

Conditions home insurance

ABN AMRO Schadeverzekering N.V.

These conditions describe your insurance. This insurance provides a buffer to absorb any financial setbacks in the event of *damage* to your *home*. *You* can insure your *home* in two ways: basic or all-risk. If *you* opt for all-risk cover, the *glass* in your *home* is also insured on an all-risk basis. If *you* choose basic cover, *you* can take out supplementary all-risk glass cover.

Your chosen cover is stated in your policy. If *you* have any questions, *you* can find more information at abnamro.nl/en/personal/insurance/my-insurance-policies.html. Or call us on 0900 – 0024 (*usual call charges*).

What do these conditions include?

- >> Page 1: What do the words in italics mean?
- >> Page 1: How do *you* report *damage*?
- >> Page 2: What changes must *you* always tell us about? »
- >> Page 2-3: What does your home insurance cover? »
- >> Page 3: Supplementary cover »
- >> Page 3-4: What does your home insurance never cover? »
- >> Page 4: How are *you* insured in exceptional situations? »
- >> Page 6-8: What happens in the event of *damage* and what do *we* pay out? »
- >> Page 8-10: What other agreements are there? »
- >> Pages 11-13: List of definitions with explanations of words printed in italics. »
- >> Appendix: Terrorism Cover Clauses Sheet »



What do the words in italics mean?

Some words in these conditions are printed in italics. These words have a special meaning. The interpretation of these words can be found in the list of definitions at the end of these conditions.



How do *you* report *damage*?

Has your *home* been damaged? Report this as quickly as possible. This is possible in three ways:

- ▶ *you* can call telephone number +31 (0)38 496 7123;
- ▶ *you* can report the *damage* by means of a claim form. *You* can find the claim form on abnamro.nl. *You* will find it quickly if *you* search using the words 'schade woning';
- ▶ online via abnamro.nl/schade.



What changes must *you* always tell us about?

You must tell us about the following changes:

- ▶ if *you* change your address;
- ▶ if your *family situation* (as described in your policy) changes;
- ▶ if your roofing material is changed;
- ▶ if *you* use all or part of your *home* or an *outbuilding* for business purposes, except for *light work*;
- ▶ if *you* let out all or part of your *home* or an *outbuilding* for more than 60 nights per year;
- ▶ if the government declares your *home* uninhabitable or unusable or repossesses it. *We* will then terminate the insurance.

Note: *you* must report these changes no later than 14 days after they occur. *We* will inform *you* whether *we* will adjust the insurance or whether the insurance will end. If *you* do not report such a change in time, your *damage* claim may be refused or *you* may receive a lower payout.



What does your home insurance cover?

Your insurance covers *damage* to your *home* including *glass*. The *damage* must be sudden and unforeseen. The *cover* depends on the choices *you* have made. *You* can find details of your chosen cover and any supplementary cover in your policy. Your policy also states your insured *family situation*. The glossary in this document details which members in your insured *family situation* are covered by this insurance.

Note: there are also situations that your insurance never covers, so be sure to read not just about what your insurance will cover, but also what it will never cover. The exclusions also apply to any supplementary cover.

Basic cover

If the policy states that *you* have basic cover, this insurance covers *damage* to your *home* due to the following events:

- ▶ *fire*, smoke, soot;
- ▶ scorching, melting, charring and smouldering as a result of heat radiation from or contact with another burning, glowing or hot object;
- ▶ lightning strike, overvoltage due to lightning or *induction* due to lightning;
- ▶ *explosion*;
- ▶ *snow pressure*;
- ▶ *storm*;
- ▶ a falling aircraft, space vehicle or space object;
- ▶ theft or attempted theft;
- ▶ *vandalism* to your *home*. Note: graffiti on the outside of your *home* is not insured;
- ▶ *vandalism* in your *home* by someone who entered your *home* without permission;
- ▶ *looting and riots*;
- ▶ *terrorism*;
- ▶ a collision with a *motor vehicle* or a *vessel* or a *falling load*;
- ▶ a falling tree, antenna, aerial platform, crane, windmill or parts thereof. Note: if the fall is due to a *storm*, this *damage* counts as *storm* damage;
- ▶ shards of glass from a window, mirror, aquarium or glass plate;
- ▶ hailstones;
- ▶ *precipitation* (rain, snow, hail or melt water) entering your *home*. Note: *damage* caused by *precipitation* entering through open doors or windows is not covered. The repair costs for a *roof*, gutter and/or drain pipe are not covered if the *damage* is due to *precipitation*;
- ▶ water flowing unexpectedly from a sewer;
- ▶ *outflowing water* from a pipe or connected equipment located in your *home*, from an adjacent *building*, an adjacent *home* or your *garden*;
- ▶ water flowing unexpectedly from an aquarium or waterbed in your *home*;
- ▶ *flooding* of a *non-primary flood defence*. It makes no difference whether the *flooding* is the cause or the consequence of an insured *event*. Note: there is no cover for *damage* due to mixed water if a *primary flood defence* and a *non-primary flood defence* are flooded at the same time.

All-risk cover

If the policy states that *you* have all-risk cover, then, in addition to the events included under basic cover, *damage* caused by all other events is also covered, except in situations that your insurance will never cover. So be sure to read also what your insurance will never cover. Restrictions apply to some events stated under basic cover. These restrictions also apply if *you* have chosen all-risk cover.

If *you* have *damage* that is included under all-risk cover, *you* have a compulsory deductible of €100,- *per event*.

Supplementary cover

Your policy states whether you are covered and what cover *you* have chosen. Some events are never insured. *You* can find these on page 3 under the heading 'What does your home insurance never cover?' In the event of *damage* due to *storm*, *precipitation* or *outflowing water* that is insured under the supplementary cover detailed below, *we* will not deduct the €220,- deductible.

All-risk glass cover

You are insured against breakage of *glass in your home or outbuilding*. In the case of *glass* breakage the following are also insured:

- ▶ the cost of fitting the *glass*;
- ▶ the cost of painting the glazing beads;
- ▶ the cost of an emergency facility;
- ▶ decorations, painting, lettering and film applied to the *glass*.

If the damaged *glass* is part of a series of panes in a door or window frame, *we* will only reimburse the cost of replacing the damaged pane. *We* will not reimburse the cost of replacing undamaged panes.

If single glazing in your *home* is damaged, *we* will reimburse the cost of replacing it with double glazing. *We* will not reimburse the cost of adjusting the window frame.

Note: if *you* have home insurance with all-risk cover, all-risk glass cover is included as standard.



What does your home insurance never cover?

Not everything is insured. Cases in which *damage* is not covered are set out below.

Your insurance never covers *damage* arising:

- ▶ due to *deliberate intent*, recklessness, *significant fault*, serious negligence or an illegal activity on the part of *you* or another *insured person*;
- ▶ while cannabis is being grown in your *home* or *outbuilding* or due to another illegal activity, even if *you* were unaware of it;
- ▶ due to *poor or overdue maintenance*, *wear and tear*, decay or rust;
- ▶ due to an *insured person* being under the influence of a *narcotic substance*;
- ▶ due to normal use, even if it leads to *disfigurement*;
- ▶ due to leaking insulating *glass*;
- ▶ due to renting out all or part of your *home* or *outbuilding* for more than 60 nights per year, unless your policy states that *you* have included permanent rental in your insurance;
- ▶ due to *vandalism* on the outside of your *home* or *outbuilding* in the form of graffiti;
- ▶ while your *home* or *outbuilding* is being used for business purposes. Your *home* is insured, however, if *you*:
 - ▶ perform administrative or commercial work as an employee;
 - ▶ perform *light work* as a self-employed person without employees.
- ▶ due to wind of less than force 7 according to the KNMI;
- ▶ due to theft and/or deception by a person who is in the *home* with the permission of an *insured person*;
- ▶ due to your pet or animal or due to an animal allowed to enter your *home* by an *insured person*.
- ▶ due to a plant, fungus, virus, bacterium, pests (such as insects, rodents, mice and rats) or mustelids (such as a marten or a polecat);
- ▶ due to your *home* or *part of it* having an *inherent defect* or ceasing to function by itself. Note: this does not apply to consequential damage caused by an insured *event*, for example if your central heating boiler becomes defective due to age or *wear*, causing water to flow from it. The *damage* caused by the *outflowing water* is then insured, but the repair of the central heating boiler is not;
- ▶ due to a *short circuit* resulting from an inherent defect in an electrical device. Note: this only applies to *damage* to the device in which the *short circuit* occurred. If the *short circuit* has caused consequential damage to other parts of your *home*, *we* will reimburse the cost of this *damage*;
- ▶ due to violation of national or international laws or rules;
- ▶ due to a design, assembly or construction fault in your *home*. *Damage* due to *fire* and/or *explosion* resulting from a design, assembly or construction fault is insured, however;
- ▶ due to a *sustainable installation* (other than solar panels) not installed in accordance with the NEN 1010 standard. Note: at our request, you must be able to demonstrate that the installation met this standard at the time of the *damage*;
- ▶ due to incompetent and/or incorrect cleaning, maintenance and repair work. *Damage* due to *fire* and/or *explosion* resulting from cleaning, maintenance and repair is insured;
- ▶ due to the adaptation, repair or cleaning of your *home* or *outbuilding*. *Damage* due to *fire* and/or *explosion* resulting from the adaptation, repair or cleaning of your *home* or *outbuilding* is insured, however;
- ▶ due to an *earthquake*, *acts of war* or *nuclear reaction*;

- ▶ due to *flooding* of a *primary flood defence* or *flooding* caused by direct action by the government;
- ▶ due to groundwater or water originating wholly or partly from the sea. Note: if the *damage* is the result of a *flood* due to collapse, damage, overflow or failure in a *non-primary flood defence*, the *damage* is insured;
- ▶ due to the use of a *filling hose* that is not suitable for permanent pressurised connection to a *water pipe*, such as a *filling hose* for your central heating boiler;
- ▶ due to walls or floors that allow moisture or water to pass through. This also applies to moisture penetration through sealant seams and joints of window frames, a bathroom or toilet, for example;
- ▶ due to ground movement such as shifting or subsidence. Note: if the *damage* is the result of a *flood* due to collapse, damage, overflow or failure in a *non-primary flood defence*, the *damage* is insured;
- ▶ due to vibrations. such as vibrations due to pile-driving or passing freight or other traffic;
- ▶ due to water that has overflowed the banks in areas outside the dykes, for example in harbours outside the dykes, floodplains and areas designated by the government for water storage;
- ▶ in the form of microcracks (invisible *damage*) on solar panels;
- ▶ due to seizure, destruction or damage on the instructions of a government body;
- ▶ due to the spreading of airborne pollutants that do not originate from where your *home* is located, nor from adjacent plots;
- ▶ before the start or after the termination of your insurance.

Note: your insurance never covers *damage* in the event of *fraud*.

How are *you* insured in exceptional situations?

An exceptional situation may have consequences for your insurance. Cases in which this applies are set out below.

You have an owner-occupied apartment

If your *home* is an apartment, this apartment is part of a *building*. With your apartment *you* have a share in that *building*. Your share is described in the deed of division of the *building*. *Damage* to the common parts of the *building* is insured, such as *damage* to the *roof* or stairwell. *We* will reimburse the cost of the *damage* up to a maximum of your share in the *building*. If *we* pay out more than €12.500,- in the event of *damage*, all co-owners of the *building* will jointly determine to whom and to what account the *damage* should be paid. Co-owners other than *you* will then have no additional rights under this insurance.

If there is *damage* to your apartment and the amounts paid by the insurances of the co-owners and/or the owners' association is insufficient to repair your *damage*, *we* will also reimburse the difference.

Occasional letting

You may rent out your *home* or *outbuilding* on an occasional basis for a maximum of 60 nights per calendar year. In such cases the following applies:

- ▶ the let spaces may only be used by the tenant(s) for private purposes, not for business activities;
- ▶ *you* must enter into a demonstrable rental agreement with the tenant. In the event of *damage* *you* must be able to show the rental records.

During the rental period there is limited cover:

- ▶ your *home* is insured in accordance with basic cover;
- ▶ *damage* due to theft and/or *vandalism* by a tenant is not insured;
- ▶ theft and/or *vandalism* by someone other than the tenant is only insured after *burglary*.

Permanent letting

If *you* rent out all or part of your *home* or *outbuilding* for more than 60 nights per year, *you* are only insured if *you* have included permanent letting in your insurance. Your policy will state whether this is included in your insurance. Here *you* will also find the additional agreements *we* have made with *you*.

Change your address in the Netherlands

If *you* change your address to another owner-occupied home, *you* cannot use this insurance for that other owner-occupied home.

Change your address outside the Netherlands

If *you* change your address to live abroad, please contact us. *We* will then determine whether and, if so, how your insurance can be continued.

Extensions and renovations

During extensions and renovations, the insurance for your *home* and/or *outbuilding* only covers *damage* caused by:

- ▶ *fire*;
- ▶ *explosion*;
- ▶ *storm*;
- ▶ lightning strike;
- ▶ collision with a *motor vehicle*;
- ▶ collision with a *vessel*;
- ▶ a falling aircraft, space vehicle or space object.

If *you* can demonstrate that the *damage* is not due to the extension or renovation, this restriction does not apply. An extension or renovation is deemed to exist if your *home* is not fully glazed, windproof or watertight, for example when installing a new *roof*, a new facade or an extension.

You use all or part of your *home* or *outbuilding* for business purposes

If all or part of your *home* or *outbuilding* is used for business purposes, your *home* is insured if *you* or an *insured person*:

- ▶ perform(s) administrative or commercial work as an employee;
- ▶ perform(s) *light work* as a self-employed person without employees.

Your *home* is unoccupied

If your *home* is unoccupied, it will be insured for another four months in accordance with basic or all-risk cover. The cover *you* have chosen is stated in your policy. Note: *damage* due to theft and/or *vandalism* is only insured after *burglary*.

If your *home* is still unoccupied after four months, it will only be insured for *damage* caused by:

- ▶ *fire*;
- ▶ *explosion*;
- ▶ lightning strike;
- ▶ *storm*;
- ▶ a falling aircraft, space vehicle or space object.

The four-month period starts as soon as your *home* becomes unoccupied.

Your *home* is occupied by squatters

If your *home* is occupied by squatters and used without permission, it will only be insured for *damage* caused by:

- ▶ *fire*;
- ▶ *explosion*;
- ▶ lightning strike;
- ▶ *storm*;
- ▶ a falling aircraft, space vehicle or space object.

What happens in the event of *damage* and what do *we* pay out?

1

What do *we* do if *you* report *damage* to us?

If *you* report *damage* to us, *we* will determine what has happened. *We* will then establish whether the *damage* is covered and the extent of the *damage*. *You* must provide us with the information *we* need.

We may sometimes request that an *expert* helps us to establish the cause and extent of the *damage*. If *you* do not agree with the extent of the *damage* established by our *expert*, *you* may appoint another *expert* yourself. *We* compensate the costs for this if these are reasonable. If *you* would like to know which costs *we* consider reasonable, please contact us in advance. If *you* and *we* each appoint an *expert*, then both of these experts will first jointly appoint an independent *expert*. This *expert* is called an arbitrator. The experts that *you* and *we* have engaged will first try to reach an agreement. If they are unable to agree, the arbitrator will then make a final decision. The arbitrator's decision is binding on *you* and us.

If *you* have a mortgage on your *home*, *we* may inform your mortgage provider if *damage* occurs to your *home*. *We* will then discuss whether the *damage* claim should be paid out to *you* or to the mortgage provider. Insurers and banks have mutual agreements in place on this.

In the event of failure by *you* or another *insured person* to cooperate with the assessment of the *damage* or to comply with another obligation under the conditions *we* may refuse to pay out.

2

How do *we* determine whether there is cover?

In order to determine whether there is cover, *we* use these conditions, your policy and the information about the *damage* *we* received.

3

Limited cover for *terrorism-related damage*

We are not always able to take upon ourselves the responsibility for *damage* caused by *terrorism*. In that case *we* compensate only the *damage* that is insured by the Netherlands Terrorism Risk Reinsurance Company (Herverzekeringsmaatschappij voor Terrorisemeschade, NHT).

In any given calendar year, a maximum of €1 billion is made available for the compensation of all *damage* in the Netherlands caused by *terrorism*. This maximum amount is made available to all insurers in the Netherlands who participate in the NHT, but only for incidents for which their policies provide *damage* compensation. If the *damage* caused by *terrorism* in a given year is greater than €1 billion, the NHT sets a payout ratio: the NHT determines the percentage of compensation payable to those insurers who participate in the NHT. *You* then receive the same percentage of your *damage* claim, less any individual deductible. If the total amount of *damage* is less than €1 billion, or if the NHT does not pay us for some other reason, *we* then pay *you* in accordance with these policy conditions. If *you* would like to know more about this topic, please read the appended Terrorism Cover Clauses Sheet that forms part of these policy conditions. Or consult the NHT website, www.terrorisneverzekerd.nl, where you will find contact details, news and backgrounds. The Claims Settlement Protocol on the website also explains how the NHT handles *damage* claims.

If *you* report the *damage* two years or later after the NHT has decided whether there is a loss from *terrorism*, *you* forfeit all rights to compensation for *damage*.

4

How do *we* determine the extent of covered *damage*?

The extent of the *damage* is the *reinstatement value* immediately before the *damage* less the *reinstatement value* immediately after the *damage*. Note: if your *home* cannot be rebuilt in the same place, or if your *home* was vacant, occupied by squatters, uninhabitable, intended for demolition or expropriated before the *damage*, *we* will base the extent of the *damage* on the market value immediately before the *damage* excluding the value of the land.

If the following parts of the *home* are 60 months or older, *we* will use the *current market value*:

- ▶ fences/land boundaries;
- ▶ solar panels including inverter;
- ▶ central heating boiler / heat pump / air circulation system;
- ▶ air conditioning;
- ▶ boiler (including solar boiler).

5

You live in a home classified as a monument

If your *home* appears on a list of national, provincial or municipal monuments, in the event of *damage* we will reimburse the cost of restoring the monument to its original state using materials that are as similar as possible to the damaged materials. Note: if these materials cannot be sourced by reasonable means, *we* will base the reimbursement on materials that replace the original materials as effectively as possible.

How do we calculate the amount that you will be paid?

We base the payout on the extent of the *damage*. Note: *we* will not do so if the *repair costs* are lower than the extent of the *damage*. In that case, *we* will pay out the *repair costs*.

We may also *compensate in kind* for the *damage*. If *we* decide to do so, *we* will have the *damage* repaired by a company in our repair network. *You* do not need to make a prepayment. The repairer will send the invoice directly to us. However, *you* will have to pay the deductible to the repairer. If *we* *compensate in kind*, investigate whether the damaged part of your home can be made more sustainable without the need for structural modifications, for example by insulating a wall or ceiling to the highest possible insulation value or replacing a technical installation with one that is more efficient.

If it is possible to increase sustainability when repairing the *damage* and *you* wish to take advantage of this possibility, *you* can inform the repair company. The work will then be carried out. We will reimburse the resulting additional costs up to a maximum of 15 percent of the original damage amount, with a maximum of €50.000,- per *event*. *You* do not have to prepay these costs.

If *you* wish to repair the *damage* yourself, please let us know. We or the *expert* we engage will then enter into agreements on this with *you*. *You* will then receive compensation for the necessary materials and time taken to repair the *damage*. If *you* repair the *damage* yourself, no deductible applies.

Sometimes the repair will remain visible after the *damage* has been repaired. For example, there may be a difference in colour and/or a *textural difference*. We will not reimburse the cost of resolving this difference. If *you* have *damage* to floors, walls or ceilings, *we* will only reimburse the parts of the area that are actually damaged.

If your policy includes an deductible, *we* will deduct it from the amount payable. The deductible is the part of the *damage* that *you* must pay for yourself. *You* will find this amount in your policy. If *you* have *damage* to your *home contents* and *building* as a result of a single *event*, *we* will only deduct the compulsory deductible once. In the case of *damage* due to a *storm*, *precipitation* or *outflowing water* *you* have a compulsory deductible of €220,- per *event*. If *you* have opted for a voluntary deductible, *we* will add the voluntary deductible to the €220,- deductible. We will then pay out the remaining amount.

What other costs will we reimburse if your damage is covered?

The following costs will be reimbursed, in addition to a maximum insured amount.

We will reimburse the following costs without *you* having to consult us:

- ▶ energy costs that *you* incur or income that *you* lose because no energy is generated by your solar panels or other *sustainable installation*. Note: *we* will reimburse these costs up to a maximum of €6.000,- per *event*;
- ▶ costs of *Stichting Salvage*;
- ▶ costs of measures that are reasonably necessary to prevent *damage* that is likely to occur immediately, or to limit *damage* that has already occurred. This does not include the cost of repairing the cause of the *damage*. If *we* consider it necessary for your *home* to be monitored after an *event* that has caused *damage*, *we* will reimburse the monitoring costs.

We will also reimburse other costs in the event of covered *damage*, but only if *you* consulted us before incurring these costs and *we* agreed to them. If *you* would like to know which costs *we* consider reasonable and will therefore pay, please contact us in advance. This concerns the following costs:

- ▶ reasonable costs of experts;
- ▶ costs of detecting and repairing water pipes in your *home*, as well as the necessary demolition and repair work. Note: *we* will only reimburse these costs if there is visible *damage* as a result of an insured *event*. We will never reimburse these costs for a blocked *water pipe*;
- ▶ *clearing costs* as a result of asbestos released from your *home* up to a maximum of €125.000,- per *event*. We will also reimburse the additional costs *you* incur when repairing your *home* on the basis of applicable government laws and regulations. Note: *we* will not reimburse the costs of replacing all or parts of undamaged facades and roofs containing asbestos;
- ▶ costs of transport and storage of your *home contents* if necessary;
- ▶ costs of replacement accommodation if *you* can no longer live in the *home*, up to a maximum of €200.000,- per *event*. The reimbursement *you* receive for this is a maximum of the market rental price (rental value) of your *home*;

- ▶ costs of repairing your *garden*, such as construction, paving and planting. *We* only reimburse these costs if they are the result of *damage* due to *fire*, lightning, *explosion*, collision with a *motor vehicle* or collision with a *vessel*. *We* will also reimburse these costs if no *damage* has occurred to your *home*;
- ▶ costs of clearing and removing a fallen tree due to a *storm*. This includes the cost of removing the stump. *We* will reimburse these costs only if *damage* has occurred to your *home* due to the falling tree;
- ▶ costs of replacing the locks of your *home* if your house key has been taken from *you* due to theft or robbery with violence in the *home* up to a maximum of €750,- per *event*;
- ▶ costs of demolishing your *home* and removing rubble if necessary;
- ▶ cost of cleaning or removing contaminated soil or water in compliance with a government requirement;
- ▶ costs of emergency facilities required by the government;
- ▶ costs of consulting a specialised care provider if your family doctor refers *you* to one. This referral must be the result of *damage* caused by *fire*, *storm*, *precipitation*, *flood*, theft or violent robbery in your *home*. Note: *you* must first submit these costs to your health insurer. If your health insurer does not reimburse all or part of these costs, *we* will pay them up to a maximum of €1.500,- per *event*;
- ▶ in the event of a total loss of your *home*, *we* will reimburse the additional costs *you* incur when building or rebuilding your home on the basis of applicable government laws and regulations, for example, the cost of building a *home* with (at least) an A energy label if the damaged *home* had a lower energy label. *We* will reimburse these costs up to a maximum of €100.000,- per *event*; Note: *we* will not reimburse the cost of replacing all or parts of damaged asbestos roofs and facades.



What other agreements are there?

When does your insurance start?

The insurance starts on the starting date. The starting date is on the policy.

When does your insurance change?

The insurance will be changed on the date of change. The date of change is on the changed policy. The policy that *we* have issued previously expires as of the change date.

When are *we* allowed to change your insurance policy?

We may always change the premium or the conditions of your insurance on the revision date. *We* may also change the premium, conditions or discount pertaining to your insurance on a date of our choosing if:

- ▶ *you* notify us of a change of risk;
- ▶ the details on your policy are incorrect;
- ▶ *you* frequently report *damage*. *You* will then initially receive a warning;
- ▶ *we* wish to change the insurance policies for a particular group of policies or policyholders at the same time.

If *you* do not agree to a change, *you* can terminate the insurance. Your insurance cover will then end on the date of the change. If *you* do not do so, *you* are deemed to accept the change.

When may *you* terminate your insurance?

You may terminate your insurance at any time. *You* cannot terminate your insurance with retroactive effect.

When may *we* terminate your insurance?

We may terminate your insurance on the revision date. The revision date is on the policy. *We* must give notice of the termination of the insurance 60 days before the revision date.

We may terminate your insurance policy with immediate effect under the following circumstances:

- ▶ if *fraud* is detected. In that case, *we* may also terminate other non-life insurance policies *you* have with us with immediate effect;
- ▶ if *you* or another interested party have/has been placed on a national or international sanctions list;
- ▶ if changes occur of which *you* are required to notify us. For details of such changes, see the section entitled 'Which changes must *you* always tell us about?'
- ▶ if *you* do not pay the premium despite several warnings. For more information on this, see the section entitled 'When and how do *you* pay the premium?'

We may terminate your insurance policy at any time with two months' notice under the following circumstances:

- ▶ no more than 30 days after a *damage* claim has been submitted, refused or paid;
- ▶ if *you* submit an above-average number of damage claims, in which case *you* will first receive a warning;
- ▶ if *you* do not cooperate adequately in the settlement of a claim;
- ▶ in the event of threatening or abusive behaviour by *an insured person* towards any of the parties involved.

What happens if *you* die?

In the event of your death, your *home* will remain insured for your *partner*. If *you* do not have a *partner*, your *home* will remain insured for your heirs for a further 12 months. If your heirs take out home insurance from another insurer, *we* will terminate the insurance immediately. If your heirs wish to keep the insurance after 12 months, a request can be submitted to that effect. If *we* do not reach agreement with the new owner of your *home*, *we* will terminate the insurance after a notice period of 30 days. If your *home* is already insured with another insurer at that time, *we* will terminate the insurance immediately.

When can *you* not use this insurance?

Your insurance will never cover *damage* if a law, government provision or other insurance already provides compensation. In that case *we* will cover only the *damage* and other costs not covered by this law, government provision or other insurance.

When and how do *you* pay the premium?

You pay the premium monthly or annually. The premium (including insurance tax) is debited from your bank account automatically. If the debit fails or *we* receive no premium, *we* will send *you* a warning. If the premium remains unpaid, the insurance cover will end automatically 15 days after *we* sent *you* a warning. *We* may terminate your insurance at any time thereafter. If *we* do so, *we* will inform *you* of the date on which insurance will end.

Transference or limitation period

In the event of *damage* or an accident *you* cannot transfer any objects to us.

Claims expire:

- ▶ three years after a payout or refusal of cover for an accident or *damage* claim.
- ▶ three years after a *damage* claim or accident occurred and *you* became aware of this *damage* or accident;
- ▶ three years after the last point of contact with *you* or a person representing *you* about a *damage* claim or accident that has been reported.

Complaints

If *you* are dissatisfied with this insurance policy or with our services, *you* can file a complaint with us. Details of how to file a complaint are given at abnamro.nl/klacht. *You* can change the language to English in the top right corner. If *you* are dissatisfied with the handling of your complaint, *you* may escalate the matter to the independent Financial Services Complaints Board (Kifid), via kifid.nl or to PO Box 93257, 2509 AG The Hague. *You* may also present your complaint to a Dutch court.

If Kifid handles a case that also involves a disciplinary aspect, it will refer that part of the complaint to the Financial Services Disciplinary Board (Insurance Matters) (Tuchtraad Financiële Dienstverlening (Assurantiën)). Kifid will inform *you* about this. This also applies if a complaint relates solely to a disciplinary matter. *You* must also file this complaint with Kifid.

Privacy protection and electronic recording

We abide by the Code of Conduct for the Processing of Personal Data by Insurers (Gedragscode Verwerking Persoonsgegevens Verzekeraars). This Code of Conduct can be found under 'Self-regulation' on verzekeraars.nl.

If *we* communicate with *you* by electronic means, such as via the internet, email or telephone, *we* may record this communication electronically for the purposes of documentation or to improve our service levels.

How do we protect ourselves and *you* against deliberately incorrect information, *fraud* or deception?

We assume that *you* will provide us with full and accurate information. If *we* suspect the presence of deliberately inaccurate information, *fraud* or deception *we* may conduct research into this. We will do so in accordance with the guidelines laid down by the *Dutch Association of Insurers* (Verbond van Verzekeraars). As *we* work together with *Nationale Nederlanden*, *we* also adhere to their guidelines. More information on this matter can be found at abnamro.nl/klantgericht-verzekeren. You can change the language to English in the top right corner.

After completing this research *we* will take a decision, for instance a decision to immediately terminate the insurance contract or to withhold payment, or also to terminate other insurance policies in force with us. *We* may also decide to reclaim any compensation payments and recover our research costs. *We* may also inform the police. All these measures ensure that *you* do not pay excessive premiums because others are abusing their insurance.

External processing of personal data by the Central Information System

To ensure a responsible acceptance, risk and fraud policy, *we* may consult and record data about *you* and your insurance policies in the Central Information System of insurance companies operating in the Netherlands (Stichting CIS). CIS processes personal data in order to manage insurers' and authorized agents' risks and to combat *fraud*. More information on CIS, including their privacy regulations, can be found on their website. CIS contact details: telephone number: +31 (0)70 333 85 11; website www.stichtingcis.nl; postal address: Stichting CIS, PO Box 91627, 2509 EE The Hague, the Netherlands.

Sanctions laws and regulations

We may be forbidden by law from entering into an insurance contract with *you*. This is because of national and international sanctions and other rules. If *you* or another interested party has been placed on a national or international sanctions list, *we* will not be able to offer *you* insurance.

We check this in retrospect. For this reason, a 'condition precedent' applies. The condition precedent is as follows: 'The contract may only be agreed if it has been verified that it is not the case that it is forbidden, on the basis of sanctions laws or regulations, to offer financial services to or on behalf of a *policyholder*, insured persons, co-insured persons, and other persons or legal entities who might stand to benefit from the existence of such an agreement; representatives and authorized persons of the company of a *policyholder*; the ultimate beneficial owners of the company of a *policyholder*.'

Dutch law

This insurance cover is governed by the laws of the Netherlands. If a dispute leads to a court case, the dispute will be submitted to a Dutch court.

List of definitions



Definitions	Explanation
Acts of war	<p>is organised violence, such as:</p> <ul style="list-style-type: none"> ▶ Armed conflict: any situation in which states or other organised parties fight against each other, or at least the one against the other, using military force. Armed conflict includes an armed action by a United Nations peacekeeping force. ▶ Civil war: a more or less organised violent combat between inhabitants of the same state involving a large proportion of the inhabitants of that state; ▶ Insurrection: organised violent opposition within a state, directed against the public authority; ▶ Internal disturbances: more or less organised violent acts, arising at various different places within a state; ▶ Riot: a more or less organised local violent movement, directed against the public authority; ▶ Mutiny: a more or less organised violent movement of members of any armed force directed against the authority under which they resort.
Building	is a structure including foundations that is not movable. Examples are a house, cellar, shed, greenhouse, garage or similar structure suitable for safely storing <i>home contents</i> .
Burglary	is illegal forced entry into a <i>building</i> , living area, <i>vessel</i> or <i>motor vehicle</i> resulting in visible damage. After the <i>burglary</i> , the lock on the <i>building</i> , living area, <i>vessel</i> or <i>motor vehicle</i> can no longer be used without repair or replacement.
Child	is a <i>child of you</i> or your <i>partner</i> who lives with <i>you</i> as part of the family (possibly under a contact or co-parenting arrangement). <i>We</i> also define a <i>child</i> as a <i>child</i> living away from home in a nursing or care home. A resident grandchild, child-in-law or foster child of <i>you</i> or your <i>partner</i> who lives with <i>you</i> as part of the family is also considered a <i>child</i> .
Clearing costs	are the costs required to dismantle, clean up or dispose of an <i>item</i> after <i>damage</i> . The dismantling, clean-up or disposal must be necessary to repair the <i>damage</i> .
Compensate in kind	is compensation for <i>damage</i> in the form of a product or service rather than money. For example, a damaged floor that is repaired or replaced by a company from our repair network.
Current market value	is the <i>new-for-old value</i> of an <i>item</i> immediately before the <i>damage</i> less depreciation. Depreciation is based on age. <i>We</i> use the depreciation list as a guideline for depreciation. The depreciation list can be found at abnamro.nl/afschrijvingslijst .
Damage	is material <i>damage</i> to or loss of a thing.
Deliberate intent	<p>is an act whereby an insured person does something or fails to do something either as an individual or as part of a group of people:</p> <ul style="list-style-type: none"> ▶ with the aim of causing <i>damage</i>; ▶ or, if <i>damage</i> is not the aim, where it is certain that <i>damage</i> will ensue; ▶ or, if <i>damage</i> is not the aim, where the possibility that <i>damage</i> will ensue is accepted. <p>This act is socially undesirable and/or criminal, as seen from the perspective of a neutral observer and derived objectively from facts, circumstances and behaviour. <i>We</i> always deem the following acts to be deliberate:</p> <ul style="list-style-type: none"> ▶ arson, vandalism and wilful damage; ▶ extortion, deception, <i>fraud</i>, threat, robbery, embezzlement, theft and <i>burglary</i>, including when carried out digitally; ▶ excessive use of drugs, medicines, alcohol and narcotics, whereby a person's own will can no longer be determined; ▶ assault, maltreatment, manslaughter and murder.
Disfigurement	is discolouration, ageing, deformation, corrosion, stains, scratches, small dents and other superficial damage not affecting the normal use of an <i>item</i> .
Dutch Association of Insurers	is an interest group for insurers in the Netherlands. See also verzekeraars.nl .
Earthquake	is the shaking or trembling of the earth or a landslide.
Event	is an incident. <i>We</i> deem several incidents which have the same cause one <i>event</i> .
Expert	is an expert person who has undertaken to adhere to the Code of Conduct for Loss Adjustment Agencies.
Explosion	<p>is a moment of a sudden, powerful force:</p> <ul style="list-style-type: none"> ▶ of gases or vapours in a barrel whereby a difference in pressure arises; ▶ due to a chemical reaction of gases, vapours or liquids.
Falling load	is a load which falls from or leaks from a motor vehicle or vessel.

Family situation	<p>is the composition of persons for whom <i>you</i> have taken out this insurance. The insured <i>family situation</i> is stated in your policy. In each <i>family situation</i>, cover is provided for:</p> <p>Single person</p> <ul style="list-style-type: none"> ▶ <i>you</i> <p>single person with children</p> <ul style="list-style-type: none"> ▶ <i>you</i> ▶ <i>your child</i> <p>cohabiting persons with children</p> <ul style="list-style-type: none"> ▶ <i>you</i> ▶ <i>your partner</i> ▶ <i>your child</i> <p>cohabiting persons</p> <ul style="list-style-type: none"> ▶ <i>you</i> ▶ <i>your partner</i>
Filling hose	is a hose that is not suitable for permanent pressurised connection to a <i>water pipe</i> , such as a garden hose.
Fire	is a <i>fire</i> with flames outside a hearth, which can spread under its own power. The <i>fire</i> must have been caused by combustion with flames. <i>Fire</i> does not mean scorching, melting, charring, smouldering, singeing, burning out of electrical appliances and motors, short circuits and overheating, burning out, cracking or breaking of ovens and boilers.
Flooding	is the overflowing of water from rivers, lakes, canals or ditches due to unforeseen collapse, damage, overflow or failure in flood defences. Note: <i>we</i> distinguish between <i>primary flood defences</i> and <i>non-primary flood defences</i> .
Fraud	is obtaining an unlawful benefit through deliberate misrepresentation in which situations are represented as being different than they really are.
Garden	is the <i>garden</i> around the <i>home</i> or the balcony belonging to the <i>home</i> .
Glass	is <i>glass</i> or synthetic material that allows light to pass through it and is fixed in doors or windows of the <i>home</i> or <i>outbuilding</i> belonging to the <i>home</i> . By <i>glass</i> we also mean skylights in the <i>home</i> , a shower cubicle, <i>glass</i> used in property demarcation and balcony screening, <i>glass</i> in a veranda and a greenhouse.
Home	<p>is the residential part of the <i>building</i> in which <i>you</i> live at the address stated in your policy. By <i>home</i> we also mean an <i>item</i> permanently attached in, on or to your <i>home</i>, but only if it is customary to attach it to a <i>home</i>. In our definition, <i>home</i> also includes:</p> <ul style="list-style-type: none"> ▶ an <i>outbuilding</i> that belongs to your <i>home</i>, located at your address; ▶ a built-in swimming pool or built-in jacuzzi including installations and fixed accessories, such as an integrated tarpaulin; ▶ a fence or enclosure; ▶ a conservatory; ▶ an awning; ▶ a canopy; ▶ a pergola; ▶ an outdoor kitchen (if attached under an overhang or in an <i>outbuilding</i>); ▶ air conditioning, a solar panel, charging point, heat pump, wind turbine or other <i>item</i> that increases the sustainability of your <i>home</i>. <p>All these items must be secured and/or weighed down on your property at the insured address or at your own parking space.</p> <p>By <i>home</i> we also mean a garage of a maximum of 35m² that you own, possibly at a different address, and that is not used or rented out for business purposes. Note: <i>we</i> do not consider a <i>home</i> to include sheet piling or a pipe (whether or not in the ground) outside the <i>home</i>.</p> <p><i>We</i> consider a sedum and green <i>roof</i> to be a permanent part of the <i>home</i>.</p>
Induction	is an overvoltage in electrical equipment caused by lightning.
Inherent defect	is <i>damage</i> which does not arise due to an external <i>event</i> , but due to a feature or defect of the <i>thing</i> itself. <i>We</i> also understand <i>inherent defect</i> to mean short-circuiting or overheating.
Insured person	is a person included in the <i>family situation</i> stated in the policy.
Item	is a tangible object as defined in the Dutch Civil Code.
Light work	<p>is:</p> <ul style="list-style-type: none"> ▶ desk or computer work; ▶ work in a practice space at <i>home</i>, such as a hair salon, physiotherapy practice or nail studio. <p><i>Light work</i> does not include work with heightened risk such as:</p> <ul style="list-style-type: none"> ▶ working with raw materials (such as wood and metal); ▶ work involving a fire hazard (such as welding and grinding); ▶ a home catering business.

Looting and riots	are incidental, local violent acts that do not fall under <i>acts of war</i> .
Narcotic substance	is a substance which causes a person to think or act with a decreased degree of awareness than they would have done had they not taken the substance.
Nationale Nederlanden	is NN Group N.V. of which <i>we</i> are a part.
New-for-old value	is the amount you need to purchase something new of the same type and quality.
Non-primary flood defences	are objects, works or structures, such as dykes, quays or locks, that provide protection against <i>flooding</i> and are not <i>primary flood defences</i> according to the Water Act.
Nuclear reaction	is a <i>nuclear reaction</i> in which energy is released such as nuclear fusion, nuclear fission or radioactivity.
Outbuilding	is a detached <i>building</i> on the property that belongs to your <i>home</i> , such as a shed or a garage.
Outflowing water	is water that flows from a <i>water pipe</i> , heating system or connected equipment or installations due to a sudden defect, freezing or blockage.
Partner	is a spouse, registered partner and/or household member (e.g. a parent or grandparent) with whom <i>you</i> live permanently as a family unit and who is registered with the municipality at your address. We also define <i>partner</i> as a <i>partner</i> living in a nursing or care home.
Policyholder	is the person who has taken out the insurance and must ensure that the premium is paid. If several people have taken out the insurance, the first named person in your policy is the <i>policyholder</i> .
Poor or overdue maintenance	is insufficient or incorrect maintenance of your <i>home</i> or <i>outbuilding</i> .
Precipitation	is: <ul style="list-style-type: none"> ► rain, melt water, hail or snow that unexpectedly leaks into a <i>building</i>, ► rainwater that unexpectedly flows into a building as a result of heavy rainfall. By heavy rainfall <i>we</i> mean at least 40 millimetres in 24 hours measured in a radius of 2 kilometres around the <i>home</i>.
Primary flood defences	are objects, works or structures, such as dunes, dykes, quays and locks, that provide protection against <i>flooding</i> from open water. Precisely which flood defences these are can be found in the Water Act.
Reconstruction value	is the sum required to rebuild a similar <i>home</i> in the same place.
Renovation	is an extension or renovation of your <i>home</i> during which the <i>home</i> is not fully glazed, windproof or watertight, for example when installing a new <i>roof</i> , facade or extension.
Repair costs	are the reasonable costs of repairs necessary to restore an <i>item</i> to its original condition.
Roof	is the covering of all or part of your <i>home</i> . This does not include insulation and supporting beams.
Short circuit	is an electrical fault that causes the electrical wires to become unacceptably hot and therefore cause <i>damage</i> .
Significant fault	is fault on the part of a person who exercised insufficient care and did not do everything reasonable to prevent the <i>damage</i> . A person knowingly commits <i>significant fault</i> if he or she knows that there is a significant risk of <i>damage</i> but thinks that no <i>damage</i> will occur. A person unknowingly commits <i>significant fault</i> if he or she does not realise at all that there is a significant risk of <i>damage</i> .
Snow pressure	is the pressure of snow and/or ice on the outside of your <i>home</i> or <i>outbuilding</i> .
Stichting Salvage	is an independent foundation which was founded in 1986 by the <i>Verbond van Verzekeraars</i> , in cooperation with loss adjustment agencies and cleaning companies. Salvage offers first support in the event of <i>damage</i> . See also stichtingsalvage.nl .
Storm	is a wind speed of at least 14 metres per second (force 7 or over) according to the KNMI.
Sustainable installation	is an installation that generates or stores electricity resulting from the ambient energy of the earth, air, water or sun. Examples are a heat pump, solar panel or home battery.
Terrorism	is terrorism, malicious contamination or taking preventive measures as described in the Clauses Sheet Terrorism Cover. This Clauses Sheet, which is part of these policy conditions, is enclosed as an appendix.
Textural difference	is the difference in texture of a <i>thing</i> that is visible after the <i>damage</i> has been repaired. For example, in the finish of a floor or a wall.
Usual call charges	are your <i>usual call charges</i> without surcharge. These charges are set by your telephone provider.
Vandalism	is intentional damage to your <i>home</i> and/or home contents motivated by destructiveness.
Water pipe	is a water supply pipe or drain pipe with proper connections.
We	are ABN AMRO Schadeverzekering N.V.
Wear and tear	is damage or deterioration that occurs gradually as a result of continued use or exposure.
You	are the person given as the <i>policyholder</i> on the policy. This person has taken out the insurance and must pay the premium.



Clauses

Terrorism cover

Version 23 november 2007

(Dutch text is leading)

Article 1 / Definitions

Where they appear in this clauses sheet and the provisions based thereupon, the following terms shall, unless otherwise stipulated, be understood to mean:

1.1 Terrorism:

Any violent act and/or conduct – committed outside the scope of one of the six forms of acts of war as referred to in Article 3:38 of the Financial Supervision Act [Wet op het financieel toezicht] - in the form of an attack or a series of attacks connected together in time and intention as a result whereof injury and/or impairment of health, whether resulting in death or not, and/or loss of or damage to property arises or any economic interest is otherwise impaired, in which case it is likely that said attack or series - whether or not in any organisational context - has been planned and/or carried out with a view to effect certain political and/or religious and/or ideological purposes.

1.2 Malevolent contamination:

The spreading (whether active or not) - committed outside the scope of one of the six forms of acts of war as referred to in Article 3:38 of the Financial Supervision Act - of germs of a disease and/or substances which as a result of their (in)direct physical, biological, radioactive or chemical effect may cause injury and/or impairment of health, whether resulting in death or not, to humans or animals and/or may cause loss of or damage to property or may otherwise impair economic interests, in which case it is likely that the spreading (whether active or not) - whether or not in any organisational context - has been planned and/or carried out with a view to effect certain political and/or religious and/or ideological purposes.

1.3 Precautionary measures:

Any precautionary measures taken by the authorities and/or insured parties and/or third parties in order to avert the imminent risk of terrorism and/or malevolent contamination or – if such peril has manifested itself – to minimise the consequences thereof.

1.4 Dutch Terrorism Risk Reinsurance Company [Nederlandse Herverzekeringmaatschappij voor Terrorisemeschaden N.V.] (NHT):

A reinsurance company incorporated by the Dutch Association of Insurers, to which any liability to pay compensation under any insurance contract which may arise from the manifestation of the risks referred to in Articles 1 (1), 1 (2), and 1 (3), may be ceded.

1.5. Insurance contracts:

- a. Non-life insurance contracts insofar as they pertain to risks situated in the Netherlands in accordance with the provisions of Article 1 (1) (p) of the Financial Supervision Act..
- b. Life insurance contracts insofar as they are entered into with a policyholder whose regular residence is in the Netherlands, or, if the policyholder is a legal entity, with the establishment of the legal entity to which the insurance contract pertains, whose registered office is in the Netherlands.
- c. Funeral in kind insurance contracts insofar as they are entered into with a policyholder whose regular residence is in the Netherlands, or, if the policyholder is a legal entity, with the establishment of the legal entity to which the insurance contract pertains, whose registered office is in the Netherlands.

1.6 Insurers authorised in the Netherlands:

Life, funeral in kind and non-life insurers who are authorised by the Financial Supervision Act to carry on the insurance business in the Netherlands.

Article 2 / Limitation of the cover for the terrorism risk

- 2.1 If and insofar as, subject to the descriptions contained in articles 1 (1), 1 (2), and 1 (3), and within the limits of the applicable policy conditions, cover is provided for the consequences of an event which is (directly or indirectly) related to:

- Terrorism, malevolent contamination or precautionary measures,
- Any act or conduct in preparation for terrorism, malevolent contamination or precautionary measures, hereinafter to be collectively referred to as ‘the terrorism risk’, the liability to pay compensation on the part of the insurers in respect of any submitted claim to indemnity and/or benefit, shall be limited to the amount of the payment which the insurer receives in respect of said claim under the reinsurance of the terrorism risk with the NHT, in the event of an insurance with wealth creation increased by the amount of the wealth creation which has been realised under the insurance in question. With regard to life insurances the amount of the realised wealth creation shall be set at the premium reserve to be adhered to pursuant to the Financial Supervision Act with respect to the insurance in question.

- 2.2 The NHT shall provide reinsurance cover for the aforementioned claims up to a limit of liability of EUR 1 billion in respect of any one calendar year. The aforementioned sum shall be eligible for annual adjustment and shall apply to all insurers associated with the NHT together. Any adjustment shall be announced in three national newspapers.

- 2.3 Contrary to the provisions contained in the aforementioned paragraphs of this article, the limit of indemnity under this contract with respect to any insurance pertaining to:

- loss of or damage to immovable property and/or the contents thereof;
- consequential loss due to loss of or damage to immovable property and/or the contents thereof, shall not exceed EUR 75 million in respect of any one policyholder and any one insured location per annum for all participating insurers as referred to in article 1 together, irrespective of the number of policies issued. For the application of this paragraph insured location shall be understood to mean: all objects insured by the policyholder existing at the address of premises to which the insurance applies, as well as all objects insured by the policyholder located outside the address of premises to which the insurance applies whose use and/or purpose is in relation to the business activities at the address of premises to which the insurance applies.

As such shall in any case be considered all objects insured by the policyholder which are located at a distance of less than 50 metres from each other and of which at least one is situated at the address of premises to which the insurance applies.

For the application of this paragraph it shall be provided that, with regard to legal entities, companies and partnerships which are joined in a group, as referred to in Section 2 (24) (b) of the Netherlands Civil Code, all group companies together shall be regarded as one policyholder, irrespective of which group compan(y)(ies) belonging to the group has/have taken out the polic(y)(ies).

Article 3 / Payment Protocol NHT

- 3.1 The reinsurance of the insurer with the NHT shall be subject to the Claims Settlement Protocol (hereinafter to be referred to as the Protocol). On the basis of the provisions laid down in said Protocol, the NHT shall be entitled to defer any payment of indemnity or the sum insured until such time as the NHT is able to determine whether and to which extent it has at its disposal sufficient financial resources in order to settle in full all claims for which the NHT provides cover in its capacity as reinsurer. Insofar as the NHT is found not to have sufficient financial resources at its disposal, it shall be entitled in accordance with the provisions in question to pay a partial compensation to the insurer.
- 3.2 The NHT shall, with due regard for what has been stated in provision 7 of the Protocol, be authorised to decide whether an event in connection with which a claim to compensation is made should be considered as a consequence of the manifestation of the terrorism risk. Any decision taken to that effect and in accordance with the aforementioned provision by the NHT shall be binding upon the insurer, policyholder, insured parties, and the parties entitled to compensation.
- 3.3 Not until the NHT has notified the insurer of the amount, whether as an advance or not, which will be paid in respect of any one claim to compensation, shall the insured or the party entitled to the payment be entitled to lay claim to the payment as referred to in article 3 (1) in this respect towards the insurer.
- 3.4 The reinsurance cover by the NHT shall pursuant to provision 16 of the Claims Settlement Protocol only apply to claims for indemnity and/or benefit which are reported within two years after the NHT has established that a certain event of circumstance is regarded as a manifestation of the terrorism risk within the context of this Clauses Sheet.

Clauses sheet Terrorism Cover

Dutch Terrorism Risk Reinsurance Company
[Nederlandse Herverzekeringmaatschappij voor Terrorisemeschaden N.V.]
(NHT)

This Clauses Sheet was filed with the Chamber of Commerce in Amsterdam on 23 November 2007 under unaltered number 27178761.