

A.V.P. : Aansprakelijkheidsverzekering voor Particulieren

PERSONAL LIABILITY

FACT SHEET

Personal liability insurance is all about protecting yourself financially, in particular if you're held responsible for damage caused to others persons, or other persons' goods.

There is always a slight chance of a some carelessness, negligence or mistake, that causes harm to a third party.

Just think of a glass of red wine, spilled on your friend's white carpet, or your child dropping and damaging another child's expensive electronic device.

If you ride a bike in the Netherlands, you've noticed that you're not the only one; you could be held liable for a traffic accident.

You can think of a whole range of possible incidents and accidents, with various outcomes in terms of damage, and different responsibilities and liabilities: the bottom line is, that if you are liable, this insurance will cover the financial consequences, with some limitations and exclusions.

The reimbursement is limited to a certain amount (*verzekerd bedrag*), usually between 1 and 2.5 million euro.

There is a policy for single persons, there's one for two adults, and there's a policy for a family with children. It does not matter if one is married, has a registered partnership, or not. Pets are covered.

Important exclusions are:

- Rented objects: you can't claim damage to a rented bike, drill or the furniture that is provided by the landlord;
- Damage to things that belong to other people insured under the same policy, e.g. a child that breaks his or her brother's or sister's toy;
- Damage resulting from situations that can be described as "bad luck", for example two pedestrians bumping into each other in the street.

There are special policies for damage caused by motor cars, motor bikes, mopeds and motor boats. Smaller sailing boats, model planes and even most private drones are covered.

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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