

Special Conditions Personal Liability Insurance For Private Persons

WHAT IS COVERED?

- We insure the liability of yourself and your family members for damage caused by you or one of your family members:
 - To objects and persons outside of your family
 - To persons within your family

For an amount not exceeding AWG 1,000,000 for every case of damage and not exceeding 2 times this amount for every policy year.
This insurance is valid for all countries in the world.

WHO ARE COVERED?

- The policyholder and the persons living together with him or her in a family unit:
- Your underage children
- Your adult, unmarried children, who live together with you or who live (temporarily) out of your home for study reasons
- Parents, in-laws, grandparents, unmarried relatives living with you permanently
- Under aged night guests, in so far as their liability is not covered by another insurance
- Domestic personnel, in so far as their liability is related to the activities they execute for you.

WHAT IS THE COVERAGE?

- Liability in your quality as a private person
- Your liability for real estate
- Mutual liability for damage to persons
- Your liability for your pets
- Service to friends
- Voluntary assistance
- Standing security
- Risk of passengers of motor vehicles, boats and aircraft
- Joyriding of motor vehicles or boats by a family member under 18 years
- Your liability for objects that are falling or have fallen from a motor vehicle
- Your liability for model airplanes not weighing more than 20 kg
- Your liability for damage by rowing boats, canoes, or remote controlled model boats
- Liability for damage by sailing vessels without an outboard motor, of which the surface of the sail do not exceed 12m².

WHAT IS THE ADDITIONAL COVERAGE?

- The following expenses will be compensated above the insured amount;
- Expenses of counter-plea, directed by the insurance company. A fine or non-compliance penalty will not be compensated.
 - Expenses of legal assistance requested by the insurance company
 - Legal interest on the part of the capital sum that is insured.

WHAT IS NOT COVERED?

We will never cover liability for damage, caused by yourself or the members of your family, in the following cases;

- If you rent, lend, lease, let items or have them in usufruct
- If you use items of your employment privately
- Damage to motor vehicles, with the exception of risk of passengers and fallen objects
- Damage to caravans, folders or trailers
- Damage to or by aircraft and boats, surfing boards
- Intentional damage, except when committed by family members under 14 years
- Damage by or caused by sexual acts
- Damage by guns
- Damage by harassment and atomic reactions
- If you don't live in Aruba anymore
- Liability for items intended for industrial or commercial use.

WHAT IS YOUR OWN RISK?

For every case of damage a deductible of AWG 50 is applied.

WHAT DO WE MEAN BY...**Damage**

Damage to persons and objects.

Damage to persons: damage by injuring or affecting the health of persons, whether or not causing demise. This includes the resulting damage.

Damage to objects: damage by harming, destruction, and/or loss of objects owned by others than the insured persons. This includes the resulting damage.

Quality

Your liability as a private person. Damage during practicing of an (additional) occupation or (additional) profession and practicing of paid handicraft is not covered. Neither during fulfillment of a military or civil conscription.

These quality limitations do not apply to:

- Domestic personnel working for you
- Your underage children doing jobs during their vacation, free time or study, whether or not against payment. But only if there is no question of coverage by another insurance.

Liability/damage

The personal liability of insured private persons for damage caused and also originated during the insured period.

Mutual liability

Liability of insured persons towards each other is only covered concerning personal damage. Provided they have no coverage from other sources.

Your liability for domestic personnel for damage by an occupational accident also applies to material objects.

Pets

Dogs, cats, rodents and birds which can be kept at home. Horses, cows, goats, poultry or other farm animals are not considered as pets.

WHAT DO WE MEAN BY..**Service to friends**

Damage caused by an insured person to another person while working unpaid for friends or acquaintances. Provided he also would have been liable for the damage if it didn't concern a service to friends.

This coverage does not apply if the duped person can be blamed for the damage. Neither if the damage is inflicted to other persons than the private person whom you did the service for.

All other claims of the duped person from other sources will be deducted from the compensation and the compensation will be exclusively paid to the victims directly involved in the incident.

Voluntary assistance

Damage to others when you or one of your family members are giving assistance to avoid death or injury or the menace of immediate damage to the property of an insured person.

All other claims of the duped person from other sources will be deducted from the compensation and the compensation will be exclusively paid to the victims directly involved in the incident.

Kind turn

In case of a covered incident, you are entitled to a guarantee or pledge of an amount not exceeding 10% of the insured amount. This will be provided when it is required by an authorized government agency to secure the rights of victims. By accepting this pledge, you are obliged to cooperate with total reimbursement and you authorize us irrevocably to dispose of this when the pledge is released. By accepting the pledge you also are obliged to reimburse us within a year.

Real estate

The liability of yourself or insured persons living with you;

- As owner of the building you inhabit with all corresponding annexes. This also applies if you are renting some part of this;
- As owner of a home you are not inhabiting any more or not yet. This applies to a period not exceeding 12 months after leaving or obtaining the home.
- As owner of a second home or recreational home in Aruba. Provided you do not rent this out exclusively to other persons.
- Other types of liability for damage to real estate are not covered. This also applies to liability for damage to real estate under construction or the exploitation of real estate.

Intentional damage

Acting or disregarding intentionally against a person or object without any right for you or your family members to do this. In this case it doesn't matter if you or your family members;

- Were part of a group
- Have not committed the action or disregard yourselves
- Were affected by alcohol or other drugs when acting or disregarding.

DAMAGE

WHAT ARE YOU EXPECTED TO DO?

- You have to report the damage as soon as possible
- You have to take action to limit the damage
- You have to assist in establishing the extent of the damage and furnish evidence
- You need to ensure that your premiums are completely remitted

WHAT CAN YOU EXPECT FROM US?

- Immediately after your claim, we let a specialist appraise the extent of the damage.
- After final determination and approval we will remit the payable amount without delay.
- We determine the extent of the damage and directly compensate the insured person.

HOW IS DAMAGE DETERMINED AND COMPENSATED?

- We use a specialist to determine the damage. If you wish to involve another specialist, you have to let us know in advance, we will pay their reasonable charges as far as these do not exceed the costs of our own experts. In case we cannot reach an agreement, together we will appoint a third expert. This one will determine the extent of the damage in a way that is binding for you and for us.
- We are authorized to recover damage from liable third parties.