

A 23 INSURED PARTIES BASED OUTSIDE THE NETHERLANDS

This insurance also applies to named insured parties based outside the Netherlands, however, exclusive of the liability for loss or damage:

- a) incurred by subordinates in the capacity of employer if and insofar as the insured is under an obligation to carry insurance for such loss or damage and/or his liability for such loss or damage under any local law or regulation;
- b) incurred by subordinates in the capacity of employer if and insofar as the loss or damage is compensated by a social insurance, unless it concerns a legal right of recourse of the relevant social insurance agency;
- c) which is subject to a compulsory insurance (like: *Strahlenhaftpflichtversicherung*) under locally applicable law that has to be compliant with the requirements laid down in such special law (like: Motor Liability and *Wasserhaushaltgesetz*);
- d) related to the ownership and/or leasing of premises exceeding the liability according to section 6:174 of the Netherlands Civil Code (like: *Recours des Voisins* and *Risque Locatif*).

*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 23 Buiten Nederland gevestigde verzekerden". The wording is available via the website of the Netherlands Insurance Exchange Association, www.vnab.nl.