

Policy terms and conditions Caravan insurance

These policy terms and conditions form an integral part of the Hoeksche Waard Total insurance for Private individuals (HWTP). If there are any differences between the HWTP terms and conditions and this product, the terms and conditions of this product apply.

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1 Description of terms

1.1 Terms used

1.1.1 Insured

The insured parties are:

- a. the policyholder (you). This is the person who has taken out this insurance policy and who ensures that the premium is paid;
- b. the holder and/or keeper of the caravan;
- c. all persons with whom you live together as a family unit. But only if they have a financial interest in the insured objects (for example, joint ownership);
- d. any other person named on the policy schedule.

1.1.2 Caravan

In these terms and conditions we understand caravan to be the caravan stated on your policy schedule. This caravan may only be intended for private recreational use. We also understand caravan to include:

- a. replacement parts that have been fitted to the caravan and that are equivalent to the original parts (so not more expensive parts);
- b. the parts that you have notified us of separately and that are to be insured;
- c. the standard equipment supplied by the manufacturer, importer or dealer and that are supplied on delivery of the caravan, such as curtains, floor covering, lighting, mattresses and cushions made to measure. But only if this equipment was included in the purchase price;
- d. built-in components that belong to the standard equipment, such as a refrigerator, cooking and heating equipment, sanitary installations and gas bottles.

1.1.3 Accessories

We understand accessories to be all objects that are not necessary for your caravan to function normally, but that supplement the standard equipment. Examples include a caravan mover, sun shades, roof rack, fire extinguisher and spare lamps.

1.1.4 Awnings and/or extensions

We understand awnings and/or extensions to your caravan to be something that:

- is not supplied as standard by the manufacturer, importer or dealer; and
- consists of objects that are intended to be attached to the caravan, such as an awning, canopy, solar panels, additional safety locks or stabilisers.
- conservatory, exterior lighting, elevations, sheds that are attached to the touring caravan or mobile home or are placed adjacent to the caravan.

1.1.5 Contents of your caravan

We understand the contents of your caravan to be all loose items in your caravan or on the caravan emplacement at a camp site. This concerns only objects that are intended for private recreational use.

The contents of your caravan does not include:

- a. your caravan itself, caravan accessories and awning and/or extension;
- b. motor vehicles, including the accompanying loose parts and accessories;
- c. other caravan and trailers, including the accompanying loose parts and accessories;
- d. boats, including the accompanying loose parts and accessories;
- e. objects belonging to others.

1.1.6 Audiovisual and/or computer equipment

- a. Imaging and audio equipment, such as televisions, radios, CD, DVD and mp3 players, tuners, amplifiers, turntables, microphones, loudspeakers and photo, film and video cameras.
- b. Receivers, transmitters and navigation equipment, such as telephones, route planners and GPS devices.
- c. Computer equipment and peripheral devices, such as PCs, laptops, tablets, smartphones, gaming computers, scanning, printing and copying machines and webcams.

This also includes:

- d. the usual accessories and (separate) components, such as antennas, decoders, modems, battery chargers, power cables, game controllers, headphones, tripods and bags;
- e. data, image and sound carriers, such as CDs, DVDs, USB sticks, memory cards and LPs. This concerns not only the data carriers themselves, but also the data they held at the time of purchase. The condition for this is that it was obtained legally and is intended for sale to the general public (mass distribution);

- f. standard software for your computer, on the condition that this was obtained legally and is intended for sale to the general public (mass distribution);
- g. items that you need to use the equipment mentioned above, such as ink cartridges, toner and paper or photo paper.

1.1.7 Jewellery

Jewellery and watches, that:

- are intended to be worn on the body or clothing; and
- are made of or contain precious metals, other metal, stone, mineral, ivory, coral or blood coral, pearls or other similar materials.

1.1.8 The glass in your caravan

We understand glass to be:

- a. the glass or plastic windows, sunroofs and the like of your caravan;
- b. the materials required to fit this glass.

Glass does not include:

- c. the glass as part of a component, such as lighting units and indicators;
- d. decals, advertisements and the like, that are applied to the glass.

1.1.9 Loss aversion

Measures that you or a co-insured person are reasonably expected to take to prevent or reduce further damage in event of an incident. But only if you have the opportunity to do so.

1.1.10 Temporary measures

A temporary facility that you have to fit or have fitted to your caravan after an incident pending proper repairs. For example, a temporary replacement of a component or glass.

1.1.11 Clearance

Clearance of insured objects at the emplacement where the caravan is located and the neighbouring emplacements. We understand clearance to mean demolishing, clearing, removal, dumping and destroying.

1.1.12 New value

The amount required to purchase a new equivalent caravan.

1.1.13 Current market value

The amount required to purchase a similar caravan. We understand this to be a caravan of the same type and quality, condition and age.

1.1.14 Residual value

The amount that your caravan or other insured objects are worth after damage.

1.1.15 Write-off

Your caravan is a technical write-off if you can no longer use it safely and if repair is not possible or repair would be irresponsible.

Your caravan is an economic write-off if the repair costs exceed the value of your caravan before the incident occurred, less the residual value after the incident.

2 Description of the cover **Extensive comprehensive insurance cover for caravans**

2.1 Scope of the cover

This insurance policy covers the material damage that you incur due to damage or loss of your caravan or parts thereof. We only cover this damage if this is caused by an insured incident that meets the following conditions:

- a. The incident occurred after the cover commenced.
- b. When you took out this insurance it was not certain this incident would take place.
- c. The incident occurred within the area of insurance cover of this insurance policy.
- d. Your caravan is normally kept in the Netherlands.

Per incident you will receive compensation for the damage incurred up to the maximum insured sum.

2.1.1 Insured incidents

You are only insured for damage you suffer due to one of the following causes:

- a. a sudden external incident that you could not foresee or expect. For example, damage caused by yourself, by someone else or by the weather;
- b. a sudden, unexpected and unforeseen incident that is the result of a defect or fault of your caravan or a part thereof.

In this case you are only insured if:

- damage to your caravan is caused by a fire or explosion as described in the Additional descriptions section;
 - damage to your caravan is caused by a short circuit;
 - the glass of your caravan is broken;
 - your caravan was involved in a crash, slid off the road, or landed in water;
 - your caravan has fallen over;
- c. theft or attempted theft of your caravan or components thereof;
- d. joyriding or attempted joyriding of the vehicle that is towing your caravan while your caravan was attached to this vehicle;
- e. fraud or unlawful appropriation concerning your caravan.

However, you are not insured if the fraud or unlawful appropriation was perpetrated by:

- yourself or a co-insured; or
- your former or current spouse, registered partner or other life companion, or a co-insured.

2.1.2 Area of insurance cover

For your touring caravan, you are insured for damage incurred in all countries of the world.

For mobile homes this insurance is valid in the Netherlands, Belgium, Luxembourg and in Germany up to 100 km from the Dutch border.

2.2 Supplementary cover

You are entitled to the following cover if the conditions stated in the Scope of cover section are met. This also applies if the total amount claimed is higher than the insured sum.

2.2.1 Loss aversion

If you incur damage or there is a danger that you will incur damage due to an insured incident, then you, a co-insured or someone else on your behalf must take measures to limit the damage and/or to prevent further damage occurring. We call this 'loss aversion'. The policy includes cover for the cost of loss aversion and any material damage to objects deployed to avert further loss.

We will only reimburse reasonable costs. Per incident you will receive compensation up to the insured sum. This amount will be in addition to any compensation paid.

2.2.2 Temporary measures

If your caravan is damaged in an insured incident, and it will take a while before the damage can be properly repaired, then you may need to take temporary measures to be able to use your caravan in the meantime. For example, a temporary replacement of a component or glass.

If the temporary measures are essential then we will reimburse the costs incurred. Per incident you will receive compensation up to the insured sum. This amount will be in addition to any compensation paid.

2.2.3 Clearance

If clearance work has to be conducted due to an insured incident in and/or around your caravan, then we will reimburse the costs of this work if it is not already included in the damage assessment. This only concerns the clearing of insured objects that are above ground.

Per incident you will receive compensation for this up to the insured sum. This amount will be in addition to any compensation paid.

2.2.4 Accessories

If the accessories fitted to your caravan are damaged, have been stolen or have gone missing as a result of an insured incident then we will pay you supplementary compensation for this up to € 2,000 per incident.

2.2.5 Liability

- a. If you, or a co-insured, as holder or keeper of the caravan are held liable for damage that you have caused to another natural or legal person, not included in the insurance cover, then we will pay compensation for the damage. We will only do this if the damage was caused with or by your caravan while it was not attached to a vehicle and was not in traffic. This concerns both personal injury and damage to the other person's property.
- b. If you incur legal support costs in connection with this liability, then we will pay you supplementary compensation for this. This concerns costs incurred for:
 - defence conducted at our request and under our direction. This concerns both out-of-court defence as well as defence in proceedings the other party files against you, your co-insured or us. We will also reimburse the costs of the proceedings that you, your

- co-insured or we have had to pay;
- legal assistance provided at our request in criminal proceedings against you or a co-insured person.

This cover only applies for costs that exceed the maximum compensation amount paid by other insurance policies that you have taken out (such as liability insurance). The compensation per incident will not exceed € 1,000,000 for all insured parties together.

2.2.6 Caravan recovery

If your caravan is damaged such that you can no longer use it, then we will reimburse the costs you have to incur to have the caravan recovered and towed to the nearest garage. We will only compensate these costs if the damage is the direct consequence of an insured incident and there are no other causes.

We will only reimburse reasonable costs. Per incident you will receive compensation up to the insured sum. This amount will be in addition to any compensation paid.

2.2.7 Storage and security

If your caravan is damaged such that you can no longer use it, and you therefore have to store or secure your caravan, then you will receive a compensation for these costs. You will only receive this compensation if the damage is the direct consequence of an insured incident and there are no other causes.

We will only reimburse reasonable costs. Per incident you will receive compensation up to the insured sum. This amount will be in addition to any compensation paid.

2.2.8 Transport

If you can no longer use your caravan or the vehicle towing your caravan due to an insured incident, then you will receive compensation for the costs of transporting the caravan to an address in the Netherlands. You may determine this address yourself. You will only receive compensation if the following conditions are met:

- a. The incident that caused the damage occurred outside the Netherlands.
- b. Your caravan and/or the vehicle towing the caravan cannot be repaired within four working days in such a way that it is safe for you to continue your journey. This cannot be achieved with emergency repairs.

- c. The cost of transporting the caravan is less than the current market value of the caravan immediately after the incident.

If your caravan is so badly damaged that the cost of transporting it are greater than the current market value of the caravan immediately after the incident, then you will receive compensation for importing and/or scrapping the caravan in the country where the damage occurred.

You will also receive compensation for the costs of transporting the awnings and/or extensions, the contents of your caravan and luggage that was in the caravan. You can have these things transported to an address of your choice in the Netherlands.

We will only reimburse reasonable costs. These must be necessary costs that you have actually incurred. Per incident you will receive compensation up to the insured sum. This amount will be in addition to any compensation paid.

2.2.9 Alternative holiday accommodation

If you can no longer use your caravan due to an insured incident, and you therefore cannot start your planned holiday or you cannot continue your holiday, then you will receive compensation for the cost of renting a replacement caravan or other holiday accommodation.

We will only reimburse reasonable costs. These must be necessary costs that you have actually incurred.

Per incident you will receive up to € 150 per day in compensation. The total compensation will not exceed € 1,500.

2.2.10 Construction and/or material defects

If your caravan shows signs of construction and/or material defects and you have to have these repaired to reduce or eliminate the consequences, then we will reimburse the repair costs if repair is necessary to:

- a. prevent (further) damage to your caravan; and/or
- b. ensure that you can continue to use the caravan for recreational purposes.

You will only receive compensation for these costs if the caravan is younger than five years. Per incident you will receive compensation up to the insured sum. This amount will be in addition to any compensation paid.

2.2.11 General average

If your caravan was on board a ship that was in danger of sinking and the crew decided to sacrifice the cargo to prevent shipwreck and/or save the ship, the passengers and other cargo, then you are obliged to contribute to the sacrifice of this cargo. This is known as a contribution to the general average.

If you receive an invoice for this contribution to the general average, then we will pay you supplementary compensation for this incident up to the insured sum. This amount will be in addition to any compensation paid.

2.3 Extent of damage assessment

When you have notified us of an incident we will first assess the extent of the damage. We then determine the compensation you are entitled to receive based on this assessment. You can read more about this in section 2.6: Compensation. We explain how we assess the damage in the following paragraphs.

2.3.1 Damage assessment

We will appoint an expert or loss adjuster to determine the extent of damage. This expert may be:

- a. a repair company that repairs the damage and charges the actual cost of the repair work;
- b. a loss adjuster who only determines the loss amount.

2.3.2 Assessing the damage to your caravan

2.3.2.1 Repair

If the damage to your caravan can be repaired, then we will determine the loss amount based on the cost of the repairs. We will only do this if the repair costs are lower than the compensation that you would have received if repair was not possible.

2.3.2.2 No repair

If the damage to your caravan cannot be repaired, or the cost of repair is disproportionately high, then we will determine the loss amount based on the current market value or the new value of your caravan. We explain how this works below.

- a. We base the loss amount on the current market value of your caravan if the following two conditions are met:
 - The cost of repairing the damage is higher than the difference between the current value of your caravan

immediately prior to the incident and the residual value immediately after the incident.

- The regulation for the new value from sub b is not applicable.

In this case we calculate the loss amount based on the difference between the current market value of your caravan immediately prior to the incident and the residual value immediately after the incident.

- b. We will base the loss amount on the new value of your caravan if all the following conditions are met:

- The cost of repairing the damage is higher than the difference between the new value of your caravan immediately prior to the incident and the residual value immediately after the incident. Or the cost of repairing the damage to your caravan is higher than two thirds of the new value of your caravan.
- At the time of the incident your caravan was no more than seven years old, calculated from the date of first delivery.
- You are the first owner of the caravan.
- Your caravan has not previously suffered any damage for which the repair cost exceeded 50% of the original list price.

In this case we calculate the loss amount based on the difference between the new value of your caravan immediately prior to the incident and the residual value immediately after the incident. The following provisions also apply:

- We will base the new value on the last-known list price of your caravan immediately prior to the incident, even if this amount is higher than the insured sum.
- If the damage occurs within seven years of the first delivery of the caravan, we will not deduct any costs for depreciation.
- If the new value determined is lower than the current market value of your caravan immediately prior to the incident, then we will calculate the loss amount based on the difference between the current market value of your caravan immediately prior to the incident and the residual value immediately after the incident.

We are entitled to transfer the remnants of your caravan, on your behalf, to an organisation we designate.

2.3.3 Assessing the damage to your accessories

If your caravan accessories are damaged, such as a caravan mover or awning, then we will determine the loss amount as follows:

2.3.3.1 Repair

If the damage to the caravan accessories can be repaired, then we will determine the loss amount based on the cost of the repairs. We will only do this if the repair costs are lower than the compensation that you would have received if repair was not possible.

2.3.3.2 No repair

If the damage to the caravan accessories cannot be repaired, or the cost of repair is disproportionately high, then we will calculate the loss amount based on the difference between the current market value of your accessories immediately prior to the incident and the residual value immediately after the incident.

2.4 Write-off

Your caravan is a write-off if it cannot be repaired or has disappeared completely. If this write-off is due to an insured incident, then you will receive compensation if:

- a. you have fulfilled the obligations stated in paragraphs 2.4.1 to 2.4.4;
- b. you and your caravan are the victim of theft, joyriding, fraud and/or unlawful appropriation and you have reported this to the police. In this case, you are entitled to compensation from 30 days after the date you reported the incident to the police.

2.4.1 VbV notification

If your caravan has been stolen or used in joyriding, or was affected by fraud and/or unlawful appropriation, then you will only receive compensation if you agree to us passing on the details of your caravan to the Vehicle Crime Insurance Agency (Verzekeringsbureau Voertuigcriminaliteit - VbV).

2.4.2 Recovery

If your caravan has been stolen or used in joyriding, or was affected by fraud and/or unlawful appropriation, then you must report this to the police immediately. If your caravan has disappeared following such an incident, then we have 30 days after you have reported this to the police to recover your caravan, or to delegate this responsibility. Within this period

we are authorised, on your behalf, to recover your caravan from the person or authority where it may be found.

2.4.3 Vehicle registration certificate and keys

You will only receive compensation following the loss of your caravan after you have given us:

- a. the entire vehicle registration certificate for your caravan (all parts) or the registration card, including the registration code. Both documents, only if your caravan has its own vehicle registration number;
- b. all keys to your caravan.
You are obliged to give us these objects if your caravan is stolen or has disappeared, and also if your caravan is a technical or economical write-off.

2.4.4 Right of ownership

You will only receive compensation if you transfer the ownership of your caravan to us or to an organisation we designate.

2.4.5 Consequences of theft, joyriding, fraud and/or unlawful appropriation

If you have lost your caravan due to theft, joyriding, fraud and/or unlawful appropriation, then four things can happen:

- a. Your caravan is recovered within 30 days.
In that case you will get your caravan back. If the caravan has suffered damage that occurred after the theft, joyriding, fraud and/or unlawful appropriation, when you did not have the use of your caravan, then we will pay compensation for that damage. If your caravan is a write-off, then we will pay compensation in accordance with that stated in the Extent of damage assessment section.
- b. Your caravan is not recovered within 30 days. In that case you will receive compensation for the value of the caravan, in accordance with that stated in the Extent of damage assessment section. You will then be obliged to transfer ownership of your caravan to us.
- c. Your caravan is recovered after 30 days and you have not yet received any compensation from us. In that case you may choose:
 - to get your caravan back; or
 - to receive compensation for the value of the caravan, in accordance with that stated in the Extent of damage assessment section.

If you opt to get your caravan back and your caravan has suffered damage that occurred after the theft,

joyriding, fraud and/or unlawful appropriation, when you did not have the use of your caravan, then we will pay compensation for that damage. If your caravan is a write-off, then we will pay compensation in accordance with that stated in the Extent of damage assessment section.

- d. Your caravan is recovered after 30 days and you have already received compensation from us. In that case you may get your caravan back. However, you must repay us the compensation we paid to you. If you opt for this and your caravan has suffered damage that occurred after the theft, joyriding, fraud and/or unlawful appropriation, when you did not have the use of your caravan, then we will pay compensation for that damage. If your caravan is a write-off, then we will pay compensation in accordance with that stated in the Extent of damage assessment section.

2.5 Limitations to obligation to pay compensation

If the damage incurred is related to terrorism risk according to the Terrorism cover clause, then you will not receive any compensation. This clause is described in the Hoeksche Waard Total insurance for Private individuals (HWTP) terms and conditions in the Exclusions section, paragraph 3.1.3 Terrorism.

2.6 Compensation

2.6.1 Compensation in kind

We are entitled to pay part or all of the compensation to you in kind. In that case, we will have the damage repaired by a company we designate and engage on your behalf. We will only opt for repair if this is a reasonable settlement for you.

2.6.2 Compensation in cash

If we opt for no or only partial compensation in kind, then you will receive a one-off cash payment. For example, if the damage cannot be repaired. This compensation is based on the loss amount that we have assessed. If this loss amount is greater than the insured sum stated on your policy schedule, then you will receive compensation up to the insured sum. We explain how we determine the loss amount in section 2.3 Extent of damage assessment.

Extensive comprehensive insurance cover for awnings and/or extensions

The standard cover for awnings and/or extensions to your touring caravan amounts to € 1,000 or a higher amount if this is stated in your policy schedule.

The standard cover for awnings and/or extensions (such as a conservatory, exterior lighting, elevations, and sheds) to your mobile home amounts to € 5,000 or a higher amount if this is stated in your policy schedule.

2.1 Scope of the cover

With this cover you are insured for material damage that you suffer due to damage or loss of the awning and/or extension to your caravan.

We only cover this damage if this is caused by an insured incident that meets the following conditions:

- a. The incident occurred after the cover commenced.
- b. When you took out this insurance it was not certain this incident would take place.
- c. The incident occurred within the area of insurance cover of this insurance policy.
- d. Your caravan is normally kept in the Netherlands. Per incident you will receive compensation for the damage incurred up to the maximum insured sum for the awning and/or extension to your caravan. This amount will be in addition to any compensation paid for the caravan itself.

2.1.1 Insured incidents

You are only insured for damage you suffer due to one of the following causes:

- a. a sudden external incident that you could not foresee or expect. For example, damage caused by yourself, by someone else or by the weather;
- b. a sudden, unexpected and unforeseen incident that is the result of a defect or fault of the awning and/or extension to your caravan. In this case you are only insured if the awning and/or extension is affected by a short circuit or by fire or explosion as described in the Additional descriptions section;
- c. theft or attempted theft of the awning and/or extension to your caravan;
- d. joyriding or attempted joyriding of the vehicle that is towing your caravan while your caravan was attached to this vehicle;

- e. fraud or unlawful appropriation concerning your awning and/or extension to your caravan. However, you are not insured if the fraud or unlawful appropriation was perpetrated by:
- yourself or a co-insured; or
 - your former or current spouse, registered partner or other life companion, or a co-insured.

2.1.2 Area of insurance cover

You are insured for damage you incur in all countries of the world.

2.2 Supplementary cover

You are entitled to the following cover if the conditions stated in the Scope of cover section are met. This also applies if the total amount claimed is higher than the insured sum.

2.2.1 Loss aversion

If you incur damage or there is a danger that you will incur damage due to an insured incident, then you, a co-insured or someone else on your behalf must take measures to limit the damage and/or to prevent further damage occurring. We call this 'loss aversion'. The policy includes cover for the cost of loss aversion and any material damage to objects deployed to avert further loss.

We will only reimburse reasonable costs. Per incident you will receive compensation up to the insured sum.

This amount will be in addition to any compensation paid.

2.2.2 Temporary measures

If the awning and/or extension to your caravan is damaged due to an insured incident and it will take a while before the damage can be properly repaired, then you may need to take temporary measures to be able to use your awning and/or extension in the meantime.

For example, a temporary replacement of a component.

If the temporary measures are essential then we will reimburse the costs incurred. Per incident you will receive compensation up to the insured sum. This amount will be in addition to any compensation paid.

2.2.3 Clearance

If clearance work has to be conducted due to an insured incident in and/or around the awning and/or extension to your caravan, then we will reimburse the costs of this work if it is not already included in the damage assessment. This

only concerns the clearing of insured objects that are above ground.

Per incident you will receive compensation for this up to the insured sum. This amount will be in addition to any compensation paid.

2.2.4 Liability

- a. If you, or a co-insured, as owner of the awning and/or extension to your caravan are held liable for damage that you have caused to another natural or legal person, not included in the insurance cover, then we will pay compensation for the damage. We will only do this if the damage is caused with or by the awning and/or extension to the caravan. This concerns both personal injury and damage to the injured person's property.
- b. If you incur legal support costs in connection with this liability, then we will pay you supplementary compensation for this. This concerns costs incurred for:
- defence conducted at our request and under our direction. This concerns both out-of-court defence as well as defence in proceedings the other party files against you, your co-insured or us. We will also reimburse the costs of the proceedings that you, your co-insured or we have had to pay;
 - legal assistance provided at our request in criminal proceedings against you or a co-insured person.
- This cover only applies for costs that exceed the maximum compensation amount paid by other insurance policies that you have taken out (such as liability insurance). The compensation per incident will not exceed € 1,000,000 for all insured parties together.

2.2.5 General average

If the awning and/or extension to your caravan were on board a ship that was in danger of sinking and the crew decided to sacrifice the cargo to prevent shipwreck and/or save the ship, the passengers and other cargo, then you are obliged to contribute to the sacrifice of this cargo. This is known as a contribution to the general average.

If you receive an invoice for this contribution to the general average, then we will pay you supplementary compensation for this incident up to the insured sum. This amount will be in addition to any compensation paid.

2.3 Extent of damage assessment

If you have reported damage to the awning and/or extension to your caravan to us, we will first assess the extent of the damage. We then determine the compensation you are entitled to receive based on this assessment. You can read more about this in section 2.5: Compensation. We explain how we assess the damage in the following paragraphs.

2.3.1 Damage assessment

We will appoint an expert or loss adjuster to determine the extent of damage. This expert may be:

- a. a repair company that repairs the damage and charges the actual cost of the repair work;
- b. a loss adjuster who only determines the loss amount.

2.3.2 Assessing the damage to your awnings and/or extensions

2.3.2.1 Repair

If the damage to the awning and/or extension can be repaired, then we will determine the loss amount based on the cost of the repairs. The following provisions also apply:

- a. To determine the loss amount we will first have the cost of repairing the damage calculated. From this we deduct an amount for usable remnants. If the value of the item is less after repair due to the damage caused, then we will increase the loss amount by this reduction in value.
- b. If the state of repair of the awning and/or extension before the incident justifies this, we will deduct a reasonable amount from the loss amount.
- c. We will only determine the loss amount based on the repair costs if we cannot work on the basis of the current market value as described in the following paragraph.

2.3.2.2 Current market value

If the damage to the awning and/or extension cannot be repaired, then we will calculate the loss amount for mobile homes based on the difference between the current market value of the awning and/or extension immediately prior to the incident and the residual value immediately after the incident.

For touring caravans, if the awning and/or extension to the caravan is damaged, you are entitled to compensation amounting to the new value.

2.4 Limitations to obligation to pay compensation

If the damage incurred is related to terrorism risk according to the Terrorism cover clause, then you will not receive any compensation. This clause is described in the Hoeksche Waard Total insurance for Private individuals (HWTP) terms and conditions in the Exclusions section, paragraph 3.1.3 Terrorism.

2.5 Compensation

2.5.1 Compensation in kind

We are entitled to pay part or all of the compensation to you in kind. In that case, we will have the damage repaired by a company we designate and engage on your behalf. We will only opt for repair if this is a reasonable settlement for you. If appropriate, you will also receive an additional amount to compensate for the reduced value of the awning and/or extension due to the damage incurred.

2.5.2 Compensation in cash

If we opt for no or only partial compensation in kind, then you will receive a one-off cash payment.

For example, if the damage cannot be repaired. This compensation is based on the loss amount that we have assessed. If this loss amount is greater than the insured sum stated on your policy schedule, then you will receive compensation up to the insured sum. We explain how we determine the loss amount in section 2.3 Extent of damage assessment.

Extensive comprehensive insurance cover for caravan contents

The standard cover for the contents of your caravan amounts to € 2,500 or a higher amount if this is stated on your policy schedule.

2.1 Scope of the cover

With this cover you are insured for material damage that you suffer due to damage or loss of the contents of your caravan. We only cover this damage if this is caused by an insured incident that meets the following conditions:

- a. The incident occurred after the cover commenced.
- b. When you took out this insurance it was not certain this incident would take place.

- c. The incident occurred within the area of insurance cover of this insurance policy.
- d. Your caravan is normally kept in the Netherlands.
Per incident you will receive compensation for the damage incurred up to the maximum insured sum for the contents of your caravan.

2.1.1 Insured incidents

You are only insured for damage you suffer due to one of the following causes:

- a. a sudden external incident that you could not foresee or expect. For example, damage caused by yourself, by someone else or by the weather;
- b. a sudden, unexpected and unforeseen incident that is the result of a defect or fault of one or more items in the contents of your caravan. In this case you are only insured if the items concerned are affected by a short circuit or by fire or explosion as described in the Additional descriptions section;
- c. theft or attempted theft of the contents of your caravan;
- d. joyriding or attempted joyriding of the vehicle that is towing your caravan while your caravan was attached to this vehicle;
- e. fraud or unlawful appropriation concerning the contents of your caravan. However, you are not insured if the fraud or unlawful appropriation was perpetrated by:
 - yourself or a co-insured; or
 - your former or current spouse, registered partner or other life companion, or a co-insured.

2.1.2 Area of insurance cover

For your touring caravan, the contents of your caravan are insured for damage incurred in all countries of the world. The contents of your mobile home are insured for damage incurred in the Netherlands, Belgium, Luxembourg and in Germany up to 100 km from the Dutch border.

2.2 Supplementary cover

You are entitled to the following cover if the conditions stated in the Scope of cover section are met.

This also applies if the total amount claimed is higher than the insured sum.

2.2.1 Loss aversion

If you incur damage or there is a danger that you will incur damage due to an insured incident, then you, a co-insured or

someone else on your behalf must take measures to limit the damage and/or to prevent further damage occurring. We call this 'loss aversion'. The policy includes cover for the cost of loss aversion and any material damage to objects deployed to avert further loss.

We will only reimburse reasonable costs. Per incident you will receive compensation up to the insured sum. This amount will be in addition to any compensation paid.

2.2.2 Temporary measures

If the contents of your caravan become damaged due to an insured incident and it will take a while before the damage can be properly repaired, then you may need to take temporary measures to be able to use the contents of your caravan in the meantime. For example, a temporary replacement of a component.

If the temporary measures are essential then we will reimburse the costs incurred. Per incident you will receive compensation up to the insured sum. This amount will be in addition to any compensation paid.

2.2.3 Clearance

If clearance work has to be conducted due to an insured incident in and/or around your caravan, then we will reimburse the costs of this work if it is not already included in the damage assessment. This only concerns the clearing of insured objects that are above ground.

Per incident you will receive compensation for this up to the insured sum. This amount will be in addition to any compensation paid.

2.2.4 Liability

- a. If you, or a co-insured, as owner of the contents of your caravan are held liable for damage that you have caused to another natural or legal person, not included in the insurance cover, then we will pay compensation for the damage. We will only do this if the damage is caused with or by items that belong to the contents of your caravan. This concerns both personal injury and damage to the injured person's property.
- b. If you incur legal support costs in connection with this liability, then we will pay you supplementary compensation for this. This concerns costs incurred for:
 - defence conducted at our request and under our direction. This concerns both out-of-court defence as well as defence in proceedings the other party

files against you, your co-insured or us. We will also reimburse the costs of the proceedings that you, your co-insured or we have had to pay;

- legal assistance provided at our request in criminal proceedings against you or a co-insured person.

This cover only applies for costs that exceed the maximum compensation amount paid by other insurance policies that you have taken out (such as liability insurance). The compensation per incident will not exceed € 1,000,000 for all insured parties together.

2.2.5 General average

If the contents of your caravan were on board a ship that was in danger of sinking and the crew decided to sacrifice the cargo to prevent shipwreck and/or save the ship, the passengers and other cargo, then you are obliged to contribute to the sacrifice of this cargo. This is known as a contribution to the general average.

If you receive an invoice for this contribution to the general average, then we will pay you supplementary compensation for this incident up to the insured sum. This amount will be in addition to any compensation paid.

2.3 Extent of damage assessment

If you have reported any damage to the contents of your caravan to us, we will first assess the extent of the damage. We then determine the compensation you are entitled to receive based on this assessment. You can read more about this in section 2.5: Compensation. We explain how we assess the damage in the following paragraphs.

2.3.1 Damage assessment

We will appoint an expert or loss adjuster to determine the extent of damage. This expert may be:

- a repair company that repairs the damage and charges the actual cost of the repair work;
- a loss adjuster who only determines the loss amount.

2.3.2 Assessing the damage to your contents of your caravan

2.3.2.1 Repair

If the damage to the contents of your caravan can be repaired, then we will determine the loss amount based on the cost of the repairs. The following provisions also apply:

- To determine the loss amount we will first have the cost of repairing the damage calculated. From this we deduct an amount for usable remnants. If the value of the item is less after repair due to the damage caused, then we will increase the loss amount by this reduction in value.
- If the state of repair of the contents of your caravan before the incident justifies this, we will deduct a reasonable amount from the loss amount.
- We will only determine the loss amount based on the repair costs if we cannot work on the basis of the current market value as described in the following paragraph.

2.3.2.2 Current market value

If the damage to the contents of your caravan cannot be repaired, then we will pay compensation for the damage based on the new value. We will pay compensation based on the current market value for objects whose current market value is less than 40% of the new value.

2.4 Limitations to obligation to pay compensation

If the damage incurred is related to terrorism risk according to the Terrorism cover clause, then you will not receive any compensation. This clause is described in the Hoeksche Waard Total insurance for Private individuals (HWTP) terms and conditions in the Exclusions section, paragraph 3.1.3 Terrorism.

2.5 Compensation

2.5.1 Compensation in kind

We are entitled to pay part or all of the compensation to you in kind. In that case, we will have the damage repaired by a company we designate and engage on your behalf. We will only opt for repair if this is a reasonable settlement for you. If appropriate, you will also receive an additional amount to compensate for the reduced value of the contents of your caravan due to the damage incurred.

2.5.2 Compensation in cash

If we opt for no or only partial compensation in kind, then you will receive a one-off cash payment. For example, if the damage cannot be repaired. This compensation is based on the loss amount that we have assessed. If this loss amount is greater than the insured sum stated on your policy schedule, then you will receive compensation up to the insured sum.

We explain how we determine the loss amount in section 2.3
Extent of damage assessment.

3 Exclusions

3.1 General exclusions

In some cases you will not receive any compensation for the damage. We call this an exclusion. You will find information about the general exclusions from our insurance policies in the Exclusions section of the Hoeksche Waard Total insurance for Private individuals (HWTP) terms and conditions.

The specific exclusions to the Extensive comprehensive insurance for caravans policy are given below.

3.2 Exclusions to Extensive comprehensive insurance for caravans

3.2.1 Government requisition

You will not receive compensation for damage that occurred during a period that your caravan was requisitioned by a civil or military authority.

3.2.2 Speed trials

You will not receive any compensation for damage caused by participation with your caravan in speed trials or rides. In such cases you will only receive compensation if you can demonstrate that:

- someone used your caravan for this contest or ride without your (or a co-insured's) knowledge or consent; and
- you (or your co-insured) cannot be reasonably held responsible for this.

3.2.3 Lessons, rental, non-recreational use

You will not receive compensation in the event of an incident during:

- a. use of your caravan for lessons;
- b. rental or lease of your caravan, except if your policy shows that you are insured for this.
However, damage due to fraud or unlawful appropriation is never covered;
- c. non-recreational use of your caravan.

In such cases you will only receive compensation if you can demonstrate that:

- someone used your caravan for these purposes

without your (or a co-insured's) knowledge or consent; and

- you (or your co-insured) cannot be reasonably held responsible for this.

3.2.4 Qualified driver

You will not receive compensation for damage that occurs while the car towing your caravan was driven by a person:

- a. who was not qualified to drive, for example because they did not have a valid driving licence, or they had been disqualified from driving; or
- b. they did not meet other requirements for a qualified driver.

In such cases you will only receive compensation if you can demonstrate that:

- this happened without your (or a co-insured's) knowledge or consent; and
- you (or your co-insured) cannot be reasonably held responsible for this.

3.2.5 Driver under influence

You will not receive compensation for damage that occurs while the car towing your caravan was driven by a person who had used alcohol, medicines and/or drugs.

This only concerns damage of which it is plausible that this was fully or partly caused due to the use of alcohol, medicines and/or drugs. This is always the case if the driver had used so much alcohol, medicines and/or drugs that they would not be lawfully allowed to drive. If the driver refuses to cooperate with a test (by the police or the court) to determine whether or not they are in violation, then we conclude from this that the driver had exceeded the limits for use of alcohol, medicines and/or drugs.

If you, or a co-insured, can prove that there was no question of either of these situations, and that there was no connection between the damage and the use of alcohol, medicines and/or drugs by the driver, then we will pay compensation.

You will also receive compensation if you, or a co-insured:

- was not the driver of the vehicle when the incident occurred; and
- did not know or could not have known that the driver was not fit to drive due to use of alcohol, medicines and/or drugs.

3.2.6 Flooding

You will not receive compensation for damage caused by flooding as described in the chapter Additional descriptions. However, we will pay compensation for damage caused by fire and/or explosion due to flooding

3.2.7 Freezing

You will not receive compensation for damage caused by frozen water pipes or heating installations.

3.2.8 Inadequate care and/or maintenance

You will not receive compensation for damage that has occurred because you or your co-insured:

- have not taken good care of the insured objects; and/or
- have not adequately maintained the insured objects; and/or
- have not repaired or replaced the insured objects in time.

Neither will you receive compensation for damage that is not a direct consequence of this but is related to the inadequate care and/or maintenance.

3.2.9 Deliberate act

You will not receive compensation for damage deliberately caused or aggravated by yourself or a co-insured. In these cases, it does not matter who suffers the damage.

4 Damage

You can read about your obligations and what to expect from us in the event of damage in the Damage section of the Hoeksche Waard Total insurance for Private individuals (HWTP) terms and conditions.

5 Premiums

5.1 Payment of premiums

You can find information about premium payment in the Premiums section of the Hoeksche Waard Total insurance for Private individuals (HWTP) policy terms and conditions.

5.2 Penalties for failure to comply with payment obligations

You can read about the consequences of failure to pay your premium (on time) in the Premiums section of the Hoeksche Waard Total insurance for Private individuals (HWTP) terms and conditions.

5.3 Restitution of premium

You can find information about premium restitution in the Premiums section of the Hoeksche Waard Total insurance for Private individuals (HWTP) policy terms and conditions.

5.4 Premium calculation

You can find information about how we determine your premium in the Premiums section of the Hoeksche Waard Total insurance for Private individuals (HWTP) policy terms and conditions.

6 Review of rates and/or terms and conditions

You can find the rules regarding the review of rates and/or terms and conditions in the Review of rates and/or terms and conditions section of the Hoeksche Waard Total insurance for Private individuals (HWTP) terms and conditions.

7 Changes in the risk

7.1 Changes in risk

You must notify us as soon as possible of any changes that are significant to the insurance policy. The time frame for notifying us will depend on the nature of the change.

7.1.1 Changes in risk regarding Extensive comprehensive insurance for caravans

We would like to hear from you within two days if:

- a. you have replaced the caravan stated on your policy schedule with another caravan;
- b. you have sold your caravan or transferred ownership to another person;
- c. your caravan's vehicle registration number has changed.

We would like to hear from you within two months if:

- d. you intend to use your caravan otherwise than stated on your policy schedule;
- e. your address changes.

Note: You do not always have two days or two months. If you are aware of a change sooner, you must inform us sooner. This does not apply if you can prove that you did not know or could not have known about the change.

7.1.2 Continuation after changes in risk

7.1.2.1 Replacement, sale, transfer, vehicle registration number change

- a. If you sell your caravan or transfer ownership to someone else, then your cover for this caravan ends. If you replace your caravan or the vehicle registration number changes, then we will assess whether we can continue your insurance according to the acceptance guidelines and rates applicable at that time.
- b. If we agree with you to continue the insurance with modifications, we are entitled to adjust your premium and/or the insurance terms and conditions. We will apply the new premium and/or terms and conditions from the date on which the change took place.
- c. If we cannot agree on the adjusted conditions for continuing your insurance cover, we will inform you that we will terminate the insurance policy. The insurance policy will then be terminated one month later.

7.1.2.2 Change of use

- a. If you intend to use your caravan otherwise than stated on your policy schedule, then we will assess whether we can continue your insurance according to the acceptance guidelines and rates applicable at that time.
- b. If we agree with you to continue the insurance with modifications, we are entitled to adjust your premium and/or the insurance terms and conditions. We will apply the new premium and/or terms and conditions from the date on which the change took place.
- c. If we cannot agree on the adjusted conditions for continuing your insurance cover, we will inform you that we will terminate the insurance policy. The insurance policy will then be terminated one month later.
Your current insurance policy will remain valid as long as the insurance policy has not been terminated, and as long as we have not agreed any adjustments to the terms and conditions for continuation.

7.1.2.3 Change of address

If only your residential or business address changes, then we are entitled to adjust your premium based on this change.

7.1.3 Consequences of not notifying changes in risk

- a. If you do not notify us of a change or fail to notify us in time, and we would only have continued the insurance

policy at a higher premium if you had notified us of the change in time, then you will still have to pay the additional premium and insurance premium tax due from the date on which the change took place.

- b. If we would only have continued the insurance policy with adjusted terms and conditions if you had notified us of the change in time, then these conditions will apply retrospectively from the date on which you should have notified us of the change. This means that we will assess a case after this date based on the new terms and conditions.
- c. If we would not have continued the insurance policy if you had notified us of the change in time, then you are no longer insured for damage that occurs after the date on which you should have notified us of the change.

7.2 Risk limitation

- a. We can prescribe measures to limit the risk of damage.
- b. You must cooperate with these measures. If you refuse to cooperate, then your insurance policy will terminate one month after your refusal.

8 End of the insurance policy

You can find the conditions for terminating the insurance policy in the End of insurance policy section in the Hoeksche Waard Total insurance for Private individuals (HWTP) policy terms.

9 Supplementary policy provisions

9.1 Personal data

You can find information about the use of personal data in the Supplementary policy provisions section of the Hoeksche Waard Total insurance for Private individuals (HWTP) policy terms and conditions.

9.2 Governing law

This insurance policy is governed by the laws of the Netherlands.

9.3 Complaints

You can find information about our complaints procedure in the Supplementary policy provisions section of the Hoeksche

Waard Total insurance for Private individuals (HWTP) policy terms and conditions.

10 Terrorism

Information about cover following an act of terrorism can be found in the HWTP policy terms and conditions in the Exclusions section under paragraph 3.1.3 Terrorism.

11 Additional descriptions

Fire

Fire caused by combustion and accompanied by flames outside a hearth and that can spread of its own accord.

The following are not considered to be fire:

- a. singeing, scorching, melting, charring, heating up;
- b. burnout of electrical equipment and engines;
- c. overheating, burning out, rupture of furnaces or boilers.

Explosion

- a. A sudden, unexpected, violent expression of gases, vapours or liquid, solid matter or fine particles of a solid matter.
- b. If the explosion is caused by sudden excess or under pressure in a vessel, closed or otherwise, that is filled with gas, vapour, liquid, solid matter or fine particles of a solid matter, this is only considered an explosion if the wall of the vessel has collapsed under that pressure, after which the pressure inside the vessel has suddenly become equal to that outside the vessel.
- c. If the explosion does not take place in a vessel, this is only considered an explosion if a pressure wave is created by a chemical reaction that has led to the creation of or expansion of solid matter, liquid or gaseous substances or a mixture thereof.

Flooding

Flooding as a result of collapse or overflow of dikes, quays, locks or other flood defences. It does not matter whether the flooding is the cause or consequence of an insured incident.