

EXPLANATION CAR INSURANCE COVER

Liability insurance

The legal liability insurance provides coverage for damage to third parties caused with your motor vehicle. The sum insured of this liability insurance is € 2,500,000. - for material damage and €5,600,000. - for injury. Breakdown service is included in this coverage.

Limited comprehensive insurance

Limited comprehensive insurance offers cover for damage to your motor vehicle caused by, for example: fire, theft, collision with animals, storm or windscreen damage.

Fully comprehensive insurance

Apart from the hazards mentioned in the limited comprehensive insurance, the fully comprehensive insurance provides cover for damage arising from collision, skidding, turning over, leaving the road or hitting water or any unexpected externally caused calamity.

Driver / Passenger Damage Insurance

This insurance (Dutch: Schadeverzekering voor Inzittenden (SVI)) covers damage resulting from injury to the driver or passengers and material damage to their personal effects caused by an accident involving the insured motor vehicle.

Accessories

Parts or technical modifications permanently mounted in or on the vehicle and considered to be customary in nature and size. Also included are non-mounted parts specifically intended for use in or on the car or serving to enhance safety. Standard cover is 10% of the new value up to a maximum of € 5,000.

Legal assistance motor vehicles (important and recommended)

Module A: Traffic

Ensure that you and your family are always insured for legal assistance for events in all types of traffic situations. Not just in the car, but also, for example, as moped/bicycle/horse rider, pedestrian and train and air passenger.

Breakdown service (Included in your coverage)

24 hours a day, 7 days a week, professional breakdown service in the Netherlands, even in your home town, and in all countries where the international motor insurance certificate is valid.

Depreciation Scheme

Standard value (15 months new value for a new vehicle)

Purchase price value for 36 months (for vehicles older than 2 months and younger than 7 years)

Extended replacement value for 36 months (for vehicles not older than 2 months)

Policy Excess (Deductible)

Windscreen: when using Carglass or Autototaal glass € 70. Other repair facilities € 250

Collision / comprehensive: when using AON authorized and recommended repair shops € 0 and a courtesy vehicle free of charge during repairs.

Other non-recommended repair facilities € 500

Young drivers under 24 an extra excess is applicable of € 250

