

Information document about the insurance product

Company: Hagelunie NV, schadeverzekeraar, licence number: 12000562 (NLD)
Product: Greenhouse insurance (eng, irl)

This document only provides a summary of the key features of the insurance. You will find all the terms and conditions in the [policy conditions](#).

What is this type of insurance?

This insurance provides cover for damage to greenhouses as a result of storm, fire, hail, burglary, malicious damage and other sudden and unforeseen causes that lead to material damages.



What is insured?

- ✓ All greenhouses and fixed furniture and fittings at the risk address mentioned on the policy.

Extra information

We pay for all costs to repair the damage. If no repair is possible we pay for reinstatement costs.

Hail

- ✓ Damage to the greenhouse and its fixed furniture and fittings that is caused by hail.

Storm

- ✓ Damage to the greenhouse and its fixed furniture and fittings that is caused by storm.

Extra information

Storm is defined as a wind with a speed of at least 14 meters per second.

Fire

- ✓ Damage as a result of fire, extinguishing fire, lightning strike, explosion or implosion.

Insured sum

- ✓ The insured sum is based on the reinstatement costs of the greenhouses and fixed furniture and fittings.

Extra information

In a number of situations we pay for replacement costs. In other situations we pay for marketvalue. This is explained in our conditions.

Choice: Extra costs after a damage

We pay for additional costs for building repairs, for example to comply with obligatory rules from the authorities.

Costs of expertise

- ✓ You have the right to consult your own expert in case of a claim. Your expert will deal with our expert to settle the claim. The costs for this expert are part of the claim, but have a refund limit which is explained in our terms and conditions.



What is not insured?

- ✗ We will not pay for deliberate acts of damage and for growing illegal crops.



Are there any restrictions on cover?

- ! If the greenhouse is not used there are limitations on cover. This is explained in our conditions.

Deductible

- ! A deductible means that you pay the first part of any claim. Different deductibles may apply under different circumstances. The amount of the deductible or deductibles is the amount shown on your certificate of insurance.

Things we agreed upon

- ! You must act according the things we agreed like prevention and security.

Choice: Additional insurance

The additional payment is an agreed percentage of the claim.

**Where am I covered?**

- ✓ The insurance is valid for your buildings located on the risk address that is mentioned on your policy

**What are my obligations?**

You have to answer our questions honestly when applying for our insurance. You have to inform us about changes. You have to report a damage asap after you recognized it. You have to act as much as possible to prevent a damage from happening and to limit the damage after it occurred.

**When and how do I pay?**

You can choose to pay the premium per year or per quarter. You transfer the payment yourself.

**When does the cover start and end?**

Insurance starts on the date mentioned on the policy. You have to pay the premium as agreed upon, otherwise we have the right to cancel the insurance.

**How do I cancel the contract?**

You can cancel your contract per year. You can let us know in writing at least 3 months before renewal date.