts on a date of our choosing.

If *you* do not agree with this change, then *you* may terminate the insurance. In that case, the insurance will end on the change date. If *you* do not, then *you* accept the change.

When may *you* terminate your insurance?

You may terminate your insurance at any time one year after the starting date. *You* need not state any reasons to do so.

When may *we* terminate your insurance?

We may terminate your insurance on the review date. The review date is stated in the policy. *We* must give notice of the termination of your insurance 60 days prior to the review date.

We may also terminate your insurance in the following situations:

within 30 days after *damage* has been reported, rejected or paid out;

- ▶ in the *event* of the provision of incorrect information, *fraud* or deception by an *insured*;
- ▶ in the *event* of changes which *you* must report;
- ▶ when the ABN AMRO bank account linked to this insurance is closed;
- ▶ when *you* fail to pay the premium despite a warning;
- ▶ if *you* or another interested party have been or will be placed on a national or international sanctions list.

When and how do *you* pay the premium?

The *policyholder* pays the premium each month or year.

The premium, costs and insurance premium tax are automatically debited from your account. If this is not possible or *we* do not receive the premium, then *we* will send *you* a warning. If *you* fail to pay after the warning, then the cover and the insurance will automatically end 15 days after the date on which *we* sent *you* the warning.

Transfer or time-barring

In the *event* of *damage* or an *accident* *you* cannot transfer any objects to us.

Claims will be time-barred 3 years after a payout has been made for an *accident* or *damage*. Or 3 years after an *accident* or after *damage* arose and *you* did not report this to us.

Complaints

If *you* are not satisfied with this insurance or our service, *you* can file a complaint with us. For more information on how to file a complaint with us, please go to abnamro.nl/klacht. If *you* are not satisfied with the outcome of the handling of your complaint, *you* can submit this to the independent Klachteninstituut Financiële Dienstverlening (KiFiD) [Financial Services Complaints Tribunal], PO Box 93257, 2509 AG The Hague or via kifid.nl. *You* can also submit the complaint to a court in the Netherlands.

Protection of privacy and electronic recording

We are bound by the Code of Conduct for the Processing of Personal Data by the Insurance Industry (Gedragscode Verwerking Persoonsgegevens Verzekeraars). You can find this code of conduct on [verzekeraars.nl](https://www.verzekeraars.nl) if you search for 'persoonsgegevens' (personal data).

If we communicate with each other electronically, for example, via Internet, e-mail or telephone, then we may record this communication electronically. As evidence or to improve our service.

How do we protect you and ourselves against intentionally incorrect information, deception or misleading information?

We assume that we will be informed correctly and completely. If there is a suspicion of intentionally incorrect information, deception or misleading information, we can carry out an investigation. We do this in accordance with guidelines of the *Verbond van Verzekeraars*, the Dutch Association of Insurers. Because we work with *Nationale Nederlanden*, we also follow their guidelines. More information on this can be found at abnamro.nl/klantgericht-verzekeren.

After carrying out an investigation, we will take a decision. For example, to immediately terminate the insurance or not to make a payout. We may also terminate other insurances with us. In addition, we may decide to demand repayment of payouts and seek recovery of the investigation costs. We may also report the matter to the police. All these measures are to ensure that you do not pay unnecessary premiums because others misuse their insurance.

External processing of personal data at Stichting CIS

To allow us to conduct a responsible acceptance, risk and fraud policy, we may examine and record details about you and your insurance policies in the central information system (CIS) of the insurance companies operating in the Netherlands (Stichting CIS). The objective of the personal data processing at Stichting CIS is to manage risks and combat fraud for insurers and authorised agents. You can find the privacy statement of Stichting CIS on their website. Contact details Stichting CIS: telephone number: +31 (0)70 333 85 11, website: www.stichtingcis.nl, postal address: Stichting CIS, Postbus 91627, 2509 EE Den Haag

Sanctions laws and regulations

Sometimes we are prohibited from concluding an insurance agreement with you, because of national and international sanctions rules. The insurance agreement will not be concluded if you or another interested party are/is on a national or international sanctions list, which will be checked by us afterwards. That is why a 'condition precedent' applies. The condition precedent is: "The agreement will only be concluded if the check does not show that, on the basis of sanctions laws or regulations, it is not allowed to provide financial services on behalf of or for the benefit of: the policyholder; insured persons, co-insured persons and other (legal) persons who could benefit from the existence of the agreement; representatives and authorised agents of the policyholder's company; ultimate financial stakeholders in the policyholder's company".

Dutch law

This insurance is governed by Dutch law. If a dispute results in proceedings before a court, the dispute will be brought before a court in the Netherlands.

Glossary



Term	Meaning
Accident	<p>is a sudden and unexpected force as a result of which an <i>insured</i> suffers a physical injury or dies. The physical injury must be medically determinable and the force must be inflicted directly on the body of the <i>insured</i> from an external source. In our definition, accident also includes:</p> <ul style="list-style-type: none"> ▶ sprains, dislocation or tearing of a muscle or tendon; ▶ suffocating, drowning, freezing or sunstroke; ▶ infection of wounds or blood poisoning arising in connection with an <i>accident</i>; ▶ a lack of subsistence due to a shipwreck, getting lost, emergency landing, flood, being snowed in or ice-bound; ▶ complications or worsening of an injury due to the emergency response or medical treatment of an <i>accident</i>; ▶ lumbago, sprained muscles or strains; ▶ tenosynovitis, whiplash or lateral epicondylitis (tennis elbow); ▶ skin injury of a hand or foot due to friction with a hard object; ▶ sudden poisoning as a result of inhaling a harmful gas, a harmful vapour or poisonous substance. Please note: this does not include poisoning due to the use of medicine or alcoholic beverage or an allergic reaction; ▶ an <i>accident</i> when saving or necessarily defending a human or animal; ▶ typhus, paratyphoid fever, dysentery or Weil's disease caused by: <ul style="list-style-type: none"> - an involuntary fall into the water or another liquid; - an attempt to save a human or animal from the water or another liquid.
Acts of war	<p>Acts of war is organised violence, such as:</p> <ul style="list-style-type: none"> ▶ Armed conflict Any situation in which states or other organised parties fight against each other, or at least the one against the other, using military force. Armed conflict includes an armed action by a United Nations Peacekeeping Force. ▶ Civil war A more or less organised armed struggle between inhabitants of the same state involving a significant portion of the inhabitants of that state. ▶ Insurrection Organised violent resistance within a state directed against the public authorities. ▶ Civil commotion More or less organised violent acts occurring in different places within a state. ▶ Riot A more or less organised local violent movement directed against the public authorities. ▶ Mutiny A more or less organised violent movement of members of any armed force directed against the authority under which they resort.
AMA Guidelines	are the last known Guidelines for establishing a degree of disability of the American Medical Association and the additions made thereto by the Netherlands Association for Neurology and the Netherlands Orthopaedic Association.
Breakdown	is an engine failure, mechanical or electronic failure or other <i>damage</i> from external sources that cause the failure of the <i>means of transport</i> .
Breakdown assistance	is the recovery of a <i>means of transport</i> and its transportation to an address in the Netherlands or its destruction. <i>We</i> include the transportation of the driver, passengers and <i>luggage</i> to an address in the Netherlands under <i>breakdown assistance</i> .
Business trip	is a trip for business purposes that involves <i>you</i> visiting a business contact, fair, seminar or conference.
Cancellation charges	are the costs of cancellation, interruption or premature termination of a <i>trip</i> .
Claim	is a request for the compensation of damage to <i>luggage</i> , <i>unforeseen expenses</i> , <i>cancellation charges</i> , <i>medical expenses</i> or <i>breakdown assistance</i> costs, or a request for payout in the <i>event</i> of an <i>accident</i> .
Current Market Value	is the new value of a <i>thing</i> immediately prior to the <i>damage</i> less depreciation based on age. You can find the depreciation list at abnamro.nl/afschrijvingslijst .
Damage	is material <i>damage</i> to or loss of a <i>thing</i> .

>> Words that appear in italics are explained in the list of definitions on page 12.

Dangerous sport	is a sport with a higher than normal chance of physical injury. A <i>dangerous sport</i> in any case includes the following sports: <ul style="list-style-type: none"> ▶ combat sports; ▶ ice hockey, bobsleighting, tobogganing, speed skiing, speed racing, skijoring, ski jumping, ski flying, figure jumping on freestyle skis, ski mountaineering, para-skiing, heli-skiing, off-piste skiing; ▶ parachuting, bungee jumping, hang gliding, kite surfing or parasailing; ▶ abseiling, mountain climbing, white water rafting, canyoning, jet skiing or speleology; ▶ competitions with a motor vehicle or motor boat.
Disfigurement	is discolouration, ageing, deformity, corrosion, stains, scratches, dings, small dents and other superficial <i>damage</i> which does not affect the normal use of a <i>thing</i> .
Diving costs	are costs of diving lessons or renting diving equipment.
Europe	is all countries of <i>Europe</i> . In our definition, <i>Europe</i> also includes Russia up to the eastern border of the Urals, Algeria, Egypt, Israel, Lebanon, Libya, Morocco, Syria, Tunisia, Turkey and the islands of Spain and Portugal.
Event	is an incident. <i>We</i> consider several incidents that have the same cause to be one <i>event</i> .
Expert	is an <i>expert</i> person who has undertaken to adhere to the Loss Adjustment Organisations Code of Conduct [Gedragcode schade-expertiseorganisaties].
Family member	is a child, parent, grandchild, grandparent, brother, sister, brother-in-law, sister-in-law or partner.
Flooding	is the giving way, breaking through or flooding of a dike, quay, sluice or other water defence. <i>Flooding</i> also includes water bursting the banks.
Fraud	is obtaining an unlawful benefit through deliberate misrepresentation in which situations are represented as being different than they really are.
Help assistance	is help by the ABN AMRO Emergency Service
Holiday home	is the accommodation of an <i>insured</i> at the travel destination. <i>We</i> do not include camper vans, touring caravans, boats and/or related things under <i>holiday homes</i> .
Informal care	is often unpaid and long-term care for a family member who is ill. This may be health care or help with the activities of daily living.
Inherent defect	is <i>damage</i> which does not arise due to an external <i>event</i> , but due to a feature or defect of the <i>thing</i> itself.
Insured	is a person named in the policy as <i>insured</i> .
Luggage	are all private things an <i>insured</i> brought on a <i>trip</i> for private use or which an <i>insured</i> has on him during a <i>trip</i> . <i>Luggage</i> also refers to travel documents or a <i>thing</i> an <i>insured</i> buys or rents during a <i>trip</i> . <i>Luggage</i> does not include: <ul style="list-style-type: none"> ▶ a motor vehicle, vessel, aircraft, trailer, drone or outboard engine; ▶ a caravan or folding caravan. And everything that belongs to it; ▶ a thing that is moved; ▶ art, antiques, collections, stamps or photographs; ▶ any other documents than travel documents.
Manager of the affairs of an insured	is a person who represents the interest of an <i>insured</i> .
Means of transport	is a motor vehicle, bicycle, moped, camper or pleasure boat with which an <i>insured</i> makes the biggest part of the <i>trip</i> . In our definition, <i>means of transport</i> also incuded a caravan or trailer.
Medical expenses	are the <i>medical necessary</i> expenses for physicians, dentists, specialists, hospitalisation and surgery. And x-ray examinations, radiation treatments, medication, bandages, treatments and prostheses prescribed by a doctor. And also <i>medically necessary</i> transportation of you to physicians and hospitals abroad.
Medically necessary	is necessary according to a qualified doctor and there is no possibility of postponement.
Motor vehicle	is a car or a motorcycle that can be driven with a Dutch driving licence A or B/E.
Narcotic substance	is a substance which causes a person to think or act with a decreased degree or awareness than he/she would have done had he/she not taken the substance.
Nationale Nederlanden	is NN Group N.V., of which <i>we</i> are a part.
Natural disaster	is an avalanche, flooding, being snowed in, earthquake, tsunami, volcanic eruption or cyclone.
Nuclear reaction	is a <i>nuclear reaction</i> whereby energy is released such as nuclear fusion, nuclear fission or radioactivity.
Off-road driving	is voluntarily driving a means of transport in a place where cars normally do not go.
Person in the household	is a person who has lived with that insured at the same address for a longer period of time.
Partner	is a husband, wife, registered partner or the household member with whom an <i>insured</i> cohabits on a long-term basis.
Private trip	is a <i>trip</i> by a private person for relaxation in his or her free time. In our definition, this also includes holiday work, training course or unpaid volunteer work during a trip. In our definition, <i>private trip</i> does not include <i>business trips</i> .
Ski costs	are costs of ski passes, lift passes, hired skis and skiing lessons.
Terrorism	is terrorism, malicious contamination or taking preventive measures as described in the Clauses Sheet Terrorism Cover. This Clauses Sheet, which is part of these policy conditions, is enclosed as an appendix

Thing	is a tangible object as described in the Dutch Civil Code.
Total travel costs	is the amount that was or has to be paid before the start of the <i>trip</i> for the booked or reserved <i>holiday home</i> or transportation.
Travelling companion	is another person with whom an <i>insured</i> makes a <i>trip</i> or with whom he/she is planning to make a <i>trip</i> .
Trip	is a stay outside the place of residence. A trip starts if an <i>insured</i> leaves his/her home in the Netherlands and ends upon the return to the Netherlands. A <i>trip</i> in the Netherlands should at least have 1 booked and paid overnight stay. In our definition, <i>trip</i> does not include a stay at a seasonal or annual site in the Netherlands.
Unforeseen expenses	are the reasonable extra expenses an <i>insured</i> necessarily has to incur due to an unexpected situation or <i>event</i> .
Usual call charges	are your <i>usual call charges</i> without surcharges. These charges are set by your telephone provider.
Valuable luggage	is the following <i>luggage</i> : <ul style="list-style-type: none"> ▶ Photo, film, video or sound equipment; ▶ Computer equipment, mobile phones, smartphones or tablets; ▶ Personal jewellery, cash, glasses, sunglasses or contact lenses.
Verbond van Verzekeraars [Dutch Association of Insurers]	is an association representing the interests of insurers. See also verzekeraars.nl .
We	is ABN AMRO Schadeverzekering N.V.
Winter sports	are sports on ice or snow that <i>you</i> engage in during a <i>winter sports</i> holiday.
Winter sports equipment	is all the things <i>you</i> need to engage in <i>winter sports</i> .
You	is the person named in the policy as policyholder. This person took out the insurance and paid the premium.

>> Words that appear in italics are explained in the list of definitions on page 12.



Clauses

Terrorism cover

Version 23 november 2007

(Dutch text is leading)

Article 1 / Definitions

Where they appear in this clauses sheet and the provisions based thereupon, the following terms shall, unless otherwise stipulated, be understood to mean:

1.1 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 Financial Supervision Act [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 organisational context - has been planned and/or carried out with a view to effect certain political and/or religious and/or ideological purposes.

1.2 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 Financial Supervision Act - 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 loss of or 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 organisational context - has been planned and/or carried out with a view to effect certain political and/or religious and/or ideological purposes.

1.3 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 minimise the consequences thereof.

1.4 Dutch Terrorism Risk Reinsurance Company [Nederlandse Herverzekeringmaatschappij voor Terrorismeschaden N.V.] (NHT):

A reinsurance company incorporated by the Dutch Association of Insurers, to which any liability to pay compensation under any insurance contract which may arise from the manifestation of the risks referred to in Articles 1 (1), 1 (2), and 1 (3), may be ceded.

1.5. Insurance contracts:

- a. Non-life insurance contracts insofar as they pertain to risks situated in the Netherlands in accordance with the provisions of Article 1 (1) (p) of the Financial Supervision Act.
- b. Life insurance contracts insofar as they are entered into with a policyholder whose regular residence is in the Netherlands, or, if the policyholder is a legal entity, with the establishment of the legal entity to which the insurance contract pertains, whose registered office is in the Netherlands.
- c. Funeral in kind insurance contracts insofar as they are entered into with a policyholder whose regular residence is in the Netherlands, or, if the policyholder is a legal entity, with the establishment of the legal entity to which the insurance contract pertains, whose registered office is in the Netherlands.

1.6 Insurers authorised in the Netherlands:

Life, funeral in kind and non-life insurers who are authorised by the Financial Supervision Act to carry on the insurance business in the Netherlands.

Article 2 / Limitation of the cover for the terrorism risk

2.1 If and insofar as, subject to the descriptions contained in articles 1 (1), 1 (2), and 1 (3), and within the limits of the applicable policy conditions, cover is provided for the consequences of an event which is (directly or indirectly) related to:

- Terrorism, malevolent contamination or precautionary measures,
- Any act or conduct in preparation for terrorism, malevolent contamination or precautionary measures, hereinafter to be collectively referred to as ‘the terrorism risk’, the liability to pay compensation on the part of the insurers in respect of any submitted claim to indemnity and/or benefit, shall be limited to the amount of the payment which the insurer receives in respect of said claim under the reinsurance of the terrorism risk with the NHT, in the event of an insurance with wealth creation increased by the amount of the wealth creation which has been realised under the insurance in question. With regard to life insurances the amount of the realised wealth creation shall be set at the premium reserve to be adhered to pursuant to the Financial Supervision Act with respect to the insurance in question.

2.2 The NHT shall provide reinsurance cover for the aforementioned claims up to a limit of liability of EUR 1 billion in respect of any one calendar year. The aforementioned sum shall be eligible for annual adjustment and shall apply to all insurers associated with the NHT together. Any adjustment shall be announced in three national newspapers.

2.3 Contrary to the provisions contained in the aforementioned paragraphs of this article, the limit of indemnity under this contract with respect to any insurance pertaining to:

- loss of or damage to immovable property and/or the contents thereof;
- consequential loss due to loss of or damage to immovable property and/or the contents thereof, shall not exceed EUR 75 million in respect of any one policyholder and any one insured location per annum for all participating insurers as referred to in article 1 together, irrespective of the number of policies issued. For the application of this paragraph insured location shall be understood to mean: all objects insured by the policyholder existing at the address of premises to which the insurance applies, as well as all objects insured by the policyholder located outside the address of premises to which the insurance applies whose use and/or purpose is in relation to the business activities at the address of premises to which the insurance applies. As such shall in any case be considered all objects insured by the policyholder which are located at a distance of less than 50 metres from each other and of which at least one is situated at the address of premises to which the insurance applies. For the application of this paragraph it shall be provided that, with regard to legal entities, companies and partnerships which are joined in a group, as referred to in Section 2 (24) (b) of the Netherlands Civil Code, all group companies together shall be regarded as one policyholder, irrespective of which group compan(y)(ies) belonging to the group has/have taken out the polic(y)(ies).

Article 3 / Payment Protocol NHT

- 3.1 The reinsurance of the insurer with the NHT shall be subject to the Claims Settlement Protocol (hereinafter to be referred to as the Protocol). On the basis of the provisions laid down in said Protocol, the NHT shall be entitled to defer any payment of indemnity or the sum insured until such time as the NHT is able to determine whether and to which extent it has at its disposal sufficient financial resources in order to settle in full all claims for which the NHT provides cover in its capacity as reinsurer. Insofar as the NHT is found not to have sufficient financial resources at its disposal, it shall be entitled in accordance with the provisions in question to pay a partial compensation to the insurer.
- 3.2 The NHT shall, with due regard for what has been stated in provision 7 of the Protocol, be authorised to decide whether an event in connection with which a claim to compensation is made should be considered as a consequence of the manifestation of the terrorism risk. Any decision taken to that effect and in accordance with the aforementioned provision by the NHT shall be binding upon the insurer, policyholder, insured parties, and the parties entitled to compensation.
- 3.3 Not until the NHT has notified the insurer of the amount, whether as an advance or not, which will be paid in respect of any one claim to compensation, shall the insured or the party entitled to the payment be entitled to lay claim to the payment as referred to in article 3 (1) in this respect towards the insurer.
- 3.4 The reinsurance cover by the NHT shall pursuant to provision 16 of the Claims Settlement Protocol only apply to claims for indemnity and/or benefit which are reported within two years after the NHT has established that a certain event of circumstance is regarded as a manifestation of the terrorism risk within the context of this Clauses Sheet.

Clauses sheet Terrorism Cover

Dutch Terrorism Risk Reinsurance Company
[Nederlandse Herverzekeringmaatschappij voor Terrorisemeschaden N.V.]
(NHT)

This Clauses Sheet was filed with the Chamber of Commerce in Amsterdam on 23 November 2007 under unaltered number 27178761.

