

## A 03 PRE-EXISTING RISK (LOSS OCCURRENCE)

Excluded are claims for compensation of any loss or damage arisen prior to *[fill in]*

*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 03 Voorrisico (Ontstaan)". The wording is available via the website of the Netherlands Insurance Exchange Association, [www.vnab.nl](http://www.vnab.nl).*