



INSURANCES

The Netherlands Law Center



This flyer covers commonly used insurances. Please consider if the insurances match your personal situation.

Vehicle insurance (compulsory)

By Host Nation law, you must at least have **Third party/liability insurance (Wettelijke aansprakelijkheidsverzekering/WA)**: obligatory insurance covering damage to third parties only.

More extensive coverage is provided by the **Restricted comprehensive cover (WA + mini casco)** covering damages such as fire, explosions, lightning, theft, storm and broken windscreens or the ultimate **Comprehensive cover (Casco/Volledig casco)** containing restricted comprehensive cover and claims on damage by collision and damage caused by violence.

Passenger insurance (inzittendenverzekering) (optional)

Contents insurance (optional)

Regardless of whether you are homeowner or a tenant, a **contents insurance (inboedelverzekering)** covers your belongings and the contents of your home. Contents insurance should cover most of your furniture, glass breakage and general

contents such as computers and other appliances.

When your insurance agent / representative comes to assess your belongings for insurance, one of the things that will be checked is the security system and locks on the premises. If suggested, changes to these can reduce the cost of your insurance. It is also important to have your contents reassessed on a regular basis, at least every two years.

High valuables insurance (optional)

For high-value items such as art, jewelry and antiques you will need a separate **high valuables insurance (kostbaarhedenverzekering)**.

Third party insurance (optional)

Third-party insurance (to include pets) (*Aansprakelijkheidsverzekering*), or liability insurance, protects you if your child spills grape juice on your neighbour's oriental carpet. More than 95 percent of the Dutch population has this insurance, and it is often included in combination packages for either homeowners or tenants. Also, this insurance includes liability for pets when your pet e.g. causes an accident.

Legal assistance insurance (optional)

It is not uncommon for Dutch residents to also have **legal assistance insurance** (*Rechtbijstandverzekering*), guaranteeing (cheaper) access to legal advice. It insures against costs of lawsuits and personal and labor disputes.

Many large insurers offer combination packages that can bring down costs and avoid the problems of figuring out which company or policy covers which damage in times of need. Most companies recommend a combination which also includes third-party liability insurance, whether a homeowner or tenant.

Travel insurance (optional)

To eventually cover for expenses of lost luggage, theft of personal belongings while on vacation, eventual medical expenses and repatriation in case of accident or illness etc.

Cancellation insurance (optional)

To cover the risk of cancellation of your trip/reservation for serious reasons.

Termination of insurance policies

In general, all insurance policies have a fixed term of 12 months. After that the policy can be terminated every month with a delay of 30 days.

We advise you to always terminate in writing.

For more information on insurances in the Netherlands please visit the Netherlands Law Center.

Where do you find us?

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Friday by appointment only

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