

### **Glass Clause for Private Individuals Curaçao**

1. In addition to article 2 of the conditions of the Property Essential Insurance, Property Extra Insurance and Property Exclusive Insurance of Citizens, coverage is also provided for property damage to the glass of the insured objects stated in the policy intended to permit daylight, regardless of the cause. The costs of emergency measures taken as a direct consequence of covered damage are included under the insurance to a maximum of NAF 2,500.
2. In addition to the exclusions referred to in article 5 of said conditions the following damage is also excluded from coverage:
  - damage to decorations on the glass, including etching
  - breakage of windows:
  - in windbreaks, balcony partitions and site separations;
  - of stained glass;
  - due to an inherent defect, in case of stained glass and wired glass;
  - during the carrying out of annexes and/or renovations to the insured objects stated in the policy, if these are vacated for more than 12 consecutive weeks;
  - during transportation, moving, alteration, treatment or decoration.