

Liability Insurance (Aansprakelijkheidsverzekering)



Insurance product information document

Company: a.s.r., schadeverzekeraar, vergunning: 12000478 (NL)

Product: Liability Insurance (Aansprakelijkheidsverzekering)

This Insurance Card provides only a summary of the insurance. The policy terms and conditions extensively outline what someone is and isn't insured for.

What kind of insurance is this?

This insurance pays out a sum in case of permanent disability or death due to an accident.

What is covered?



You, the lodger(s), and household staff during the work they do for you are covered. You choose a coverage amount of €1,250,000 or €2,500,000. You can also insure a multi-person household. In this case, covered individuals include your partner, your resident children, other individuals with whom you live permanently and in a family context, your (grand-, foster-, or in-law) relatives who live with you.

Additional information

Even out-of-home unmarried children during full-time study or internships related to this study and out-of-home children under 18 years old residing in a nursing facility are covered.

Babysitting or staying over

Damage caused during babysitting or staying over at someone else's place is covered.

Additional information

Damage to the babysitter caused by your child under 14 years old or pet during babysitting is also covered, even if you are not liable.

Damage during a favor

Damage during a favor is covered up to a maximum of €12,500 per occurrence. If you want a coverage amount of up to €25,000 per occurrence, choose the Optional Coverage: Star Coverage.

Additional information

For example: you help a friend lift his washing machine, and it breaks because you drop it.

Damage caused by a pet

Damage caused by your pets to someone else is covered.

What is not covered?



Damage to your own belongings or those of your household members.

Damage to rented or borrowed items

You are not covered for damage to rented items. If you cause damage to borrowed items, you are covered up to a maximum of €12,500 per occurrence. If you have opted for the Optional Coverage: Star Coverage, the coverage amount is up to €25,000 per occurrence.

Additional information

Damage to rented items from a private individual used in the private sphere is covered under the Optional Coverage: Star Coverage, up to a maximum of €12,500 per occurrence.

Damage by car

Damage caused by or with motor vehicles is not covered. This is typically covered by your car insurance (third-party liability). (WA).

Additional information

If the damage is caused by or with an electric bicycle with pedal assistance supporting up to a maximum of 25 km per hour, you are covered.

Damage during sports and games

You are not covered for damage you cause to a fellow player or participant during sports and games.

Additional information

If you want damage caused to someone other than a fellow player or participant to be covered, choose the Optional Coverage: Star Coverage. The coverage amount is up to €12,500 per occurrence.

Additional information

For example: your dog breaks free and suddenly runs into the street, causing injury to a cyclist.

Damage caused by your own property

Damage caused by your property in the Netherlands, of which you are the owner, is covered. For example, a roof tile falls onto your neighbor's car.

Additional information

Do you have a second home, holiday home, or caravan in Europe? Then choose our Optional Coverage: Star Coverage.

Option: Recovery assistance

Do you want legal assistance in recovering personal injury, damage to your belongings, or damage to your real estate caused by another party? Choose the Optional Coverage: Recovery Assistance.

Additional information

Recovery assistance for damage to vehicles, aircraft, and vessels is not covered.

Option: Star coverage

Do you want a higher coverage amount of up to €25,000 per occurrence for damage caused during a favor or to borrowed items? Or do you have a second home, holiday home, or caravan in Europe? Or do you want damage caused to someone other than a fellow player or participant during sports or games to be covered up to a maximum of €12,500 per occurrence? Choose the Optional Coverage: Star Coverage.

Additional information

Damage to rented items from a private individual used in the private sphere is covered under the Optional Coverage: Star Coverage, up to a maximum of €12,500 per occurrence.

Damage during work

Damage that occurs during paid work is not covered. However, you are insured for damage caused during volunteer work.

Damage caused by aircraft, model airplane, or drone

You are not covered for damage caused by or with an aircraft. However, you are covered for damage caused by or with a model airplane weighing up to 25 kg or a drone weighing up to 3 kg if you are flying recreationally in Europe and comply with the applicable regulations in the area where you are flying.

Fraud, intent, criminal activities, molestation

You are not covered if you commit fraud when taking out the insurance or in case of damage. Or if the damage is due to intent, recklessness, or criminal and illegal activities. You are also not covered if the damage results from molestation or a nuclear reaction.

Additional information

Molestation includes domestic disturbances, civil war, armed conflict, mutiny, riot, and rebellion.

Are there coverage limitations?

Damage caused by your resident children or non-resident unmarried children while attending full-time studies or participating in an internship linked to these studies is covered worldwide, except in Canada or the United States of America. However, this coverage is applicable only if they are registered in the Personal Records Database.

**Deductible**

You have no deductible. Would you like to have a deductible for a premium discount? Then you can choose a deductible of €100 or €500.

Additional information

The chosen deductible does not apply to the optional coverage for Recovery Assistance.

Damage caused by children during holiday work or part-time

You are only insured for damage caused by your resident children or out-of-home unmarried children who cause damage during holiday work or side job in the Netherlands.

Additional information

Non-resident unmarried children are only covered if they are enrolled in full-time studies.

Damage during a favor

In some cases, you are not liable for damage during a favor, yet you are automatically insured for this up to a maximum of €12,500 per incident. Would you like coverage of up to €25,000 per incident? Choose the optional Star coverage.



Where am I covered?

This insurance applies worldwide, but for certain insured events, there is a more limited coverage area.

Additional information

The coverage area is the Netherlands for your resident or non-resident unmarried children during holiday work or part-time jobs.

Europe for the optional coverage for Legal Assistance and the flying area of your model airplane or drone. And worldwide excluding Canada or the United States of America for your resident children and unmarried non-resident children following full-time studies or an internship linked to these studies.



What are my obligations?

When applying for insurance or in the event of a claim, you must answer our questions honestly. You must do everything possible to prevent and mitigate damage. Report damage as soon as possible. Fully cooperate in the claims process. And inform us of any changes in your situation as soon as possible.

Additional information

If you do not comply with these obligations and harm our interests, it may have consequences. We may reject a claim and/or adjust your insurance. For example, the premium or policy terms. Or we may even terminate the insurance policy.



When and how do I pay?

You can choose to pay your premium monthly, quarterly, semi-annually, or annually. Payment can be made via automatic direct debit or by transferring the amount yourself.



When does the coverage begin and end?

The insurance starts on the inception date stated on the policy and is valid for one year. We renew your insurance each year. If you fail to pay the premium on time, we may terminate the insurance.



How do I cancel my contract?

You can cancel the insurance at any time without notice period. This can be done in writing or digitally through your insurance advisor or directly with us. The insurance ends on the date you specify. If we receive the cancellation after the date you specify, the insurance ends on the day we receive the cancellation.

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