

A 13 CLAUSES INCREASING LIABILITY

Contrary to the provisions of article 3.4. of the General Conditions in respect of a hold-harmless clause, this insurance covers the liability of the insured for loss or damage arising from terms and conditions on which:

- materials, machinery and equipment, buildings, grounds and/or persons have been made available to the insured (whether against payment or not);
- property has been made available (whether against payment or not) or delivered to the insured;
- the insured takes part in exhibitions, fairs etc.;
- services have been provided to the insured, activities have been performed for the insured etc.;
- licences and/or concessions have been granted to the insured to perform activities, provide services etc. in a specific manner and/or on a specific location.

*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 13 Aansprakelijkheid verhogende bedingen". The wording is available via the website of the Netherlands Insurance Exchange Association, www.vnab.nl.