

Relocation insurance for private relocation goods within Europe

information documents regarding the insurance product

Company: Schouten Zekerheid
License : 12009678
Product: Relocation insurance



This information document only provides a summary of this insurance product and is therefore not exhaustive. A complete overview can be found in the AVVV 2025 General Terms and Conditions for Relocations. The terms and conditions contained therein state in detail what is and is not covered by the insurance.

What kind of insurance is this?

With this insurance, you insure yourself against the consequences of damage to household contents that occurs during the execution of a private relocation within Europe.



What is insured?

Material damage to and/or loss of household contents caused by:

- ✓ Fire, even if caused by nature or a defect of the insured goods.
- ✓ Any sudden external calamity.
- ✓ War and strike risk.



What is not insured?

Damage resulting from:

- ✗ Pests, insects, fungi, bacteria, viruses and other micro organisms.
- ✗ Packing, unpacking, assembling by yourself.
- ✗ Helping with the relocation by yourself or your family, friends or third parties.
- ✗ Your choice for a method of packing or execution contrary to the advice of the mover.
- ✗ The presence of removal items that, according to your duty of disclosure, should be known to the mover in accordance with the provisions of Article 15.3 of AVVV 2025, but which have not been reported by you to the mover.
- ✗ The nature or condition of the relocation goods themselves.



Are there coverage restrictions?

- ! Personal jewellery maximum compensation of € 5,000 per event.
- ! Matters for commercial and professional use maximum compensation of € 25,000 per event.
- ! Taking into account your duty of disclosure under article 9 of AVVV 2025, objects of special value, works of art and/or valuable collections are part of the insured amount up to a maximum of € 20,000.
- ! If storage is part of the relocation within Europe, the household contents are insured as with a relocation for the first 30 days after the relocation day.
- ! If the insurance (possibly for an amended amount) is not continued, the storage contractor's liability after the expiry of the first 30 days after the relocation date will be limited on the basis of the AVBV 2025 (General Terms and Conditions for Relocation Storage).



Where am I covered?

- ✓ During the move within the Europe.



What are my obligations?

In addition to the usual obligations of an insurance policy, such as paying your premium and your notification obligation, this insurance is subject to a number of special obligations. It is important that you inform the Recognised Mover in good time of the following with respect to the relocation goods:

- All matters whose presence poses a special risk of damage to the relocation goods or business equipment.
 - All articles of a technical nature for which the manufacturer has provided users with special safety instructions before the commencement of the transport.
 - All objects of a special nature, subject to special regulations by domestic and/or foreign authorities, such as objects of special value, works of art, valuable collections and firearms.
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- If you entrust the Recognised Mover with hazardous items or substances as referred to in the Dutch Carriage of Hazardous Substances Act, you will inform the Recognised Mover of the nature of the danger and indicate the precautions to be taken by the Recognised Mover.
 - You must report your damage to the Recognised Mover upon delivery of the relocation goods. In the event that the Recognised Mover has not received such a report within fourteen days of the relocation, he will be deemed to have performed the relocation without noticeable damage.



When and how do I pay?

The premium is part of the costs for the guarantee certificate.



When does the coverage start and end?

The insurance for the relocation commences as soon as the relocation commences and runs up to and including the delivery (provided this is within 12 months of the commencement date of the relocation) at the agreed (storage) location. The insurance ends as soon as the delivery has been made at the agreed (storage) location or, in the case of storage as part of the relocation, after the first 30 days after the relocation date. Further agreements about extending the storage period must be made between yourself and the mover.



How do I cancel my contract?

This insurance terminates automatically after the term.