

Inboedelverzekering & Woonhuisverzekering

HOME INSURANCE

FACT SHEET

Home insurance in the Netherlands is split up in building insurance and home contents insurance. They cover your property and its contents, respectively.

Woonhuisverzekering, building insurance, is for home owners and covers the walls, the roof, the doors and windows, kitchens and bathrooms, in a private property. A more generic terminology is *opstalverzekering*.

Inboedelverzekering, home contents insurance, is insurance for objects that can be moved, and can be effected by both renters and owners.

Therefore, these policies cover different objects, however the risks (perils) that are covered, are mainly the same, such as fire, storms, burglary, water from pipes, and others.

Breach of window glass (**glasverzekering**) is optional and can be insured separately or in combination with either of the two covers.

Even though the coverage is called "all risk cover", not every cause of damage is insured. For example, if the building is damaged in a storm, the insurance will pay. But there's no cover if the same happened during a period of strong wind. Damage caused by rodents or other animal life is also excluded, for example.

Please note, that Dutch insurers do not cover "catastrophic" events, such as nuclear disasters, earthquakes or flooding as a result of a breach of a dam or dike.

Documentation is important if you own things that are valuable to you. In particular objects of art, jewels and collections: make sure that you have a good description or pictures, that can help to prove that you own them, and that indicates their value. Ultimately, only a valuation report gives you absolute certainty.

It is also very important that your property has smoke detectors, and good locks on doors and windows. The hallmark for quality is provided by SKG***. An alarm systems can definitely add to your sense of security. We strongly recommend that your home be checked by experts in accordance with the quality label "PKVW" (www.politiekeurmerk.nl).

This fact sheet is for general information purposes only and does not replace the policy conditions. Only the policy conditions are legally valid.

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