

## HOW TO choose my Dutch insurance

In general, there are three types of insurance:

1. Health care insurance,
2. Damage insurance,
3. Life insurance.

This handout focuses on **damage insurance**. If you need information on health care insurance, please let us know.

Most families in the Netherlands have household goods insurance, liability insurance and car insurance. It is advisable that you take out these insurances as well. Your bank will most probably offer them to you, but you can shop around as there are plenty of other providers. Perhaps your employer has contracted an insurance company, giving you a group discount on your insurance premium. Please inquire with your HR department.

### **Contents insurance** (*inboedelverzekering*)

All your personal belongings (not the house itself or your car) are insured against fire, theft and damage. The insurance company might require your home to be secured with an alarm system.

### **Liability insurance** (*aansprakelijkheidsverzekering*)

This insurance covers damage (physical and material) caused by you or your family members to other people, worldwide. The insurance does not cover damage while driving a car or a motor vehicle.

### **Car insurance** (*autoverzekering*)

There are three kinds of car insurance:

- Liability (*WA-verzekering*)
- Limited Casco (*WA + beperkt casco*)
- All risk (*WA + volledig casco*)

Liability insurance covers the damage that you cause, but not the damage you cause to your own car. There is no coverage against fire and theft. This minimal insurance is mandatory by law.

Limited Casco insurance includes liability and insures you against the damage that you cause, but not the damage you cause to your own car. However, damage due to fire and theft is covered.

All risk insurance includes liability and covers the damage to your car as well as to the car of the other person involved in the accident. It does not matter if the accident was caused by you or by the other person. Damage due to fire and theft is also covered.

Prices depend on the weight and the catalogue price of the car as well as on the region where you live. When you have a (very) expensive car, the insurance company requires you to install a certified alarm.

### **Jewellery insurance** (*sieradenverzekering*)

It is possible to insure valuables like jewellery, antiques, etc. The year premium is based on the insured value.

### **Building and glass insurance** (*opstalverzekering*)

This insurance covers damage to the house itself (the real estate), for instance caused by fire, storm, water, etc.

### **Travel insurance** (*reisverzekering*)

There are two possibilities: short-term (*kortlopend*) or continuous (*doorlopend*) insurance. The first option is usually only the right choice when you travel for less than two weeks a year. Continuous insurance offers year-round coverage (either in Europe only or worldwide). Four seasons travel insurance or business travel insurance with world coverage is also possible.

There are many insurance companies in the Netherlands. Although in Dutch only, the following websites might help you choose between providers:

Independer	<a href="http://www.independer.nl">www.independer.nl</a>
Hoyhoy	<a href="http://www.hoyhoy.nl">www.hoyhoy.nl</a>
Pricewise	<a href="http://www.pricewise.nl">www.pricewise.nl</a>
Keurmerkverzekeraars	<a href="http://www.keurmerkverzekeraars.nl/keurmerkhouders">www.keurmerkverzekeraars.nl/keurmerkhouders</a>

#### **Reliable companies are:**

ZLM Verzekeringen	<a href="http://www.zlm.nl">www.zlm.nl</a>
Centraal Beheer Achmea	<a href="http://www.centraalbeheer.nl/verzekeringen">www.centraalbeheer.nl/verzekeringen</a>
Interpolis	<a href="http://www.interpolis.nl">www.interpolis.nl</a>
ABN AMRO	<a href="http://www.abnamro.nl/en/personal/insurance">www.abnamro.nl/en/personal/insurance</a>

Below you will find a top ten ranking of companies offering damage insurance:

#	VERZEKERAAR	SOORT ▼	RAPPORTCIJFER ▼
1.	ZLM Verzekeringen	Schade	8,4
2.	Nh1816 Verzekeringen	Schade	7,9
3.	VvAA	Schade	7,9
4.	ANWB Verzekeren	Schade	7,8
5.	Centraal Beheer	Schade	7,8
6.	Univé	Schade	7,7
7.	OHRA	Schade	7,7
8.	Interpolis	Schade	7,7
9.	Klaverblad Verzekeringen	Schade	7,6
10.	ARAG Rechtsbijstand	Schade	7,6

Source: [www.verzekeraarsinbeeld.nl/rapportcijfers/](http://www.verzekeraarsinbeeld.nl/rapportcijfers/)

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