



**Gemeente
Amsterdam**
VGA Verzekeringen

Clause sheet VGA NBUG Schools 2023



CLAUSE SHEET VGA NBUG SCHOOLS 2023

The policy is subject to the Standard Dutch Bourse Conditions for Comprehensive Insurance 2006 (NBUG 2006) and the Clause Sheet VGA NBUG 2023, as well as the provisions described in this clause sheet.

First loss cover for first design

The so-called first design (and its replacement) will be compensated provided that there is a covered occurrence based on first loss. The compensation takes place up to a maximum of the amount insured per risk object /(risk) address without taking any other policies into account.

Property of the parents' council

Property of the parents' council and/or parents' committees are included in the insurance up to a maximum of € 25,000.00 each occurrence.

Parking of motor vehicles and rolling stock in/near school buildings

The insured is at liberty in and/or near the building(s) mentioned in the policy to park motor vehicles and/or other rolling stock and/or to have the necessary materials for this in stock. Damage to the aforementioned is only insured if it is used for educational purposes and/or as teaching material.

Livestock

In addition to article 2.2.25, livestock is included in the insurance regardless of where in the Netherlands, both inside and outside buildings. It has been explicitly agreed that suffocation of livestock as a result of an insured risk is also insured up to a maximum of € 100,000.00 each occurrence.

Vacancy

If a building or part thereof is vacant and is no longer in use for educational purposes, the cover of this insurance for the relevant building or part thereof is limited to the risks as stated in the NBUG 2006 General Conditions, articles 2.2.1 to 2.2.7 inclusive.

Outdoor vandalism

Outdoor vandalism is understood to mean damage to the building caused by persons participating in disturbances and/or strikes (not exceeding riots), as well as caused by vandalism and/or mischief.

Excluded is damage to:

- the exterior of the building caused by graffiti or in any way daubing the building;
- window panes used for the transmission of light.

Property of third parties / other interests

In so far as the amount insured for the industrial equipment/contents and goods is more than the actual value of these goods, the surplus will serve to insure corresponding goods and/or personal

property of management, staff, teachers, pupils and/or third parties, but only if these are not or not sufficiently insured on (an)other policy (policies) against the same perils against which this policy provides cover.

The insured is at liberty to insure other than ownership interests under this insurance, provided and in so far as the (re)insurer is willing to accept the risk.

Security

If the policy states that objects are secured and that therefore a lower premium applies to those objects, the following provisions apply to those objects.

The insured is obliged to:

1. conclude a maintenance contract with a security company approved by insurers;
2. keep the installation in working condition. A working condition also means the timely and correct activation of the system;
3. if for any reason the installation is not in working condition, notify the security company as soon as possible but no later than the next working day;
4. if the installation cannot be repaired within 3 x 24 hours, inform the insurer immediately and follow the regulations;
5. take such measures as may reasonably be expected to prevent loss or damage while the installation is not in working condition;
6. consult in advance with the security company and the insurers if a lower degree of security of the insured objects occurs as a result of renovation or otherwise.

If the above-mentioned obligations are not met, a deductible of €2,500.00 each occurrence applies in the event of a loss or damage for the prevention of which the installation was installed.