

Household Insurance Policy (Inboedelverzekering)

Insurance product information document

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



Product: Household Insurance Policy/In boedelverzekering Top vol macht

This Insurance Card provides only a summary of the insurance. The policy terms and conditions (https://www.asr.nl/asr/api/asrnl/pod/getpdf?uri=/POD/r/Pdf/56678_2022.pdf) elaborate on what is and is not covered.

What type of insurance is this?

This insurance covers damage to property in your home. We cover damage caused by various incidents including fire, theft, burglary, vandalism, precipitation, flooding, hailstorms, storms, leakage, collision, falling trees, and damage from impacts. We also cover damage from cyber incidents.

Additional information

In addition to compensation for damages, we also cover the expenses you may incur to prevent or mitigate damage, such as salvage costs, emergency provisions, cleanup costs, remediation costs, costs for alternative accommodation, extra living expenses, and temporary storage.

What is covered?



All belongings in your home, such as furniture, TVs, books, appliances, mobile electronics, kitchenware, tableware, clothing, curtains, jewelry, art, collections, musical instruments, sports equipment.

Additional information

Your household contents also include your pets, money, scooter, (electric) bicycle, riding mower, mobility scooter, medical equipment (also rented or on loan), garden landscaping, garden furniture, garden tools, and your tenant's or owner's interest.

Insured amount

Your household contents are insured without a maximum limit at replacement value. Therefore, your policy does not state an insured amount. However, for certain items in your home, there are maximum reimbursements, such as for jewelry, (audio) equipment, and in case of damage due to cyber incidents, or we reimburse the damage at actual cash value. We use a depreciation list for reimbursement.

Additional information

We reimburse, among other things, the actual cash value if your items are older than 5 years, for scooters, and rented items. For items older than 5 years, you receive the actual cash value if they are worth less than 40% of the current replacement value. Mobile electronics older than 1 year receive the replacement value (refurbished), after 5 years, the actual cash value.

What is not covered?



Damage caused by events such as earthquakes, construction defects, ground subsidence, cracking, animals, improperly executed work, insufficient maintenance, inadequate precautions, and damage that has occurred gradually is not covered.

Additional information

If the event causing the damage is not sudden and unforeseen? Or if the event occurred outside the duration of the insurance? Then the damage is not covered.

Items outside the home

Your household contents are not covered outside your home. But we do reimburse damage to your garden furniture in the garden due to theft, hailstones, and storms. We also reimburse damage to your tenant's or owner's interest. For example, damage to your fence or garden shed due to a storm.

Additional information

Do you want to insure valuables or mobile electronics outside your home? This can be done with the optional coverage Valuables loss and outside the home and the optional coverage Mobile electronics. For more information, see the topic "Choice: Valuables or Mobile Electronics" on this Insurance Card.

Check the terms and depreciation list or seek advice from your insurance advisor.

Counter-expertise after damage

If you want to hire your own expert, you will be reimbursed for the reasonable costs. The expert must adhere to the Code of Conduct for Expertise Organizations or be similarly knowledgeable in the field of damage assessment. Please contact us in advance regarding the reimbursement of these costs.

Additional information

Please note: costs unrelated to the damage settlement, such as costs incurred by your expert for advocacy, will only be reimbursed if there is a legal obligation to do so.

Jewelry

Jewelry is standard insured up to €6,000, including theft. If you have higher valued jewelry and want to insure it, you can increase the insured amount. We will reimburse up to the amount you have declared.

Additional information

Do you want to insure your jewelry against loss and outside your home? You can do so with the optional coverage Valuables loss and outside the home. For more information, see the topic 'Choice: Valuables or Mobile electronics' on this Insurance Card.

(Audio-) equipment

Audio, video, image, photo, film, computer equipment is standard insured up to €15,000, including theft. If you have higher valued equipment and want to insure it, you can increase the insured amount. We will reimburse up to the amount you have declared.

Additional information

Do you want to insure your equipment outside your home? You can do so with the optional coverage Mobile electronics for your mobile audio, video, image, and computer equipment. Or with the optional coverage Valuables loss and outside the home for, among other things, your photo and film equipment. For more information, see the topic 'Choice: Valuables or Mobile electronics' on this Insurance Card.

Accidental damage

Damage to your household contents due to accidental causes is insured. For example, a falling cabinet that causes damage. Or a glass of red wine that you accidentally spill on your carpet.

Additional information

Damage due to accidental causes to your mobile electronics, such as your smartphone, tablet, or laptop, is not covered. If you want coverage for this, you can

Fraud, intent, criminal activities, terrorism, riot

You are not covered if you commit fraud when taking out the insurance or in the event of damage. Or if the damage is due to intent, recklessness, or criminal and unlawful activities. You are also not covered if the damage is the result of terrorism or a nuclear reaction.

Additional information

By riots, we mean domestic disturbances, civil war, armed conflict, mutiny, riot, and insurrection.

Glass

Damage to the windows in your home is not covered. If you want it to be, for example, because you have a rental property and need to take out glass insurance yourself, you can do so with the optional Glass coverage. This covers glass damage in the event of broken windows in your home caused by almost all causes.

Accidental damage mobile electronics

Damage caused by dropping and impact on your mobile electronics, such as your smartphone, tablet, or laptop, is not covered. If you want it to be covered, you can do so with the optional Mobile electronics coverage. For more information, see the topic "Choice: Valuables or Mobile Electronics" on this Insurance Card.

Are there coverage limitations?

Water damage is not always covered. For example, if the water damage occurs due to leaking caulking or if precipitation enters through open windows or doors.



Additional information

Theft is not always covered. For instance, if there are no visible signs of forced entry to your home in the case of theft of a (electric) bicycle or scooter, or if you have left windows and doors open when absent.

Deductible

Deductible You choose your deductible: € 0, € 100, or € 500. The higher your deductible, the lower your premium. The chosen deductible does not apply to the optional coverages Glass, Professional Equipment, Valuables loss and outside the home, and Mobile electronics.

Additional information

Do you live in a rental property? Or are you the owner of a condominium? For storm damage to your tenants' or owners' interest, there is always a deductible of € 75.

Extension, renovation, unoccupied, or squatted

During extension and renovation, your household contents are covered. However, if your home is unoccupied or not wind- and waterproof during extension or renovation, and the damage is related to

opt for the Mobile electronics coverage. For more information, see the topic 'Choice: Valuables or Mobile electronics' on this Insurance Card.

Choice: Valuables or mobile electronics

Do you want to insure valuables such as jewelry, art, collections, specific sports equipment, photographic equipment, medical devices, or mobile electronics outside your home? And against damage from accidental causes? You can do so with the optional coverage Valuables loss and outside the home and the optional coverage Mobile electronics.

Additional information

With the optional coverage Valuables loss and outside the home, your valuables are insured worldwide. You can choose from 3 insured amounts: €7,500, €15,000, or €25,000. With the optional coverage Mobile electronics, including smartphones, tablets, laptops, and medical devices, are insured worldwide. Without maximum limit and deductible.

Choice: Professional equipment

Items provided by your employer are insured up to €7,500. Items owned by yourself as a self-employed individual are not insured. This can be expanded with the optional coverage Professional equipment. Your professional and business equipment is then insured up to €15,000 against the same risks as your household contents.

Additional information

Do you want to insure your business smartphone or laptop outside your home? This can be done by choosing both the Professional equipment coverage and the Mobile electronics coverage.

Choice: Rental

You can opt for the additional Rental coverage. For example, if you temporarily rent out your home via Airbnb or if you rent out a room in your home to a student. You are not allowed to rent to multiple individuals or families simultaneously. And there must be a rental agreement indicating who the tenant is.

Additional information

During rental periods, only the Basic coverage applies, even if you have chosen the Top coverage. Damage caused by vandalism and theft by tenants is not covered. Please note: without this additional coverage, your household contents are not insured during rental periods. Check the terms and conditions or consult your insurance advisor.

the extension or renovation, the coverage is limited. Burglary and theft are only covered if there are signs of forced entry to your home. Damage caused by fire, explosion, lightning, storm, hail, and snow pressure is covered.

Additional information

Is your home squatted or unoccupied for longer than 12 months? Then you have limited coverage. For instance, damage caused by burglary and theft is not covered. There is only coverage for damage caused by fire, explosion, lightning, storm, and hail.

Flooding primary water barriers and off-dike areas

Flooding is not always covered. We do not compensate for damage caused by water wholly or partially originating from the sea or inland waters due to a failure, overflow, or collapse of a primary water barrier. Compensation for this can be sought under the Wts (Disaster Relief Act).

Additional information

Do you live in an off-dike area, such as a floodplain or an area designated by the government for water storage? Then we do not compensate for damage caused by flooding.

Household contents at a different address or in your car

Your household contents are covered for up to 3 months in other buildings. If your household contents are at a different address for longer periods—for example, in a garage unit, the household contents of a child living away for studies, or during a move—you can extend coverage with the optional coverage Household contents at a different address. You can specify up to 4 other addresses.

Additional information

Household contents in your motor vehicle are covered up to € 7,500. There are lower maximum insured amounts for items such as sunglasses, jewelry, smartphones, laptops, vehicles, and cash. Damage due to vandalism and theft is only covered if there are visible signs of forced entry to your motor vehicle. Check the terms and conditions or consult your advisor for advice.



Where am I covered?

This insurance covers damage to your household contents in your home in the Netherlands. The optional coverage Mobile electronics covers damage to your mobile electronics worldwide. The optional coverage Valuables loss and outside the home covers damage to your valuables anywhere in the world.



What are my obligations?

When applying for the insurance, you must answer our questions honestly. You must do everything possible to prevent and limit damage. Report damage as soon as possible. Report crimes, such as theft, to the authorities. Fully cooperate in the claims handling process. And inform us of any changes in your situation as soon as possible.

Additional information

If you fail to 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 the 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 direct debit or by transferring the amount yourself.



When does the coverage begin and end?

The insurance starts on the effective date stated on the policy and is valid for one year. We renew your insurance annually. We can terminate the insurance, for example, if you fail to pay the premium (on time) or in case of fraud.



How do I terminate 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 will end on the date you specify. If we receive the cancellation after the date you specify, the insurance will end on the day we receive the cancellation.

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