

A 05 NON-CUMULATION WITH LOSS OCCURRENCE COVER

As of *[fill in]* insurance conditions *[fill in]* apply to this insurance. Consequently, the following provisions apply:

1. Excluded are claims for compensation of any loss or damage arisen prior to the original inception date of this contract.
2. If the liability of the insured for loss or damage incurred by third parties is also covered under the policy conditions applying prior to *[fill in]* , such cover will take precedence.
3. If the liability of insured parties for loss or damage incurred by third parties as referred to in subclause 2 is only partially covered, cover in respect of any one claim will be provided based on the applicable policy conditions and limits of indemnity for the difference in conditions and limits.

In the event of cover being provided for the difference in limits, the deductible will not be applied. In the event of cover being provided for the difference in conditions, the deductible will be reduced by the applicable deductible under the cover as referred to in subclause 2.

*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 05 Non cumulatief met loss occurrence dekkingen". The wording is available via the website of the Netherlands Insurance Exchange Association, www.vnab.nl.