

Commercial (buildings and contents insurance)

Peril	Compulsory cover	Standard cover	Optional/ additional cover	Market penetration
Windstorm		✓		95%
Hailstorm		✓		95%
Lightning — direct hit		✓		95%
Lightning — surge		✓		95%
River flooding				
Overflow of stagnant waters		✓		98%
Torrential rain		✓		98%
Storm surge				
Earthquake				
Snow pressure		✓		98%
Avalanche				
Frost		✓		98%
Landslide				
Subsidence				
Collapsing sinkhole		✓		98%
Volcanic eruption				
Meteor strike				
Tsunami				

Individual lines (buildings & contents insurance)

Peril	Compulsory cover	Standard cover	Optional/ additional cover	Market penetration
Windstorm		✓		98%
Hailstorm		✓		98%
Lightning — direct hit		✓		98%
Lightning — surge		✓		98%
River flooding			✓	0%
Overflow of stagnant waters		✓		98%
Torrential rain		✓		98%
Storm surge			✓	0%
Earthquake				
Snow pressure		✓		98%
Avalanche				
Frost		✓		98%
Landslide				
Subsidence				
Collapsing sinkhole		✓		98%
Volcanic eruption				
Meteor strike				
Tsunami				

Tariffs, deductibles and risk prevention	Tariffs are calculated by the insurance companies. A deductible is common in windstorm risk policies and not in other perils. The standard cover for natcat perils is usually bundled with fire insurance cover. Stand-alone natcat products are not common on the Dutch market.
Sales, underwriting and claims processes	The sales and underwriting processes are handled by insurance agents, banks or brokers. Claims processes are handled by insurance companies or, in the case of individual lines, by proxy agents.
State intervention	Based on the Loss Compensation Act (Wet Tegemoetkoming Schade, WTS), the government largely provides cover for losses caused by extreme events, including earthquakes and major river floods. The WTS also enables the government to provide compensation for other uninsured catastrophic losses. During the flooding in the summer of 2021, the state intervened to provide compensation for water damage, as well as for damage caused by torrential rain, which is insurable.