

## Summary of differences

# ABN AMRO Home Insurance

*Always read the terms and conditions for full details of the differences. Your policy states how you are insured.  
No rights may be derived from this summary.*

	<b>Old conditions</b> Taken out between 29 April 2012 and 14 October 2018	<b>New conditions</b> Your new home contents insurance policy
<b>Policy conditions</b>	<p>You can find the version number of your policy conditions on the old policy.</p>	<p>You can find the version number of your policy conditions on the new policy.</p> <p><b>Additional guarantee for the change:</b>            Do you have damage and is the coverage you had before the transition to the new product better? Then ABN AMRO Schadeverzekering will compensate the damage up to one year after your new product took effect in line with your previous cover. The 10% extra payment on the amount of the claim is excluded from this scheme.</p>
<b>Underinsurance guarantee</b>	<p>You had a guarantee against underinsurance.</p> <p>If there is an insured amount on your policy, you had a guarantee against underinsurance to that amount.</p>	<p>A guarantee against underinsurance always applies in the event of damage to your home. For this reason, an insured amount is no longer shown on your policy.</p>
<b>Valuation</b>	<p>Listed buildings, canal houses and converted farmhouses were insured up to the amount indicated on the policy.</p> <p>Valuation was possible.</p>	<p>Listed buildings, canal houses and converted farmhouses have a standard guarantee against underinsurance.</p> <p>Valuation is therefore no longer necessary.</p>
<b>Choice of cover for your home insurance</b>	<p>You were able to choose between Extra Extensive cover and all risk cover.</p>	<p>Extra Extensive cover is now known as basic cover. Besides basic cover, you can also opt for all risk cover. All risk cover also includes damage caused by accidents that are your own fault, for example if you drop or bump into something.</p>

	<b>Old conditions</b> Taken out between 29 April 2012 and 14 October 2018	<b>New conditions</b> Your new home contents insurance policy
<b>All risk glass cover</b>	<ul style="list-style-type: none"> <li>• If you had Extra Extensive cover, you could also include all risk claims for glass damage under the policy</li> <li>• All risk cover included all risk glass cover. Leaking windows were not covered by all risk glass cover</li> </ul>	<ul style="list-style-type: none"> <li>• Basic cover under the home insurance policy includes insurance for glass damage related to events such as a fire</li> <li>• If you have basic cover, you <b>cannot</b> opt for all risk glass cover</li> <li>• All risk cover includes all risk glass cover. Leaking windows within 10 years from the time of manufacture are covered by all risk glass cover; this is only applicable if no guarantee applies</li> <li>• Glass in shower cabins is also insured</li> </ul>
<b>Additional payment of 10% in the event of a claim</b>	An additional payment of 10% of the damage in the event of a claim could be included under the policy.	An additional payment of 10% in the event of a claim cannot be included under the policy.
<b>Policy excess per event</b>	Mandatory excess: <ul style="list-style-type: none"> <li>• Storm damage: €350</li> <li>• Precipitation or overflowing water: €225</li> <li>• All risk cover: €100</li> </ul>	Mandatory excess: <ul style="list-style-type: none"> <li>• Storm, precipitation or overflowing water: €220</li> <li>• All risk claims for damage caused by dropping or bumping into something, for instance: €100. This does not apply if an all risk claim is made for glass damage only</li> <li>• You will not be charged more than one mandatory excess per claim</li> <li>• If you have a claim on your ABN AMRO Home Insurance and ABN AMRO Household Contents Insurance only one standard excess of €220 or €100 will be charged</li> </ul>
<b>Use of the home: Office space or consultation room</b>	Damage to office space or a consultation room was not insured.	Damage is not insured if it occurs while your home is being used for business purposes. If no more than one room in a house is used for business administration, however, the home may be insured.

	<b>Old conditions</b> Taken out between 29 April 2012 and 14 October 2018	<b>New conditions</b> Your new home contents insurance policy
<b>Solar panels</b>	Solar panels, air conditioners and heat pumps that are riveted to the home were insured.	Solar panels, air conditioners and heat pumps that are <b>weighted down on</b> and/or riveted to the home are insured.
<b>Transport/storage of home contents</b>	The costs of transporting and storing the home contents were not reimbursed.	The costs of transporting and storing the home contents are reimbursed if necessary.
<b>House keys / locks</b>	The cost of replacing house keys and/or locks due to theft/loss was not covered.	The costs of replacing house keys and/or locks due to theft from the home <b>is now</b> reimbursed up to a maximum of €550.
<b>Government</b>	Damage caused by government action was not covered.	Damage caused by government action <b>is now</b> covered.
<b>Defacement of home</b>	Damage caused by the defacement of the exterior of the home was not covered.	Damage caused by the defacement of the exterior of the home is insured only if you have all risk cover.
<b>Harmful substances</b>	Damage caused by a corrosive, contaminating or polluting substance was not covered.	Damage caused by a corrosive, infectious or contaminating substance <b>is now</b> covered.
<b>Inherent defect</b>	Damage caused by a defect in your home was not covered. This did not apply to damage caused by fire, lightning, an explosion or overflowing water.	Damage caused by a defect in your home is not covered. This does not apply to consequential damage caused by a covered event.
<b>Discount on the premium</b>	The following discounts on the premium were possible: <ul style="list-style-type: none"> <li>• Arrangement discount</li> <li>• Mortgage discount</li> <li>• Package discount</li> </ul>	Only the package discount for three or more insurance policies still exists. The other discounts have been abolished.
<b>Commission</b>	You paid 22.5% commission. The commission was reduced if you were granted an arrangement discount or mortgage discount.	You pay 20% commission.