

Fire Insurance Home protect – Home

Information document about the insurance product

This insurance is underwritten by Baloise Insurance and managed by Qover.

Baloise Insurance is a Belgian insurance company with its headquarters at City Link, Posthofbrug 16, 2600 Antwerp, Belgium, RPM Antwerp, division Antwerp 0400.048.883, registered under code 0096.

The purpose of this information document is to give you an overview of the coverage and exclusions that result from our insurance. This document has not been tailored to your specific needs and the information it contains is not exhaustive. For more information about the product and your obligations under this insurance, please consult the relevant (pre)contractual conditions.

What kind of insurance type is this?

The Home Protect–Home product covers material damage to the insured building or the insured household contents caused by the listed and non-excluded perils. Are you a tenant or user of the building? Then we insure your tenant or user liability for this damage. The insured building is a regularly occupied property.



What is insured?

Basic insurance

- ✓ Damage caused by fire, smoke, soot, implosion, lightning strike and electricity.
- ✓ Damage caused due to a change in temperature.
- ✓ Damage caused by a contact.
- ✓ Costs for locating a gas leak.
- ✓ Damage caused to the building through burglary or vandalism.
- ✓ Theft of part of the building, e.g. theft of a copper roof gutter.
- ✓ Damage to the building by emergency services.
- ✓ Damage caused by a labour conflict, an attack or terrorism.
- ✓ Water damage and fuel oil damage.
- ✓ Storm, hail, snow and ice pressure.
- ✓ Natural disasters : damage/loss caused by flooding, overflow or backing up of a public sewer, earthquake, landslide or subsidence.
- ✓ Breaking or cracking of glass.
- ✓ Third-Party Liability Building.
- ✓ All Risks Computer.
- ✓ Home exchange or house sitting.
- ✓ Renting of rooms in your home.
- ✓ Baloise Assistance.

Supplementary insurance and additional costs

- ✓ Recourse by third parties, tenants or users.
- ✓ Costs for your own expert to determine the damage/loss.
- ✓ Costs for restoring the garden, demolishing and clearing up, storing and safeguarding the insured contents, locking and protecting the insured building.
- ✓ The extra costs for your temporary replacement residence.
- ✓ The disadvantage to you of the unusability of your building.
- ✓ Medical expenses and funeral expenses.

Optional insurances

Theft and vandalism.

Surround Package: extension to the basic insurance, including damage to motor vehicles.



What is not insured?

Everything is covered within every insurance policy, except for damage/loss that is expressly excluded.

The following is always excluded:

- ✗ Intentional damage/loss caused by an insured person.
- ✗ Damage/loss caused by police, army or war.
- ✗ Damage/loss caused by moulds, spores, fungi, insects and parasites.
- ✗ Damage/loss caused by a nuclear reaction, radioactivity or ionising radiation.
- ✗ Damage/loss caused by environmental pollution (damage/loss caused by fuel oil remains insured).
- ✗ Damage/loss due to asbestos.
- ✗ Aesthetic damage.
- ✗ Damage/loss that could have occurred because you did not comply with the measures imposed.
- ✗ Damage that could have occurred because the cause of previous damage had not been repaired.
- ✗ Damage due to scorching or discoloration caused by the sun.
- ✗ Water damage due to the porosity of tiles, walls and joints.
- ✗ Damage due to condensation or condensation water.
- ✗ Damage/loss due to a fuel oil system which does not meet the legal requirements.
- ✗ Storm damage to a main building under construction or being renovated and that is not completely closed.
- ✗ Damage caused by storm, hail, snow and ice pressure on outdoor contents. Garden furniture etc. remains covered.
- ✗ Damage from natural disasters to swimming pools and jacuzzis.
- ✗ Cracked or shattered smartphone screen, scratches on screens.
- ✗ Third-party liability for damage/loss caused by the building or the contents due to a defect that was known before the incident.
- ✗ Loss of information is not covered for damage covered in "All Risks Computer".

Please refer to the General Conditions for all applicable exclusions.



Are there cover limitations?

- ! The deductible is the part of the damage that remains at your charge. It is stated in the General or Specific Conditions.
- ! If the evaluation system is wrong, we can apply the proportional rule.
- ! Failure to comply with mandatory prevention measures may lead to a reduction or refusal of our intervention.

Basic insurance

- ! We pay up to EUR 4,400* for damage to garden furniture caused by storms or natural disasters.
- ! For condensation of insulating windows, the deductible is applied per window pane.
- ! Third-Party Liability Building: we pay up to EUR 12,500,000** for bodily injury and up to EUR 3,600,000** for material and immaterial consequential damage together.

Optional insurances

Theft : we pay up to EUR 18.600* per object or collection, unless other cover is provided in the Special Conditions.

Supplementary insurance and additional costs

Recourse by third parties or tenants: we pay up to EUR 3.600.000** for material and immaterial consequential damage.

The coverage limitations stated above are not exhaustive. All coverage limitations that apply are set out in the General or Special Terms and Conditions.

* at ABEX index 847 / ** at CPI index 119.64 (1981 base)



Where am I covered?

- ✓ At the insured address, as stated in the Special Conditions.

During your stay at another address, you are insured for the following damage:

- ✓ For damage/loss to your household contents which are somewhere else for up to 120 days per insurance year; anywhere in the world.
- ✓ For damage to your holiday accommodation anywhere in the world which you occupy for a maximum of 120 days per insurance year and you are liable for the damage/loss.
- ✓ For damage to a room or studio which you or child rents or uses during his/her studies, anywhere in the world.
- ✓ For damage to a garage or parking space in Belgium of which you are the owner, tenant or user.
- ✓ For damage to your replacement accommodation in Belgium, which you rent or use when your home is uninhabitable due to damage insured in the policy and you are liable for the damage.

The General or Special Conditions state how much we pay for the damage at another address



What are my obligations?

- When you take out the policy it is imperative that you provide precise details and information about the risk to insure so that we have a full picture of the risk.
- During the period of insurance :
 - you are obliged to accurately and correctly communicate changes to the risk to us (for example : extension to building, capacity of owner or tenant changes);
 - you must do everything possible to prevent damage. You must comply with any preventive measures we impose in the General or Special Terms and Conditions.
- In the event of an incident :
 - you must do all you can to limit the scale of the damage/loss;
 - you must prevent any changes to the damaged objects that would make it impossible to assess the cause or scale of the damage/loss;
 - you must notify us immediately and provide us with all the documents and information concerning the incident;
 - you must refuse any acknowledgement of liability, any payment or any promise of payment.



When and how do I pay?

You can pay the premium annually (payment is online directly after taking out the policy) or monthly (by direct deposit).



When will the cover start and end?

The starting date and duration of the insurance are mentioned in the Special Conditions. The contract lasts for one year and is tacitly renewable, unless one of the parties opposes it and terminates the agreement.



How can I terminate my contract?

- You can terminate your contract within 14 days following the date of subscription, provided that you have not requested any intervention from this insurance.
- You can terminate the insurance contract at least two months before the annual renewal date.
- As a consumer-policyholder, you can cancel your policy as long as it has been in force for at least one year. In this case, you must observe a cancellation period of two months.
- The contract must be cancelled by registered sending, by bailiff's writ or by letter of cancellation with acknowledgement of receipt. You can also contact your broker or your new insurer.

Damage and theft insurer: Baloise Belgium SA – Insurance company licensed under code number 0096 – Baloise Insurance is the trade name of Baloise Belgium SA. Headquarters : City Link, Posthofbrug 16, 2600 Antwerp, Belgium – Phone: +32 3 247 21 11 Head office: Boulevard du Roi Albert II 19, 1210 Brussels, Belgium – Phone: +32 2 773 03 11 info@baloise.be – www.baloise.be – RPM Antwerp, division Antwerp – BCE (BE VAT) 0400.048.883 – IBAN: BE31 4100 0007 1155 – BIC: KREDBEBB ER: Baloise Insurance, City Link, Posthofbrug 16, 2600 Antwerp, Belgium.

Assistance insurer: Europ Assistance Belgium, BE VAT 0738.431.009, RPM Brussels, Boulevard du Triomphe 172, 1160 Brussels, Belgian branch of Europ Assistance SA, an insurer registered under French law with its headquarters in 1, Promenade de la Bonnette à 92230 Gennevilliers, France (451 366 405 RCS Nanterre), licensed under code 0888 for branches 1, 9, 13, 16 et 18 under the supervision of the National Bank of Belgium, Boulevard de Berlaimont 14, 1000 Brussels.

LEGAL ASSISTANCE INSURANCE

Insurance Product Information Document

EUROMEX NV

Belgian insurance company under code 0463



Legal Assistance Building

Disclaimer:

This document gives you a very general overview of an insurance product. The information in this sheet is not tailored to your individual needs. Additional information can be found in the other pre-contractual and contractual information. Only the complete policy gives you an accurate picture of your and our rights and obligations. For this reason, please ask your broker and consult the General and Special Conditions regarding the chosen insurance product at www.baloise.be/algemenevoorwaarden.

What is this type of insurance?

Legal assistance insurance is insurance where the insurer undertakes to provide services and to assume costs (experts, lawyers, bailiffs, etc.) in order to enable the insured to assert his/her rights, as plaintiff or defendant, whether in judicial, administrative or other proceedings or away from any proceedings. The insurer assists the insured with achieving an amicable resolution to the dispute. The resolution achieved is always presented to the insured.

This insurance can only be taken out as additional insurance within a 'fire' policy provided by Baloise.



What is insured?

We protect you, your family members and the owner of the building against unexpected expenses in a legal dispute relating to the use, the management and the enjoyment of the insured real estate.

More specifically, this involves, among other things:

- ✓ **Your criminal defence** (unintentional assault and killing caused by a lack of maintenance).
- ✓ **Recourse for building damage** (water damage, vandalism, damage caused by neighbouring works, etc.).
- ✓ **Disputes with the fire insurer** (disagreement concerning application of the insurance terms and conditions).
- ✓ **Disputes concerning the estimation** of the damage/loss (costs for a second opinion, arbitration, etc.).
- ✓ **Search costs** (water damage).
- ✓ **Topographical survey** (if there is a risk of damage/loss due to neighbouring private or public works).

If the insured property is co-owned, the interests of the owners of a private plot are also defended in specific circumstances. More specifically, this concerns:

- ✓ **Disputes with the fire insurer** (disagreement concerning application of the insurance terms and conditions).
- ✓ **Disputes concerning the estimation** of the damage/loss (costs for a second opinion, arbitration, etc.).



What is not insured?

- ✗ Recourse for damage/loss caused by flooding.
- ✗ Recourse for damage/loss caused by soil contamination.
- ✗ Recourse for purely immaterial damage if there is not also material building damage.
- ✗ The defence of the interests of an individual owner when these are contrary to those of the co-owners association.
- ✗ Disputes in connection with agreements (property management, contracting, maintenance, repairs, etc.).
- ✗ Compensation for third parties which you are ordered to pay.
- ✗ Defence against civil claims brought by a third party.
- ✗ The costs and fees of a lawyer or expert without our prior approval. However, these costs or fees can be paid by the insurer if they have been incurred for urgent and emergency measures.

The full list of limitations is included in the Special Conditions for the policy.



Are there any restrictions on cover?

- ! The maximum benefit per dispute is 50,000 EUR. The insured amount is lower for some guarantees.

A clearly presented table containing the guarantee limits is provided in the General Conditions.



Where am I covered?

- ✓ The guarantees are acquired in the countries where the 'Fire' guarantee from Baloise is acquired.
- ✓ In the event that the liable party is insolvent, intervention is acquired for events that occur on the territory of a country in the European Economic Area or of a number of listed countries.



What are my obligations?

- When you take out the policy you are obliged to provide accurate and correct details regarding any information about the risk to be insured so that we have a complete understanding of the risk.
- During the term of the insurance:
 - you are obliged to provide accurate and correct details of any changes to the risk (e.g., changes in the number of active persons or if you are going to start additional activities).
 - you must do everything possible to prevent damage. We can require you, for instance, not to make any agreements regarding the calculation of legal fees and costs of a lawyer and not to make payments to a lawyer without our prior agreement. Failure to do so can result in us reducing or refusing our intervention.
- In the event of an incident:
 - you must do all you can to limit the scale of the damage,
 - you must notify us immediately and provide us with all the documents and information concerning the incident and the desired solution.



When and how do I pay?

You pay the gross premium annually and you receive an invitation to do so from Baloise or from your broker. The gross premium consists of the net premium increased by the payable taxes and contributions. You can pay with a bank transfer or by direct debit. You can spread the payment under certain conditions, and there may be additional costs associated with doing so.



When does the cover start and end?

The date of commencement of the insurance is indicated in the Special Conditions of Baloise. The contract runs for one year and is renewed automatically unless one of the parties objects and terminates the contract. We can also agree a shorter term with you.



How do I cancel the contract?

You can terminate your contract within 14 days of the date on which this contract was concluded if you have not made use of this contract during this period.

You can terminate the insurance contract at least 2 months before the annual renewal date. When you, as the policyholder, are considered a consumer according to art. I.1, 2° Code of Economic Law, you can terminate your insurance contract once it has been running for a period of at least one year, with a notice period of 2 months. You can do so by registered letter, by bailiff's writ or by delivery of the termination letter against proof of receipt. You can also ask your intermediary or your new insurer to do this on your behalf. You can also terminate it following our payment or our refusal to intervene. You must do so within a period of 1 month following our payment or refusal.

You can find all termination options in the General Conditions.

Legal information:

Insurer:

Euromex nv - Generaal Lemanstraat 82-92 - 2600 Berchem (registered office) & Rue E. Francqui 1 - 1435 Mont-Saint-Guibert
RLP Antwerp division Antwerp - VAT BE 0404.493.859 - Insurance company authorised under code 0463, under the supervision of the National Bank of Belgium, de Berlaimontlaan 14, 1000 Brussels.

Family Civil Liability Insurance Home Protect – Family Civil Liability

Insurance Product Information Document

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What is this type of insurance?

This insurance covers civil liability for damage caused to third parties during private activities within the insured limits. Belgian law is applicable to this insurance.



What is insured?

- ✓ **Insured persons:** the policyholder and all persons living with him/her; domestic staff; children of third parties who are minors; unmarried children who do not live with the policyholder and are still fiscally dependent on the policyholder; temporary guests.

Damage/loss caused by the following is covered:

- ✓ pets or two riding horses.
- ✓ the insured building.
- ✓ travel: all insured persons are insured as pedestrians, cyclists and users of any vehicle without an engine and as passengers of any vehicle. The use of an electric bicycle where the assistance only works while pedalling and up to a maximum of 45 km/h is insured. The use of a (motorised) mobility device that can achieve a maximum speed of 25km/h is insured.
- ✓ Volunteering.
- ✓ Remote-controlled aeroplanes and drones up to 4kg.
- ✓ Intent and gross negligence: cover for intent and gross negligence on the part of insured persons under the age of 16 and 18, respectively.
- ✓ Borrowed objects: damage/loss to objects borrowed from third parties or rented for less than 32 days.
- ✓ Bicycle assistance: help in the event of a breakdown, accident, vandalism, attempted theft or theft of the bicycle belonging to the policyholder, his/her cohabiting partner, his/ her cohabiting children, his/ her cohabiting parents(-in-law).

Optional guarantee:

Legal assistance: legal assistance with defending your interests.



What is not insured?

Are always excluded :

- ✗ Intentional damage/loss caused by an insured person above the age of 16.
- ✗ Damage/loss due to gross negligence by an insured person above the age of 18.
- ✗ Damage/loss caused by war and labour conflicts.
- ✗ Damage/loss caused by terrorism, with the exception of the guarantee for travel and means of transport.
- ✗ Damage/loss for which the insured person is purely contractually liable.
- ✗ Damage/loss for which the risk absolutely must be insured (e.g. Motor Third Party Liability insurance).

Please refer to the Standard Conditions for the full list of exclusions.



Are there any restrictions on cover?

- ! Physical injury is covered as standard up to EUR 26,710,339.35 (amount subject to indexation).
- ! Material damage is covered as standard up to EUR 7,692,577.73 (amount subject to indexation).
- ! Damage/loss to borrowed objects and to rented objects for less than 32 days is covered as standard up to EUR 7,500.

Optional guarantee:

Legal Assistance is covered up to EUR 75,000.

A deductible of EUR 264.85 (amount subject to indexation) for material damage is specified in the Special Conditions. The indexation is based on the consumer price index. Base index 255.86 (November 2020 and base 1981 =100). We take the index for the month preceding the month of the incident

Please refer to the Standard Conditions for the full list of exclusions.



Where am I covered?

- ✓ The insurance – with the exception of Bicycle Assistance – applies in all countries of the world. We only pay if the incident occurred during the period of validity of the policy. This is the moment when the damage is visible.
- ✓ The insurance for Bicycle Assistance are only valid in Belgium and within a radius of 30km of the Belgian border in the territory of France, Germany, Luxembourg or the Netherlands and this from a distance of 1km from the place of domicile or residence of the insured.



What are my obligations?

- When you take out the policy it is imperative that you provide precise details of any information that may have an impact on the risk assessment.
- During the period of insurance :
 - You are obliged to provide correct and precise details of new information that will entail a significant and sustained increase in the risk.
 - You must do everything possible to prevent damage/loss.
- In the event of an incident :
 - you must do all you can to limit the scale of the damage/loss.
 - you must prevent any changes to the damaged objects that would make it impossible to assess the cause or scale of the damage/loss.
 - you must notify us immediately and provide us with all the documents and information concerning the incident.
 - you must refuse any acknowledgement of liability, any payment or any promise of payment.



When and how do I pay?

You will be obliged to pay the premium annually and you will receive an invitation to pay. You can pay the premium in instalments under certain conditions and there may be additional costs associated.



When does the cover start and end?

The starting date and duration of the insurance are mentioned in the Special Conditions. The contract lasts for one year and is tacitly renewable, unless one of the parties opposes it and terminates the agreement.



How do I cancel the contract?

- You can terminate your contract within 14 days from the date of purchase, provided that you have not made any claim whatsoever under this insurance.
- You can terminate the insurance contract at least two months before the annual renewal date.
- As a consumer-policyholder, you can cancel your policy as long as it has been in force for at least one year. In this case, you must observe a cancellation period of two months.
- The contract must be cancelled by registered sending, by bailiff's writ or by letter of cancellation with acknowledgement of receipt. You can also contact your broker or your new insurer.

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Assistance insurer: Europ Assistance Belgium, BE VAT 0738.431.009, RPM Brussels, Boulevard du Triomphe 172, 1160 Brussels, Belgian branch of Europ Assistance SA, an insurer registered under French law with its headquarters in 1, Promenade de la Bonnette à 92230 Gennevilliers, France (451 366 405 RCS Nanterre), licensed under code 0888 for branches 1, 9, 13, 16 et 18 under the supervision of the National Bank of Belgium, Boulevard de Berlaimont 14, 1000 Brussels.

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What is this type of insurance?

Legal assistance insurance is insurance where the insurer undertakes to provide services and to assume costs (experts, lawyers, bailiffs, etc.) in order to enable the insured to assert his/her rights, as plaintiff or defendant, whether in judicial, administrative or other proceedings or away from any proceedings. The insurer assists the insured with achieving an amicable resolution to the dispute. The resolution achieved is always presented to the insured.

This insurance can only be taken out as additional insurance within a 'third party liability private life' policy provided by Baloise.



What is insured?

We protect you, your cohabiting family members and your children (whom you support) against unexpected expenses in a legal dispute in private life, in business travel, in tax-exempt association work and in the tax-exempt performance of services for other citizens.

This basic assistance is primarily limited to unforeseen sudden events.

More specifically, this involves, among other things:

- ✓ **Your criminal defence** (traffic violations, unintentional violations, involuntary assault and battery, intentional violations by children under the age of 16).
- ✓ **Recourse for damage/loss to the family home or the second residence** caused through the fault of a third party (neighbouring building works, vandalism, water damage, etc.).
- ✓ **Recourse for injury** (pedestrian, passenger, intentional acts of violence, etc.).
- ✓ **Recourse for moral damage** following the death of a relative by birth or marriage.
- ✓ **Assistance with damage/loss following medical intervention** (costs of medical adviser for medical assessment).
- ✓ **Compensation advances** if the scale of the damage/loss and the liability of the third party are clear.
- ✓ **Insolvency of third parties** (the person liable for an accident is unable, following the verdict, to pay the compensation awarded to you).



What is not insured?

- ✗ Fines and settlements with the prosecutor.
- ✗ Court costs in criminal cases.
- ✗ The criminal defence for deliberate infringements, except in the case of acquittal (not for (correctional) crimes).
- ✗ Possession and use of motor vehicles for which third-party liability insurance is mandatory.
- ✗ Participation in speed races and paid competitive sports.
- ✗ Disputes related to property law, such as easements, demarcation, party walls, distance between buildings, light and views.
- ✗ Active involvement in arguments and fights.
- ✗ The costs and fees of a lawyer or expert without our prior approval. However, these costs or fees can be paid by us if they have been incurred for urgent and emergency measures.

The full list of limitations is included in the General Conditions for the policy.



Are there any restrictions on cover?

- ! The maximum benefit per dispute is 75,000 EUR. For some covers, the insured amount is lower, such as 50,000 EUR, 20,000 EUR, 15,000 EUR, 2,500 EUR.

A clearly presented table containing the guarantee limits is provided in the General Conditions.



Where am I covered?

- ✓ The guarantee is acquired worldwide for most disputes that arise suddenly with an accidental event.
- ✓ For real estate, the cover is limited to real estate located in Belgium.
- ✓ For accidental damage during the execution of the contract, assistance from the Fund for Medical Accidents and contractual dispute third-party liability - private life insurance, cover is limited to Belgium
- ✓ Intervention in the event of advance of the damage amount or advance of the third-party liability exemption and of the discharge is only obtained for events that occur on the territory of a country in the European Economic Area or of a number of listed countries.



What are my obligations?

- When you take out the policy you are obliged to provide accurate and correct details regarding any information about the risk to be insured so that we have a complete understanding of the risk.
- During the term of the insurance:
 - you are obliged to provide accurate and correct details of any changes to the risk (e.g., changes in the number of active persons or if you are going to start additional activities).
 - you must do everything possible to prevent damage. We can require you, for instance, not to make any agreements regarding the calculation of legal fees and costs of a lawyer and not to make payments to a lawyer without our prior agreement. Failure to do so can result in us reducing or refusing our intervention.
- In the event of an incident:
 - you must do all you can to limit the scale of the damage,
 - you must notify us immediately and provide us with all the documents and information concerning the incident and the desired solution.



When and how do I pay?

You pay the gross premium annually and you receive an invitation to do so from Baloise or from your broker. The gross premium consists of the net premium increased by the payable taxes and contributions. You can pay with a bank transfer or by direct debit. You can spread the payment under certain conditions, and there may be additional costs associated with doing so.



When does the cover start and end?

The date of commencement of the insurance is indicated in the Special Conditions of Baloise. The contract runs for one year and is renewed automatically unless one of the parties objects and terminates the contract. We can also agree a shorter term with you.



How do I cancel the contract?

You can terminate your contract within 14 days of the date on which this contract was concluded if you have not made use of this contract during this period.

You can terminate the insurance contract at least 2 months before the annual renewal date. When you, as the policyholder, are considered a consumer according to art. I.1, 2° Code of Economic Law, you can terminate your insurance contract once it has been running for a period of at least one year, with a notice period of 2 months. You can do so by registered letter, by bailiff's writ or by delivery of the termination letter against proof of receipt. You can also ask your intermediary or your new insurer to do this on your behalf. You can also terminate it following our payment or our refusal to intervene. You must do so within a period of 1 month following our payment or refusal. You can find all termination options in the General Conditions.

Legal information:

Insurer:

Euromex nv - Generaal Lemanstraat 82-92, 2600 - Berchem (registered office) & Rue E. Francqui 1 - 1435 - Mont-Saint-Guibert (regional office) RPR Antwerp - VAT BE 0404.493.859 - Insurance company authorised under code 0463, under the supervision of the National Bank of Belgium, de Berlaimontlaan 14, 1000 Brussels.