



# Important Information at a Glance

## Fair Insurance Schemes

### FAIR INSURANCE SCHEMES

As fair organizers, we consider it a self-evident duty and service to draw your attention to the special conditions we have negotiated for fair insurance schemes.

#### WHAT IS INSURED?

Via OOS, you can apply for exhibition, liability and accident cover. These insurance classes may be taken out individually or in combination.

#### WHAT RISKS ARE INSURED?

**Exhibition insurance** "escorts" your exhibits from the moment of departure to the completion of the return trip. Any damage occurring during this period is generally covered by exhibition insurance. Kindly note that our own liability is excluded where a loss can be insured under this heading. This being so, the conclusion of an exhibition insurance policy with comparatively low premiums would appear to be a reasonable step

**Liability insurance** offers cover in the case of claims to compensation based on personal injury or property damage sustained by third parties and due under statutory regulations. Where the risks associated with participating in fairs and exhibitions are already covered by your employers' liability insurance, the insurance cover applied for here is secondary, i.e. the employers' liability insurance must offer primary cover.

**Accident insurance** offers cover to persons specifically named in the proposal form in respect of accidents involving death or long-term injury (invalidity).

In all three classes, kindly note the General Insurance Conditions and the Special Conditions quoted on the back of order form "Exhibition Insurance".

#### HOW TO APPLY FOR INSURANCE COVER?

That's easy. Just complete order form "Insurance" in the OOS.

#### WHEN MUST THE PREMIUM BE PAID?

Insurance cover is only granted if you pay the premium invoiced by our insurance brokers into one of their accounts in good time.

To be paid in good time, the amount must be remitted by the first day of the fair at the latest or immediately after receipt of the invoice.

#### WHAT TO DO IN CASE OF CLAIM?

Any damage must be reported **at once** in writing, by phone, fax to the exhibition management and the insurance brokers, MRH TROWE, TROWE Düsseldorf GmbH – Versicherungsmakler –, Immermannstraße 22, 40210 Düsseldorf, phone: +49(0)211/16896-0, fax: +49(0)211/16896-54, e-mail: duesseldorf@mrh-trowe.com.

Any fire, robbery, theft or burglary losses must be reported to the police as well within 24 hours. For the rest, we ask you to observe the "Obligations of the Policyholder" printed on the back of order form "Exhibition Insurance".

### WHAT DOES THE INSURANCE COVER COST?

#### Premium table for exhibition insurance

1.1 Stand, stand fittings and exhibits, insofar as these are not listed under item 1.2	6.5 o/oo
1.2 Equipment of the electronic, electrical and fine mechanical industries (e.g. computers, measuring instruments, etc.) and models	7.0 o/oo
1.3 Data (purchased standard software, individual operating programs, master data and transaction data, data carriers, dongles) – the cost of re-purchasing or re-entering the data on a first loss basis. <b>Back-up copies of individual data must be made daily!</b>	7.0 o/oo
4. Property of stand agent (Note: e.g. 6.5 o/oo is equivalent to € 6.50 per € 1,000 insured sum.)	10.0 o/oo

#### SURCHARGES

Inclusion of breakage risk in respect of items made of glass, clay, china, etc. (Pos. 2)	15.0 o/oo
Inclusion of assembly (Pos. 3)	7.0 o/oo
for transportation from	
- countries bordering the Federal Republic	1.0 o/oo
- rest of Europe	2.0 o/oo
- all other countries	on request

#### REBATE

Exclusion of losses occurring in transit, per transport route 10 % of above premium rates

#### Minimum premiums:

Exhibition insurance: € 75.00 plus fee and tax

#### Premiums for liability insurance

€ 0.75 per square metre of rented exhibition space  
Minimum premium: € 50.00 plus fee and tax

Sums insured: € 3 m lump sum for personal injury and property damage.

The sums insured apply once per claim and event.

#### Premiums for accident insurance

€ 20.00 per insured person for insured sums of € 50,000.00 for death and  
€ 100,000.00 for invalidity  
€ 50.00 plus fee and tax

Minimum premium:

We trust that we have been able to offer you some useful information on the subject of fair insurance. For further information, kindly contact our insurance brokers, MRH TROWE, TROWE Düsseldorf GmbH, who will be pleased to answer any other queries you may have.

Messe Düsseldorf GmbH, Legal department

Responsible:

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