

A 17 TERRORISM EXCLUSION

1. Applicability exclusion

The terrorism exclusion below applies if and insofar as: it concerns risks other than risks situated in the Netherlands, determined on the basis of article 1:1 under “state where the risk is situated” of the Financial Supervision Act [*Wet op het financieel toezicht*], and/or the insurance has been placed with insurers not associated with the Dutch Terrorism Claims Reinsurance Company [*Nederlandse Herverzekeringsmaatschappij voor Terrorisemeschaden N.V.*], as stated on the schedule and/or the policy endorsement.

2. Exclusion

This insurance does not provide cover for the consequences of an occurrence that is (directly or indirectly) related to: terrorism, malevolent contamination or precautionary measures, any act or conduct in preparation for terrorism, malevolent contamination or precautionary measures.

3. Definitions

3.1 Terrorism

Any violent act and/or conduct - committed outside the scope of one of the six named forms of acts of war as specified in article 3:38 of the Financial Supervision Act - in the form of an attack or a series of attacks connected together in time and intention as a result whereof injury and/or impairment of health, whether resulting in death or not, and/or loss of or damage to property arises or any economic interest is otherwise impaired, while it is likely that said attack or series, whether or not in any organisational context, has been planned and/or carried out with a view to effecting certain political and/or religious and/or ideological purposes.

3.2 Malevolent contamination

The spreading (whether active or not) - outside the scope of one of the six named forms of acts of war as specified in article 3:38 of the Financial Supervision Act - of germs of a disease and/or substances which as a result of their (in)direct physical, biological, radioactive or chemical effect may cause injury and/or impairment of health, whether resulting in death or not, to humans or animals and/or may cause loss of or damage to property or may otherwise impair economic interests, while it is likely that the spreading (whether active or not), whether or not in any organisational context, has been planned and/or carried out with a view to effecting certain political and/or religious and/or ideological purposes.

3.3 Precautionary measures

Measures taken by the authorities and/or insured parties and/or third parties in order to avert the imminent risk of terrorism and/or malevolent contamination or, if such peril has manifested itself, to minimise the consequences thereof.

*The VNAB model policy conditions and clauses only serve as **model**. They may be adjusted by alterations, additional provisions and/or clauses. VNAB market parties are free to offer other policy conditions to their customers.*

The VNAB is not liable for the application or contents of the model conditions and clauses.

If you're looking for previously published (older) conditions, please contact the VNAB.

The official title of these conditions is: “A 17 Terrorisme-uitsluiting (NHT)”. The wording is available via the website of the Netherlands Insurance Exchange Association, www.vnab.nl.