
Conditions

Contractual partner:

deas Deutsche Assekuranzmakler GmbH

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Special conditions for insurance

Confirmation of Coverage

In the name of and on behalf of the insurer we hereby confirm insurance cover within the scope of the insurance policies applied for overleaf..

Insurance coverage takes effect as soon as the application form is received by NürnbergMesse or by deas Insurance Broker GmbH, but not sooner than the risk begins, regardless of when the invoice is sent, provided the insurance premium is paid before the risk begins or alternatively immediately after receipt of the invoice.

deas Assekuranzmakler GmbH

Short Information

(Important – please read carefully!)

The following is only for information purposes and only summarizes the insurance cover and does not mirror the conditions, regulations, and exclusions of the respective insurance policies. Decisive for the insurance cover are only the respective insurance policies and their conditions and regulations. These policies can be requested if wished by contacting deas Insurance Broker GmbH under the above-mentioned telephone number.

Exhibition Insurance

Policy no. 86093232107

1. Purpose of the insurance

The Exhibition insurance is an All Risk cover and insures the exhibition goods, the stand and equipment including transport to and from the exhibition site, the building up of the stand for the duration of the trade fair and the dismantling of the stand. Personal effects of stand staff are insured only within the exhibition area against fire, burglary and proven theft.

2. Insured Risks

The Exhibition insurance covers claims arising from damages that occur through loading and unloading, during transport or stopovers or for storage in-between or after the erection of the stand, and for damages that occur for the duration of the fair. Insured are those claims that result, for example, through

- a) conveyance accidents,
- b) fire, lightning or explosion,
- c) force majeure,
- d) burglary or theft,
- e) breakage or leakage of fluids,
- f) visitors at the trade fair.

The Exhibition insurance covers the costs for the expert restoration or repair or the value of the insured goods in case of a complete write-off.

3. Risks not insured

Excluded from insurance cover are amongst others, claims,

- a) arising through demonstrations, rehearsals, load tests and similar,
- b) that the insured exhibitor brings about on his own goods, through such actions as assembly and dismantling,
- c) arising through scratches and other polishing damage or gluing.
- d) through theft, burglary or loss of food and groceries that were foreseen for consumption.

Not insured are: cash, documents, bonds, tickets and other valuables.

4. Requirements for insurance coverage

During the periods of assembly and dismantling of the stand, the exhibition goods, equipment and/or the stand must be regularly controlled by the stand staff or by a security guard or a trusted rep-representative. A police report must be prepared for damages caused through theft, burglary or robbery.

Liability Insurance for Major Losses

Policy no. 80240087302

1. Subject of Insurance

Insured is the policy holder's liability on the basis of legal provisions under Private Law in consequence of the policy holder's company characteristics and employees (stand staff) in regard to bodily injury and/or property damage.

2. Important Exclusions

Not insured are amongst others

- a) liability claims made that exceed the scope of legal liability,
- b) damages suffered by the policy holder,
- c) damages wilfully caused by the policy holder,
- d) monetary fines,
- e) damages occurring through usage of motor vehicles,
- f) claims arising from non-fulfilment.

Conditions

3. Limitations of Insurance

- a) The insurance sum (limit) is provided mutually for all companies included in the insurance policy.
- b) The insurance provides coverage in excess of an existing General Liability Insurance for the insured company with an insurance sum of at least EUR 500,000 combined for bodily injury and/or property damage.
- c) If there is no existing General Liability Insurance for the insured company then the EUR 500,000 shall be deemed to be a deductible.

Personal Accident Insurance

(Additional Cover) Policy no. 80140053976

1. Scope of Cover

Insurance is provided for accidents suffered by the insured stand staff during their stay on the premises of the trade fair (including parking places) that result in a permanent physical or mental disability of the insured or the death of the insured person within one year after the accident. An accident has occurred if, due to an external event, the insured person is suddenly bodily affected and in-voluntarily suffers an impairment of health.

2. Exclusions

The following are excluded from cover

- a) accidents caused by mental impairment of consciousness, also such accidents that are attributable to drunkenness, as well as accidents caused by strokes, epileptic fits etc.,
- b) impairment of health caused by radiation,
- c) infections,
- d) poisoning,
- e) damage to vertebral discs.