

**Insurance Policy: VVE31411**

- Policy Number: VVE31411
- Policyholder: VvE Waterlelie, Utrecht
- Type of Insurance: Package insurance for Homeowners' Association (VvE)

**Policy Details:**

- Start Date: 07-05-2025
- Modification Date: 07-05-2025
- Premium Expiry Date: 01-01-2026
- Premium Term: 12 months
- Contract Expiry Date: 01-01-2026
- Contract Term: 12 months, continuous

**Insurance Coverage Detail**

1. Buildings Insurance	Amount Insured: EUR 20.522.400 Premium: EUR 9.187,88
2. Glass InsurancePremium:	EUR 1.738,25
3. Liability Insurance for Businesses	Premium: EUR 993,29
4. Directors' Liability Insurance	Premium: EUR 211,75
5. ProRechtCombinatie (Legal Protection for VvE)	Premium: EUR 1.241,61
6. Accident Insurance for Volunteers	Premium: EUR 35,00

**Risk Address:**

- Address: Burgemeester Norbruislaan 480-542 Gerhardstraat 1-65  
3555 ES Utrecht

**Insurance Terms:**

- Terms and conditions specific to each insurance type are indicated in the policy document. You can download the full policy conditions via "Mijn Meijers."

**Clauses (Applicable to All Policies):**

- Suspension due to Sanction List: If the policyholder or another relevant party is listed on a national or international sanctions list, the agreement will not be valid.

**Premium Breakdown (From 07-05-2025 to 01-01-2026):**

- Premium: EUR 7.206,48
- Costs: EUR 0,00
- Insurance Tax: EUR 1.508,58
- Total to be Settled: EUR 8.715,06

**Sub-Policy Details:****1. Building Insurance (VvE)**

- Sub-policy Number: VVE314111000
- Policyholder: VvE Waterlelie, Utrecht
- Start Date: 07-05-2025
- Modification Date: 07-05-2025
- Contract Expiry Date: 01-01-2026
- Purpose: Residential and/or office buildings and/or medical practice(s) and/or parking garage(s).

- Total Insured Amount: EUR 20.522.400,00, broken down as follows:
  - o Insured Amount: EUR 20.522.400,00
  - o Index Number: 135.1 (Troostwijk Housing Index)
  - o Coverage: All risks
  - o Premium: 0.37000 per 1.000 EUR per year
  - o Premium Specification for 12 Months: EUR 20.522.400,00\* 0.37000 = EUR 7.593,29
  - o Premium per Term: EUR 9.187,88 (including costs/insurance tax)
- Valuation Report: Appraiser: Troostwijk Taxations B.V. Date: 09-07-2020
  - Conditions: Meijers VvE Building Insurance 2017 VV11.1
  - Clauses:
    - o General Excess
    - o Contract via Co-insurance Market or Negotiations
    - o Infectious Diseases
    - o Cyber Damage
    - o Pipe Repairs
    - o Flooding from Non-primary Dikes
    - o Supervision and Monitoring (VvE)
    - o Sustainability Clause

## 2. Glass Insurance

- Sub-policy Number: VVE314111050
- Policyholder: VvE Waterlelie, Utrecht
- Start Date: 07-05-2025
- Modification Date: 07-05-2025
- Contract Expiry Date: 01-01-2026
- Purpose: Residential and/or office buildings and/or medical practice(s) and/or parking garage(s).
- Total Insured Amount: EUR 20.522.400,00
  - o Coverage: Glass
  - o Premium: 0.07000 per 1.000 EUR per year
  - o Premium Specification for 12 Months: EUR 20.522.400,00\* 0.07000 = EUR 1.436,57
- Premium per Term: EUR 1.738,25 (including costs/insurance tax)
- Conditions: Glass Insurance Conditions SGV18-1
- Clauses:
  - o Glass Repair Emergency Number: 0880-322366 (24-Hour Service)
  - o Risk Description for Glass: Coverage includes all existing fixed glass in windows and doors for the mentioned address.
  - o No Excess: There is no excess for glass damage.
  - o Color Difference After Glass Breakage: The company is not responsible for color discrepancies after glass replacement if the new glass differs from the old.
  - o NEN-Norm 3569: The company will cover additional costs based on the NEN standard for safety glazing. Costs for adjusting frames and other related items are not covered.
  - o Wind Screens / Balcony Dividers: Glass in these areas is also covered under this policy.
- Total to be Settled: EUR 1,129.86 (including insurance tax and costs)

## 3. Liability Insurance for Businesses (VvE)

- Sub-policy Number: VVE314112000

- Policyholder: VvE Waterlelie, Utrecht
- Start Date: 07-05-2025
- Modification Date: 07-05-2025
- Contract Expiry Date: 01-01-2026
- Insured Amount: EUR 5.000.000 per claim, capped at EUR 10.000.000 per insurance year.
- Premium Base: EUR 20.522.400,00
- Premium: 0.04000 per 1.000 EUR per year
- Premium Amount: EUR 820,90
- Premium per Term: EUR 993,29 (including costs/insurance tax)
- Conditions: Allianz Insurance Conditions ACM22
- Clauses:
  - o Special Liability Clauses related to business activities and employees.
  - o Coverage extends to the company's liability as an employer towards employees for financial loss due to accidents.
- Total to be Settled: EUR 645,64 (including insurance tax and costs)

#### **4. Directors' Liability Insurance (VvE)**

- Sub-policy Number: VVE314112010
- Policyholder: VvE Waterlelie, Utrecht
- Start Date: 07-05-2025
- Modification Date: 07-05-2025
- Contract Expiry Date: 01-01-2026
- Insured Amount: EUR 250.000,00 per claim and per policy term.  
Additional sum for commissioners: 10% of the insured amount.
- Premium: EUR 175,00 per year
- Premium per Term: EUR 211,75 (including costs/insurance tax)
- Conditions: BusinessGuard Private D&O NL2016 General Conditions
- Total to be Settled: EUR 137,64 (including insurance tax and costs)

#### **5. ProRechtCombinatie (Legal Protection for VvE)**

- Sub-policy Number: VVE314113010
- Policyholder: VvE Waterlelie, Utrecht
- Start Date: 07-05-2025
- Modification Date: 07-05-2025
- Contract Expiry Date: 01-01-2026
- Covered Parts/Insurance:
  - o Module: Activities & Collections
  - o Free Choice of Legal Advisor: Maximum reimbursement of EUR 6.000, with a personal contribution of EUR 400 per event.
- Premium Calculation:
  - o Module: Activities & Collections EUR 1.026,12
  - o Total for 12 months: EUR 1.026,12  
(Premium amount is excluding insurance tax and costs, if applicable)
- Premium per Term: EUR 1.241,61 (including insurance tax and package discount)
- Conditions:

- Total to be Settled: EUR 807,05 (including insurance tax and costs)

## 6. Accident Insurance for Volunteers (VvE)

- Sub-policy Number: VVE314114000
- Policyholder: VvE Waterlelie, Utrecht
- Start Date: 07-05-2025
- Modification Date: 07-05-2025
- Contract Expiry Date: 01-01-2026
- Insured Persons: All individuals who perform voluntary services for the VvE (Homeowners' Association) without payment, as instructed by the VvE administrator.
- Insured Amounts:
  - o EUR 12.500 per person in the event of death
  - o EUR 25.000 per person in the event of permanent disability
- Premium: EUR 35,00 per year
- Premium per Term: EUR 35,00 (including costs/insurance tax)
- Conditions: Zurich Collective Accident Insurance General Conditions. Meijers VvE Version 09/20
- Total to be Settled: EUR 22,75 (including insurance tax and costs)

## Clauses (Applicable to All Policies)

1. Suspension Due to Sanctions List
  - o If the policyholder or another relevant party appears on a national or international sanctions list, the insurance agreement will not be valid. This will be checked retrospectively, and if it's confirmed that no party is listed, the contract will be valid from the specified start date on the policy.
2. General Excess
  - o A general excess of EUR 250 applies to each claim.
3. Infectious Diseases Exclusion
  - o This policy does not cover costs, expenses, or claims directly arising from the spread of infectious diseases or the fear of such diseases, including costs for cleaning, disinfecting, removing, or destroying materials due to contamination.
4. Cyber Damage Exclusion
  - o This policy excludes coverage for the contamination of electronic data, including viruses, hacking, and other data breaches. However, if such a breach results in specific covered events (e.g., fire, water damage), the policy may cover the direct damage caused by those events.
5. Flooding from Non-primary Dikes
  - o Coverage for damage caused by flooding from non-primary water barriers (dikes) is included but is capped at EUR 3 million per year.
6. Sustainability Clause
  - o The policy covers additional costs for sustainable repairs or rebuilding in case of damage, capped at 10% of the damage amount, with a maximum of EUR 2,500,000 per event.
7. Glass Insurance Specifics
  - o Glass damage must be reported directly to the company's repair service via the dedicated number (0880-322366). Damage repaired by third parties will only be reimbursed based on the company's service rates.
  - o No excess applies for glass damage.

## Further Policy Details:

### Definitions:

- o Flooding: The overflow of water from dikes, dams, or other flood protection mechanisms.
- o Primary Water Barriers: Officially recognized flood barriers that protect against water overflow.
- o Non-primary Water Barriers: Barriers that do not meet the criteria for primary water protection but are still important for local flood prevention.

#### Legal Adjustments:

- o The policy includes adjustments based on changes to property ownership, including the addition or sale of buildings by the insured.
- o Premiums will be adjusted annually based on the total insured value of the property.

#### Liability Insurance for Businesses (VvE) - Special Conditions

- Sub-policy Number: VVE314112000
- Policyholder: VvE Waterlelie, Utrecht
- Start Date: 07-05-2025
- Modification Date: 07-05-2025
- Contract Expiry Date: 01-01-2026
- Insured Amount: EUR 5.000.000 per claim, capped at EUR 10.000.000 per insurance year.
- Premium Base: EUR 20.522.400,00
- Premium: 0.04000 per 1.000 EUR per year
- Premium Amount: EUR 820,90
- Premium per Term: EUR 993,29 (including costs/insurance tax)
- Conditions: Allianz Insurance Conditions ACM22 (Liability Insurance for Businesses)
- Clauses:
  - o Employer's Liability: Coverage for liabilities arising from financial damages to employees as a result of accidents, based on good employment practices and additional fairness regulations.
- Exclusions:
  - o Coverage does not apply if the employee has received a benefit under mandatory social insurance or other employee benefits provided by the employer.

#### Fire Insurance Clauses (Brandregres)

This insurance provides coverage in case of damage caused by fire, explosion, water, steam, or similar causes. The liability for damage to objects insured under a fire policy is outlined as follows:

- Exclusions:
  - o This policy excludes coverage for damage to goods rented, leased, or borrowed, where the insurer has already provided compensation through another source (such as a fire insurance provider).
  - o The coverage applies for damage up to the insured amount in the event of certain perils like fire or explosion.
- Natrekking (Subsequent Loss):
  - o The policy extends to cover liability for damage to property added by tenants or others in connection with the rented or leased property.

#### 10. Small Maintenance & Work Activities Coverage

- This insurance covers liabilities arising from small maintenance work or minor repairs carried out by or on behalf of the policyholder. This includes work such as servicing, repairs, and general upkeep.

#### 11. Property Ownership Changes (Mutations in Onroerend Goed Bezit)

- This clause addresses any changes in property ownership, including buying or selling property. The insurance will automatically adjust based on the total value of the insured property at the time of such changes.
- Annual Adjustment: The premium for the new insurance year will be determined based on the updated rebuilding value of the property on the specified date (premium renewal date).

#### 12. Suspension of Insurance Coverage (Opschorting van de Dekking)

- If any party listed in the policy (such as the policyholder or relevant stakeholders) is found to be on an international or national sanctions list, the insurance coverage will be suspended.
- What Happens If A Person Is on the Sanction List?  
If the policyholder or another relevant party appears on such a list, the insurer will inform the policyholder within 30 days of the policy issuance.

#### 13. Risks Not Covered by Insurance (Uitsluitingen van de Dekking)

- Cyber Damage (Aantasting van Elektronische Gegevens):

This policy excludes coverage for damage or losses arising from cyber incidents like hacking, data corruption, and virus attacks, unless such incidents cause physical damage (e.g., fire or water damage) covered by the policy.

- **Flooding from Non-primary Dikes:**

The policy provides coverage for damage caused by flooding from non-primary water barriers but imposes a cap on the compensation (EUR 3 million per year).

- **Infectious Diseases:**

Costs related to infectious diseases or fears of such diseases are not covered under this policy, including cleaning and disposal due to contamination.

- **Damage to Glass (Glasbeschadiging):**

No excess applies for glass breakage, but damage caused by third-party repairs (not done by the insurer's approved service) will be reimbursed according to the insurer's rates for such services.

#### 14. Additional Clauses for Property Insurance (Gebouwenverzekering)

- **Excess:** For each claim, an excess of EUR 250 applies.

- **Contract through Co-insurance Market:**

If the policy was taken through a co-insurance market or negotiations, the standard rules for automatic renewal and contract periods do not apply. The policyholder may cancel the insurance up to two months before the contract expiry date.

#### 15. Sustainability Clause (Duurzaamheidsclausule)

- This clause covers additional costs incurred when repairs or rebuilding after damage are carried out sustainably. This includes efforts to minimize environmental impact, such as energy savings and the use of eco-friendly materials.

- **Maximum Coverage for Sustainability:**

The additional costs will be covered up to 10% of the damage amount, with a maximum payout of EUR 2,500,000 per event. Any subsidies received for sustainability purposes will be deducted from the payout.

#### 16. Legal Definitions (Begripsomschrijvingen)

- **Electronic Data Damage:**

This term refers to the loss of use, reduced functionality, damage, destruction, corruption, or alteration of electronic data, including software and instructions used to manipulate data.

- **Flooding:**

Refers to water overflow caused by the failure of flood barriers like dikes or dams. Coverage applies to damages caused by non-primary water barriers but is limited to a maximum of EUR 3 million per year.

- **Primary vs Non-primary Water Barriers:**

Primary barriers are officially recognized flood protection systems, whereas non-primary barriers are local systems that do not fall under primary flood protection laws but still provide significant protection from flooding.