

# Liability insurance



## Information document on the insurance product

Company: Nationale-Nederlanden, non-life insurer, licence: 27073707 (NL)  
Product: Liability insurance

This Insurance Product Information Document only provides a summary of the insurance.  
What the insurance does and does not cover is described in detail in the policy terms and conditions.

### What type of insurance is this?

This insurance compensates loss if you accidentally injure (injury) someone or damage someone's belongings, and if you are legally liable for this damage. The insured amount is €500,000 per event/per annum.

#### Additional information

The insurance cover is for external employees of foreign nationality, but whose nationality falls within the EU, employed by the employment agency.



### What is insured?

- ✓ This insurance is for you. The insurance does not cover your family members and other household members.

#### Immovable property aspect

- ✓ Damage that you cause in the context of immovable property is insured up to a maximum of €10,000.

#### Additional information

The insurance does not cover damage as a result of fire, scorching, melting, theft and/or misappropriation.

#### Not liable but still covered

- ✓ In some cases, you are not liable and are still covered up to €12,500. For example, in case of damage while doing a friend a favour, during sport and play activities, putting up/minding and looking after a pet.



### What is not insured?

- ✗ Damage caused intentionally or as the result of a criminal act, or if it concerns damage to your own belongings or those of your family members or other household members.

Property damage claims between insured persons is not covered by the insurance.

#### Damage to rented or borrowed items

- ✗ Damage to rented items is not insured. Damage to borrowed items is insured.

#### Car damage

- ✗ Damage caused with or by your car is not covered.

#### Damage through sport and play

- ✗ If you accidentally injure a fellow player while playing sports, this is not insured. Someone else's belongings that you damage are also not insured.

#### Additional information

Has a spectator been hurt or injured? Then you are almost never liable. Nevertheless, you are covered up to €12,500. Malicious damage is never insured.

#### Damage while working

- ✗ Damage that occurs during paid work is not insured (during volunteer work is insured).

#### Additional information

A small expense allowance for voluntary work is not considered as a payment.



### Are there any cover restrictions?

Did you cause damage while doing a friend a favour? Then the insured amount is lower.

#### Own risk (excess)

Excess in the event of property damage is €350. In the case of damage to property in your care, custody or control, but not owned by you, this amount is €500.



### **In which countries am I covered?**

This insurance provides cover in the Netherlands.



### **What are my obligations?**

You must make every effort to prevent and to limit damage. Report damage as soon as possible. And report any changes in your situation as quickly as possible.



### **How and when do I pay?**

The premium payment is made through your employer.



### **When does the cover begin and end?**

During employment with the employment agency.



### **How do I cancel my contract?**

Cancellation is effected through your employer.