

Overview of the most important amendments -Limited Comprehensive

Old conditions	New conditions (version # 072016)
<p>Completely new article</p>	<p><u>Article 02</u></p> <p>When do you qualify for the 1-year new-for-old scheme:</p> <ul style="list-style-type: none"> - The passenger car is no more than 1 year (12 months) old - The passenger car was purchased at a local dealership - The passenger car is for private use - You are the first owner - You are the first person for whom an inspection card has been issued for the passenger car (a purchase invoice for Aruba and Bonaire) - First inspection date is not older than 14 days - Odometer reading must be a maximum of 100km. <p>When transferring from another insurer, you were included in a 1-year newfor-old scheme at the other insurance company. To this end, you must produce a statement demonstrating you were included in a 1-year new-for-old scheme.</p> <p>When transferring, your 1-year new-for-old scheme is supplemented up to 1 year.</p> <p>Pick-ups do not qualify for a 1-year new-for-old scheme.</p>
<p><u>Wat zijn uw eigen risico's?</u></p> <p>At the first comprehensive claim:</p> <ul style="list-style-type: none"> • ANG. 0,- 	<p><u>Article 05</u></p> <p>At the 1st notice of claim</p> <p>Listed value Deductible</p>

<p>At the next comprehensive claim within 12 months of the last one:</p> <ul style="list-style-type: none"> • ANG. 250,- <p>Is the driver of the vehicle younger than 21? In this case the deductible amount mentioned in the insurance policy, will be increased with an additional deductible amount of ANG. 350.</p> <p>Do you have your driving license for less than a year? In this case the deductible amount mentioned in the insurance policy will be increased with an additional deductible amount of ANG. 150.</p> <p>Is another person liable for your damage? And did we recover the damage from this person? Then the claim will not affect your deductible amount.</p>	<p>up to 17,999 150</p> <p>18,000 - 29,999 250</p> <p>30,000 - 49,999 350</p> <p>50,000 - 74,999 500</p> <p>75,000 to 99,999 600</p> <p>100,000 and higher</p> <p>2% of the listed value or the deductible stated on your policy schedule</p> <p>In the event of a subsequent claim within 12 months after the previous</p> <p>Listed value Deductible</p> <p>up to 17,999 180</p> <p>18,000 - 29,999 300</p> <p>30,000 - 49,999 540</p> <p>50,000 - 74,999 780</p> <p>75,000 t/m 99,999 1000</p> <p>100,000 and higher</p> <p>2% of the listed value or the deductible stated on your policy schedule</p> <p>If the driver of the motor vehicle is under 23 or if the driver, at the time of the collision, is not listed on the policy schedule, an additional deductible of ANG. 350,- applies on top of the aforesaid deductible.</p> <p>If you have held your driver's license for less than 1 year, an additional deductible of ANG. 150,- applies on top of the aforesaid deductible.</p>
<p>Completely new article</p>	<p><u>Article 06</u></p>

	<p>If your car can be repaired, we will pay the repair costs, provided the repair costs are lower than the current market value of your passenger car.</p> <p>If your car is a write-off or stolen, we will reimburse the current market value of your car, minus the residual value.</p> <p>The current market value of your car is calculated as follows:</p> <p>In the event of cars less than 1 year old, the current market value is equal to the new-for-old value.</p> <p>The new-for-old value is paid in the event of cars less than 1 year old, provided the damage is incurred within 12 months. The new-for-old value of the passenger car will be the price of a new passenger car of the same make, type and model applicable on the date of the loss, subject to a maximum of 125% of the value stated on the policy schedule. If this type or model is no longer available, the most recent listed valued will be indexed in accordance with the cost-of-living index of the Central Bureau of Statistics, subject to a maximum of 125% of the value stated on the policy schedule.</p>
<p><u>Article 06</u></p> <p>Was your car stolen or lost? In that case we take 21 days to try and locate the car. In the meantime you are entitled to replacement transportation (equivalent</p>	<p><u>Article 07</u></p> <p>Replacement transport (similar to the insured car) is reimbursed subject to the restrictive conditions below.</p> <p>- in the event of a repair, up to a maximum of 14 days and ANG. 1,000,-</p>

<p>to the insured car) for a maximum of 14 days.</p> <p>In case of a total loss, replacement transportation (equivalent to the insured car) is covered for a maximum of 7 days.</p> <p>In case of repairs, alternative transportation (equivalent to the insured car) is covered for a maximum of 14 days.</p> <p>In all cases the insured amount will not exceed ANG. 900.</p>	<p>- in the event of a repair, up to a maximum of 10 days and ANG. 1,000,-</p> <p>- if lost or stolen, as long as the car has not been recovered, up to a maximum of 21 days and ANG. 1,000,-</p>
<p><u>How will the damage to your car be determined and compensated?</u></p> <p>Based on the coverage you have chosen, we determine the damage and are allowed to pay the compensation directly to you.</p> <p>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 they do not exceed the costs of our own experts. If we (you, we, or our specialists) cannot reach an agreement together the experts will appoint a third expert. This expert will stipulate an amount that is binding for you and for us.</p> <p>We compensate the costs of repair, when necessary based on original or equivalent parts.</p> <p>Is the difference between the value before the accident and the value of the remains</p>	<p><u>Article 08</u></p> <p>We assess the damage on the basis of the cover selected by you and are entitled to reimburse the damage directly to the benefit recipient.</p> <ul style="list-style-type: none"> • We engage an expert to assess the damage. • If so required, we reimburse the costs of repair on the basis of new, similar parts. <p>Included in the cover:</p> <ul style="list-style-type: none"> • Accessories which are included in the standard equipment of the car • parts mounted on, to or in the motor vehicle which are not included in the standard equipment. <p>If the difference between the value before the accidents and the value of what remains thereafter is lower than the cost of repair, it is a write-off.</p> <p>Write-off:</p> <p>If your car is a write-off, we will be entitled to take possession of the wreckage.</p>

<p>after the accident, less than the cost of repair? Then it is a case of total loss.</p> <p>In case of theft, loss or total loss, we compensate based on:</p> <p>The purchase value of new cars not older than 1 year. This if you are the first owner and you are the first person who obtained a car inspection certificate for the motor vehicle.</p> <p>For all other cars the following depreciation percentages will be used if a claim is entered within 60 months after the vehicle started to participate in traffic for the first time:</p> <p>Not older than 12 months 25% of the insured value.</p> <p>Not older than 24 months 20% of the value calculated under a.</p> <p>Not older than 36 months 15% of the value calculated under b.</p> <p>Not older than 48 months 10% of the value calculated under c.</p> <p>Not older than 60 months 10 % of the value under d.</p> <p>In all other cases the value of replacement. A specialist determines the value of replacement with an additional 10% for expenses, not exceeding ANG. 5.000.</p> <p>An amount not exceeding ANG. 1000,- for later built-in accessories. These accessories will be compensated based on the value of replacement.</p> <p>Total Loss:</p>	<p>Damage will only be dealt with if you have submitted the insurance certificate, fully paid up. In the event of monthly installments, we set off the premium balance when damage is incurred.</p> <p>Stolen:</p> <p>If your car is lost or stolen and not recovered within 21 days, we only pay out if you meet the following conditions:</p> <ul style="list-style-type: none"> • You have submitted your insurance certificate or, if the insurance certificate is in the stolen car, you will sign a statement indemnifying us against any consequences of failure to submit your insurance certificate. • You will sign a statement in which you transfer your right of ownership to us. <p>If the car is recovered within 21 days after having been reported to the police, we will assess the damage on the basis of the cover taken out by you.</p> <p>If your car is financed, we will pay the reimbursement to the financier of the car.</p> <p>The value of anything remaining and the residual value is paid directly to you.</p>
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<p>Is your car a total loss? Then we are authorized to confiscate the wreckage.</p> <p>Compensation will be settled only after you hand over the completely paid proof of insurance. In case of monthly payments we will deduct the remaining amount from the compensation.</p> <p>Theft:</p> <p>Was your car stolen? In this case we will pay only if you comply with the following conditions:</p> <p>Your car is not found within 21 days after the notification.</p> <ul style="list-style-type: none"> • You have handed over the proof of your insurance or if this is inside the stolen vehicle, you have signed a document to transfer to us the property rights of the stolen car. • If the car is found, you sign a document to transfer to us the property rights of the stolen car. <p>You cede to us the title to the car.</p> <p>The value of possible remains and the remaining compensation you will receive directly from us. If the car was financed, we will pay the compensation to the financing organization for the remaining debt.</p>	
<p><u>Added to article: "What do we mean by..."</u></p>	<p><u>Article 11</u> f. Write-off. The total repair costs of the motor vehicle are more than 2/3 of the insured value</p>

	and the motor vehicle was used for private purposes only. g. Car Passenger car for private use.
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