

A 04 PRE-EXISTING RISK (ACT/FAILURE TO ACT)

Contrary to the provisions of article 2.6. of the General Conditions, claims for compensation of any loss or damage resulting from an act or failure to act that took place prior to [fill in] are excluded.

*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 04 Voorrisico (handelen/nalaten)". The wording is available via the website of the Netherlands Insurance Exchange Association, www.vnab.nl.