

Insurance Information

DSM Insurance package



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Traffic



Car insurance

You have standard insurance for damage you cause to others or their property with your car. This is called Third-Party Liability insurance (WA). Do you want to be insured against theft or damage to your own car? Then choose an additional insurance: Third-Party Plus (WA Extra) or Comprehensive Coverage (WA Casco). You choose the coverage that best suits you and your car.



This insurance includes the second-family-car benefit. You receive discount on your second car insurance based on the no-claims bonus (claim-free years) you have built up with your first car insurance. The amount of discount depends on the number of claim-free years you have accumulated. The second car must not be registered in your child's name. Your child can take out their own car insurance, but they will start building up their own no-claims history from scratch.

Third-Party Liability (WA)

Most commonly chosen for cars that are 12 years or older.

- ✓ Damage to others
- ✓ 24/7 accident assistance, including abroad

Third-Party Plus (WA Extra)

Most commonly chosen for cars between 7 and 12 years old.

- ✓ Basic Third-Party Liability Coverage
- ✓ Damage to others
- ✓ Damage caused by fire, storm, hail, or collision with an animal
- ✓ Damage due to theft or joyriding
- ✓ Chips, cracks, or dents in the windshield

Comprehensive Coverage (WA Casco)

Most commonly chosen for cars up to 7 years old.

- ✓ Third-Party Plus Coverage
- ✓ Damage caused by vandalism
- ✓ Damage from running off the road or into water
- ✓ Damage to your own car due to a collision, even if you are at fault

What additional coverages can you choose?



Occupant Injury Coverage

Provides financial protection for both material damage and personal injury for you and your passengers.



Personal Accident Coverage (Rider and Passenger)

Provides a fixed payout in the event of permanent injury or death of the driver or passengers due to an accident.



All car insurance policies include free legal assistance. This coverage provides assistance in the event of a claim.

Option

Repairs: At DSM Assurantiën, we work with certified repair networks Schadegarant and Glasgarant. Prefer to use a different garage? In that case, you will pay a deductible of €136,- for repairs and windshield replacement.





Oldtimer insurance

You can also insure your oldtimer with us if:

You have also taken out a regular car insurance policy



with us for another car as part of the Private Insurance Package (ZekerheidsPakket Particulieren)

Your oldtimer is at least

25

years old

You drive less than

7.500

or

12.500

kilometers per year with your oldtimer

You choose how extensive your classic car insurance should be. With Third-Party Liability (WA) coverage, you are insured for damage you cause to others with your classic car. If you choose Third-Party Plus (WA Extra) or Comprehensive coverage (WA Casco), you will need to provide a valuation report. This way, you are also insured for damage to your own oldtimer, such as damage caused by fire, theft, or vandalism. You can also add optional coverages for even more protection. For example, Occupant Injury Coverage ensures that your passengers are well protected if you're involved in a traffic accident.

Motor insurance

You are insured for damage you cause to others or their property with your motorcycle. This is called Third-Party Liability Insurance (WA). Do you want to be insured against theft or damage to your own motorcycle? Then you can take out additional coverage: Third-Party Plus (WA Extra) or Comprehensive Coverage (WA Casco).



All motor insurance policies include free legal assistance for recovering damages. This coverage provides support in claiming compensation from third parties. Have you chosen a Comprehensive Coverage? In that case damage to your clothing and/or helmet is also covered, up to a maximum of €500,- per person.

Third-Party Liability (WA)

- ✔ Damage to others
- ✔ 24/7 accident assistance, including abroad

Third-Party Plus (WA Extra)

- ✔ Third-Party Liability Coverage
- ✔ Damage caused by fire, storm, hail, or collision with an animal
- ✔ Theft and damage caused by joyriding
- ✔ Damage to accessories, helmet, and clothing
- ✔ Deductible is €136,-

Comprehensive Coverage (WA Casco)

- ✔ Third-Party Plus Coverage
- ✔ Damage caused by running off the road or ending up in water
- ✔ Damage to your own motor due to a collision, even if you caused it yourself
- ✔ Damage caused by vandalism

What additional coverage can you choose?

Personal Accident Coverage (Rider and Passenger): We pay a fixed amount if a rider or passenger dies or becomes permanently disabled as a result of a traffic accident involving your motorcycle. You can choose from various amounts.



Right & Duty



Liability insurance

Liability insurance covers damage you cause to someone else's belongings. For example, if you accidentally drop a friend's television while helping them move, or if your child damages the neighbor's car with their bicycle. It also covers bodily injury caused to others due to your actions. With liability insurance, both minor and major damages to others are comprehensively covered.



You are covered worldwide for up to €2,500,000. Below are some examples of what is included in the coverage.

Key features

- ✔ Maximum coverage of €2,500,000
- ✔ Bodily injury caused to others
- ✔ Damage to other people's belongings
- ✔ Damage caused by your pet to others or their belongings
- ✔ Damage caused while helping someone as a favor



Legal expenses insurance

Are you dismissed without valid reason? Is a webshop refusing to refund your money? Or is a landlord neglecting to repair a leak? Whatever the issue, with the Nationale-Nederlanden legal expenses insurance, you stand stronger in defending your rights. Experienced lawyers from DAS help you support and defend your interests.

 If a conflict threatens to arise, you can call the DAS advice service for guidance.

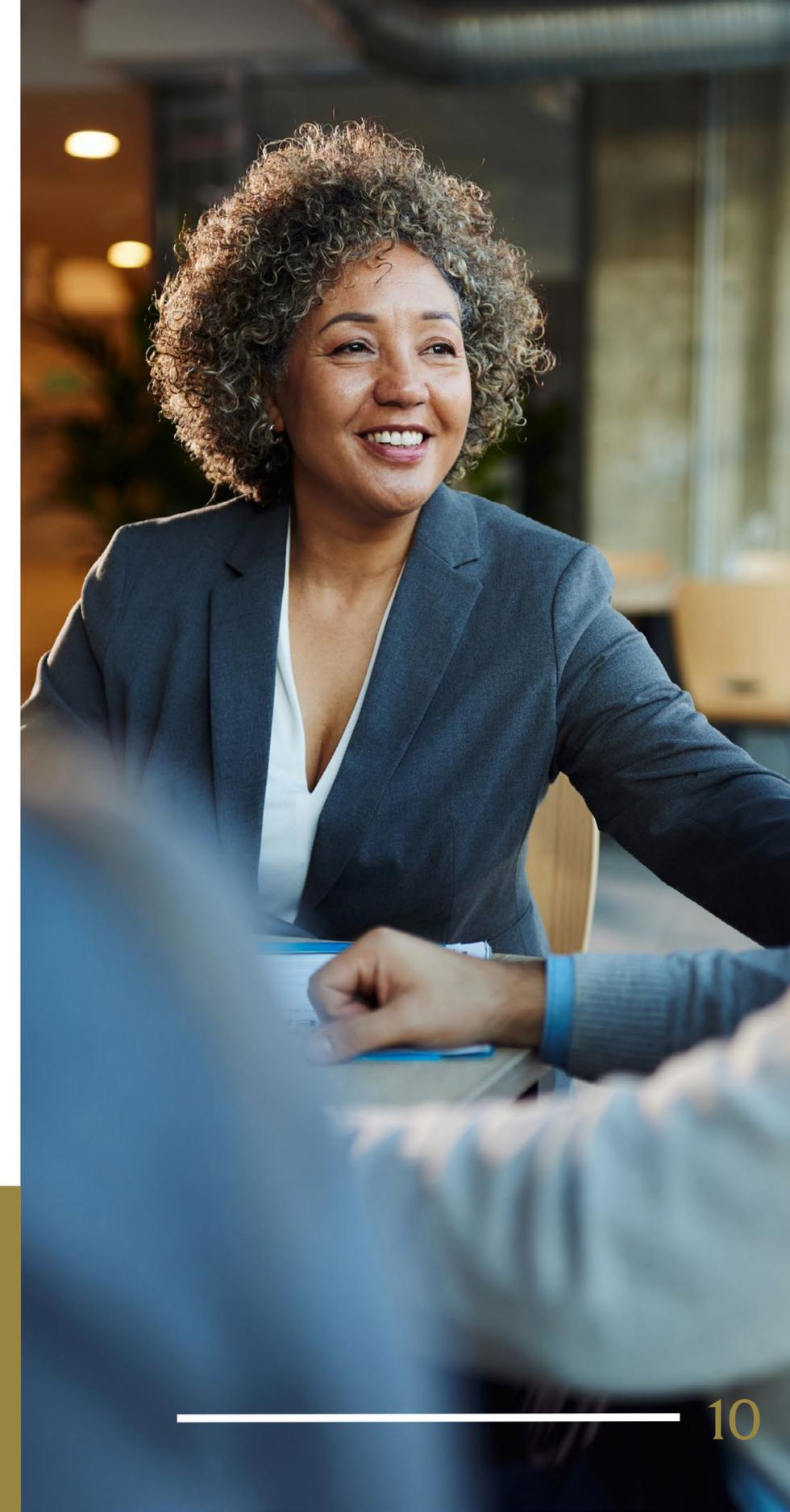
Basic Standard Coverage

- ✔ Consumer: Legal assistance with disputes or conflicts when you are dissatisfied with a purchase and the company does not respond to your complaint. Also covers family disputes, such as those related to inheritances.
- ✔ Traffic: Assistance with conflicts regarding damage, personal injury, criminal cases, and fines arising from participation in road, air, rail, and water traffic.
- ✔ Housing: Whether you rent, buy, sell, or renovate a house, you deal with various parties such as real estate agents, mortgage advisors, or contractors. If one or more parties doesn't meet their obligations, the Housing module provides assistance. It also covers conflicts with neighbors.
- ✔ Work: Legal support for employment disputes if you are an employee or civil servant.

 Please note: You are not insured for disputes that arose before the policy start date or disputes related to renting out your own home. This risk can be covered for an additional premium. The policy conditions specify all situations that are excluded from coverage.

Option

Extended legal expenses insurance: Includes legal support for conflicts related to tax and financial matters. In addition, mediation in the event of divorce is also covered.





Personal accident insurance

If you become permanently disabled due to an accident, it can have a significant impact on you and your family. Not only physically and emotionally, but also financially. With the personal accident insurance from WA Hienfeld, you receive financial compensation in the event of permanent disability, regardless of any other insurance payouts.



You can also insure your family members living at the same address. Children living away from home for internships or studies are also covered up to the age of 27.

Basic coverage

- ✔ Compensation in the event of permanent disability due to an accident. You choose the insured amount, up to a maximum of €227,000.*
- ✔ Worldwide coverage.
- ✔ If, due to an accident, you can no longer use a certain part of your body (fully or partially), you will receive a percentage of the insured amount based on the extent of the disability. The payout depends on whether the disability is full or partial.

Optional additional coverage

- ✔ Death: In the event of death caused by an accident, your surviving dependents receive a lump sum. You choose the insured amount, up to a maximum of €227,000.*

*For children up to 14 years old, the maximum insured amounts are €4,550 in case of death, and €227,000 in case of permanent disability.

Living



House insurance

A house insurance covers the most common types of damage to your owned property. This includes damage caused by fire, water, burglary, or storms. Not only is your home insured, but also structures such as your shed, garage, and garden house are included as standard. Sustainable installations like charging stations, solar panels, (hybrid) heat pumps, and home batteries are also automatically covered. If you install them later, they are immediately covered.

All-risk coverage includes

- ✔ Damage caused by fire, scorching, or extinguishing
- ✔ Damage caused by burglary or theft
- ✔ Damage due to storm, lightning, snow pressure, or precipitation
- ✔ Damage caused by explosions
- ✔ Damage from aircrafts
- ✔ Damage caused by vandalism
- ✔ Damage from falling trees, cranes, or aerial work platforms
- ✔ Damage you accidentally cause to your own home





Important

Naturally, the insurer does not cover damage you cause intentionally, or damage to your home resulting from poor maintenance or incorrectly performed work. Damage caused by wear and tear, aging, discoloration, mold, or pests is also not covered.

You are not insured for damage caused by improper installation or attachment of solar panels, a charging station, or a heat pump. If you lease your solar panels, they are not covered under the buildings insurance.

You are guaranteed protection against underinsurance based on a valuation report or by an assessment made by Nationale-Nederlanden.

Options

The buildings insurance covers glass damage caused by fire, storm, hail, or burglary. If you also take out the Glass module, accidental damage to glass is also covered. However, scratches on windows and condensation between double glazing are not covered under the Glass module.

The deductible is the amount you pay yourself per claim. You can choose a deductible of either €0,- or €45,- per incident. A higher deductible results in a lower premium.

House contents insurance

The belongings inside your home, garden, and shed are covered under house contents insurance. This includes laminate flooring, computers, audio and video equipment, phones, appliances, garden furniture, clothing, jewelry, and other personal items. With house contents insurance, your belongings are protected against fire, storm, water damage, and theft.



Theft of personal jewelry and watches is always covered up to a maximum of €6,000.

Cyber Service is included as standard: you are insured against digital risks.

All-risk coverage includes

- ✔ Damage caused by fire, smoke, scorching, or extinguishing
- ✔ Damage caused by burglary or theft
- ✔ Damage caused by storm, lightning, hail, snow, or rain
- ✔ Damage caused by frost — burst water pipes
- ✔ Damage caused by water or steam from pipes or sewage
- ✔ Damage caused by vandalism or riots
- ✔ Damage accidentally caused by yourself





What additional coverages can you choose?

- ✔ Glass: Covers glass damage that you accidentally cause yourself. This includes conservatories and glass in covered areas, hobby greenhouses, and grow boxes.
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Important

You are guaranteed protection against underinsurance based on a completed contents value meter.

Do you have valuable items such as jewelry, watches, or camera equipment? And want coverage outside your home? Then you can take out valuable items insurance.

Options

The deductible is the amount you pay yourself per claim. You can choose a deductible of either €0 or €45 per incident. The higher the deductible, the lower the premium.

Recreation



Travel and/or cancellation insurance

Frequently on vacation or taking weekend trips?

With the annual travel insurance from Nationale-Nederlanden, you are well insured all year round for damage to your luggage during your travels. If you get injured abroad or are admitted to a hospital, you are covered, even if you are only abroad for a day.

Coverage

- ✔ Damage to luggage, loss or theft of luggage (up to €2,500)
- ✔ Damage to your holiday accommodation
- ✔ Loss or theft of money
- ✔ 24/7 personal assistance via the NN Alarm Center
- ✔ Costs to return home, for example if you can no longer drive yourself due to a broken hip
- ✔ Costs incurred if you are hospitalized
- ✔ Medical expenses not covered by your health insurance
- ✔ Breakdown assistance abroad



You have standard worldwide coverage, and winter sports are included.



Options

- ✓ **Accidents**
You receive a payout in case of permanent disability or death due to an accident during your vacation. You can choose from different coverage amounts.
 - ✓ **Continuous cancellation**
Protect yourself against unexpected trip cancellations. Various coverage options are available.
 - ✓ **Increased luggage coverage**
You can increase the luggage coverage amount to €5,000,-.
 - ✓ **Extended travel days**
You can extend the maximum number of consecutive travel days to up to 90 days.
-

Important

You are insured for a maximum of 45 consecutive days per trip. If you return home and go on vacation again later in the year, you can be insured for another maximum of 45 consecutive days.

You are not covered for damage caused by negligence, for example if you leave valuable items unattended in a tent. Damage that occurs while participating in dangerous sports is also not covered. Day trips within the Netherlands are not insured. However, if your trip includes an overnight stay or if you travel abroad for the day, you are covered.

Caravan insurance

Traveling with your caravan gives a sense of freedom. Still, things can go wrong on the road or at the campsite. If you have caravan insurance, you can choose extensive coverage for caravans that:

- ✓ with a replacement value of up to €37,500,-
- ✓ are not rented out
- ✓ are used privately and recreationally
(so no mobile homes used as permanent residences)



European coverage according to the countries listed on your car's insurance certificate. You can also insure your trailer, folding trailer, or horse trailer with caravan insurance.

Coverage

- ✓ Liability
- ✓ Theft-related damage
- ✓ Collision
- ✓ Damage caused by fire, storm, or hail
- ✓ Damage caused by other events
- ✓ 4-year new-for-old replacement value





Important

Unable to use your caravan during your holiday due to damage?

We will reimburse the costs for alternative accommodation, up to €125,- per day for a maximum of 10 days.

Security requirements for theft coverage: If the caravan is left unattended, it must be secured with proper and appropriate locking devices, such as hitch locks or wheel clamps. If these conditions are not met, theft of the entire caravan is not covered.



DSM Assurantiën, in collaboration with reputable insurers, offers a carefully curated insurance package consisting of a selection of the most requested personal non-life insurance policies.

We work exclusively for employees, former employees, and retirees of dsm-firmenich and affiliated companies, such as USG, SABIC, OCI Nitrogen, AnQore, Fibrant, Sitech, Stamicarbon, CSK, Arlanxeo, and many others.

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