



Messe
Düsseldorf

Messe Düsseldorf GmbH, Abt. VG-R
Postfach 10 10 06, 40001 Düsseldorf
Tel. +49 211 4560-267, -268
Fax +49 211 4560-8542
Submit to
MRH Trowe Insurance Brokers GmbH
Kennedydamm 24, 40476 Düsseldorf
Tel. +49 211 16896-0
Fax +49 211 16896-54
E-Mail: duesseldorf@mrh-trowe.com

Exhibition Insurance Application/Insurance Certificate

You will find further information at section 7.2.3 of the Technical Guidelines

Application

The application must be completed in full and must be received by MRH Trowe Insurance Brokers GmbH, Office Düsseldorf at the latest 3 working days prior to the start of the event. Applications that are received late can only be given limited consideration. The application is binding until concluded, at most for 1 month after receipt.

Premium rates

For premium exhibition insurance rates please refer to the separate information.

The premium is paid on time if received on the first day of the exhibition by MRH Trowe Insurance Brokers GmbH, Office Düsseldorf (see also § 7 No. 1 GIC Exhibition 2008).

Insurance coverage shall be provisional until the premium has been paid and shall be void from the start if the premium is not paid on time. If the premium is not paid until after the time period named in the first paragraph, but is then paid without delay, the insurance coverage shall remain in force.

General Conditions of Insurance

The exhibition insurance cover is based on the "General Conditions of Exhibition Insurance (AVB Ausstellung 2008)". All goods transport as well as storage in transit is subject to the conditions of DTV cargo insurance ("DTV-Güterversicherungsbedingungen 2000), 2008 version (DTV-Güter 2000/2008)"

Full cover - TR 9000/01. In addition, the following special conditions apply:

- Strike and riots clause (DTV-Güter 2000/2008)
- Special conditions for data-carriers insurance (BB Datenträger 2008)
- Bio-chemical products exclusion clause

The insurance cover of the Liability Insurance is given in accordance with the "General conditions of insurance for liability insurance (AHB H 61/02)", the "Special conditions of liability insurance for damage caused by environmental influences within the framework of company and professional liability insurance (H 6161/00) and the „Besonderen Bedingungen für einmalige Veranstaltungen/ Special conditions of single events (H 14/21)".

The insurance cover for accident insurance is based on the General Group Accident Insurance Conditions ("Allgemeine Gruppen-Unfallversicherungs-Bedingungen - AUB 2008 G)".

Applicable Law, Basis of Agreement

This contract is subject to German law. The basis of this contract is constituted by the application, the insurance policy and any postscripts, in each case including all elements of the contract specified therein.

Domestic Jurisdiction

Any claims arising from the insurance contract may be asserted at the local court competent for the insurer's legal domicile or that of the insurer's branch which manages the contract.

The insurer is entitled to assert outstanding insurance premium payments through the court of law competent for your place of residence. Other statutory jurisdictions may be constituted by the local court of law competent for the domicile or branch of your business or commercial enterprise.

Complaints

If you are dissatisfied with the service received or in case of dispute regarding the performance of the contract, you may contact the insurer, the insurance broker or the Federal Insurance Supervisory Authority (Bundesaufsichtsamt für das Versicherungswesen), Ludwigkirchplatz 3-4, 10719 Berlin at any time. Or to the Federal Office for the Supervision of Financial Services. (Bundesanstalt für Finanzdienstleistungsaufsicht), Graurheindorfer Str.108, D-53117 Bonn. For complaints, there is a hotline under Tel. No. +49 228 422-7777

Special conditions for the AVB Ausstellung 2008

1. The following items can only be insured upon special application: Furs, jewellery, oriental carpets and cash (see § 1 No. 1).
2. Clearance, demolition, fire extinguishing, movement and safety costs are also insured for up to 10% of the sum insured (see § 1 No. 3b).
3. Sea transportation is also insured (see § 1 No. 4).
4. Damage, due to the presence of military equipment, is also insured provided this does not occur as a direct result of war, insurrection or similar events (see § 2 No. 1a).
5. Full insurance cover also applies for exhibited items in marquees, resp. halls with tent-roofs (see § 2 No. 1f).
6. § 2 No. 1g) aa) is deleted.
7. Food and semi-luxuries as well as advertising pamphlets and catalogues are fully insured until the start of the event. After the event has started, food and semi-luxuries are also insured for up to € 500.-, advertising pamphlets and catalogues for up to 10% of the sum insured, not exceeding € 2,500.- (see § 2 No. 1g) bb).
8. When assessing the due care and attention taken for events held abroad, the customary local standards will be applied (see § 2 No. 1h).
9. Insurance cover also applies to damage due to rust or oxidation, under the precondition that the insured can show that the loss occurred during the insured period and due to an insured risk (see § 2 No. 2a).
10. Insofar as insurance cover (see No. 3 overleaf) was applied for separately, damage caused by assembly, dismantling or presentation is regarded as insured (see Paragraph 2 No. 2a).
11. § 2 No. 3 is deleted and replaced as follows: In case the insurer is not able to prove the existence of one of the hazards or circumstances specified in no. 1 and 2, although the circumstances of the event would seem to indicate that this was probable, it will be presumed that the damages resulted from this, until the opposite is proven by the insured.
12. When the insured has sent the fully completed Exhibition Insurance application to the Messe Düsseldorf GmbH or MRH Trowe Insurance Brokers GmbH, Office Düsseldorf, the insurer accepts that he was aware of all circumstances required for evaluating the risk at the time of concluding the contract. This does not apply in the event of intentional or fraudulently withheld information about evidently increased risks. The insurer is aware of the local conditions of the event and the exhibition grounds (see § 4 No. 1).
13. Insurance cover also applies to storage or stays carried out upon the instructions of the insured, free-of-charge up to a period of 30 days (see § 5 No. 2.1 b).
14. The insurance value is taken to be the general commercial value and/or the market value. Also insured are the costs of the journey, provided that these costs were taken into account when calculating the sum insured (see § 6 and Clause 7).
15. A statement of facts need not be prepared by the event organizer (see § 11 No. 1h) ff).
16. For art exhibitions, the Special Conditions for Art Exhibition Insurance generally apply. Clause 5 (sums insured/valuation) also applies, in case valuations are available at the start of the contract.
17. Insurance also applies to damage during transportation caused by rike, insurrection and other internal disturbances according to Clause 4.

Political risks clause

This clause shall override anything contained in this insurance inconsistent therewith:

Altering the written terms and conditions of this policy with regard to the insurance of political perils (such as war, civil war or war-like events, confiscation, forfeiture or sovereign intervention, strike, lock-outs, industrial unrest, terrorism, civil unrest or other such civil commotion) irrespective as to whether these have been agreed in writing or in form of printed standard terms and conditions (e.g. DTV - German General



Messe
Düsseldorf

Messe Düsseldorf GmbH, Abt. VG-R
Postfach 10 10 06, 40001 Düsseldorf
Tel. +49 211 4560-267, -268
Fax +49 211 4560-8542
Submit to
MRH Trowe Insurance Brokers GmbH
Kennedydamm 24, 40476 Düsseldorf
Tel. +49 211 16896-0
Fax +49 211 16896-54
E-Mail: duesseldorf@mrh-trowe.com

Exhibition Insurance Application/Insurance Certificate

You will find further information at section 7.2.3 of the Technical Guidelines

Rules of Marine Insurance Special Conditions for Cargo, ADS Cargo 1973 – edition 1984, or ICC Conditions) the Insurer may cancel these risks globally under observation for a cancelling period of 48 hours, in as far as in insured transport and/or storage has not yet commenced. The cancellation shall become effective with the lapse of the above mentioned deadline commencing at midnight on that day on which the notification of cancellation was received by the Insured. Cancellation by the leading Insurer shall simultaneously apply to all participating Insurers.

Insurance covers shall be granted for a maximum period of 30 days for storage that has commenced prior to the receipt of notification of cancellation and for storage that is insured under the above mentioned insurance of political perils.

Terrorism clause

For exhibitions with a total value for all contracts within this open policy exceeding 10m Euros, any kind of claims, expenses or costs incurred as a result of terrorism and or measures taken to prevent, reduce or establish a claim as a result of actual, attempted, expected, threatened, feared or suspected acts of terrorism, is excluded. This applies from the first Euro above 10m Euros and upwards. In this context the term "terrorism" means any act by one or many people or organisations,

- that causes a loss or threatens to end in a loss, no matter what kind of loss it is or what means were used,
- and/or frightens the general public or part of the general public, whereby the circumstances imply, that the motivation of the acting people or organisation has been wholly or partly of a political, ideological or similar nature.

Sanctions / embargoes

This Policy does not provide any cover or benefit for any business to the extent that

- such cover or benefit and/or
- such business or activity would violate any applicable economic or trade sanction law or regulations of the UN and/or the EU/EEA and/or any other applicable national economic or trade sanction law or regulations.

Special Conditions to the AHB

1. Insured is the statutory liability of the exhibitor/insured in connection with his participation at the event specified, including all the associated prior and subsequent work.
2. Also insured is the personal statutory liability of the legal representatives of the insured, the employees of the insured and the persons that have been incorporated in the company of the insured in conjunction with carrying out the exhibition event.
3. Also insured are the liability claims from the use of vehicles that do not need to be registered and insured and self-propelled machinery.
4. Third party claims based on damage due to environmental causes are also insured in accordance with the Special Conditions (H6161/00).
5. Excluded are liability claims arising from personal injuries in case these are accidents at work in the company of the insured according to the Sozialgesetzbuch VII (SGB VII).
6. Excluded are liability claims that are made between insured persons.
7. Claims arising from damage caused by acts of terrorism are not insured. Acts of terrorism are those actions taken by persons or groups of persons pursuing the attainment of political, religious, ethnic, ideological or similar objectives, which are designed to spread fear and terror throughout the population or sections of the population, and as a result, exert influence on a government or state institution.

Special Conditions to the AUB 2008 G

1. Insurance cover applies only for those persons whose First name and Surname and date of birth are listed in the application.
2. Insurance cover starts for the pertinent person at 0.00 hours on the day on which the first journey starts in connection with the event, at the earliest, however, upon receipt of the application by Messe Düsseldorf GmbH or by MRH Trowe Insurance Brokers GmbH, Office Düsseldorf, and ends at 24.00 hours on the day of returning from the last journey in direct connection with the event, at most one month from the start of the insurance.
3. Up to € 1,000.- insurance cover is also given for recovery costs per insured person.

Duties of the insured

Please note the duties that are specified according to §§ 4, 5, 10 and 11 of the "General Conditions for the Exhibition Insurance (AVB Ausstellung 2008)": In addition, fire, explosion, burglary, theft and robbery losses must be reported to the police within 24 hours.

Please also note the duties that are specified according to §§ 23, 24 and 25 "General Conditions of Insurance for Liability Insurance (AHB H 61/02)" and/or §§ 6 and 7 "General Conditions of Accident Insurance (AUB 2008 G)".

The non-observation of duties can result in the insurer being free of liability. All losses under this contract must be reported to the Insurance Agent MRH Trowe Insurance Brokers GmbH, Office Düsseldorf in writing, by phone, by telex or by fax.

Insurance Agent

MRH Trowe Insurance Brokers GmbH
Kennedydamm 24, 40476 Düsseldorf
Phone: +49 211 16896 0, Fax: +49 211 16896 54
E-Mail: duesseldorf@mrh-trowe.com
For VDMA-Trade Fairs, in addition to
MRH Trowe Insurance Brokers GmbH, Office Düsseldorf,
the additional agent is:
VSMA GmbH
Lyoner Str. 18, D-60528 Frankfurt,
Phone: +49 69 6603-1111, Fax +49 69 66031575
VSMA GmbH – Lyoner Str. 18, 60528 Frankfurt a.M.
Phone: +49 69 6603-1111, Fax: +49 69 6603-1575
E-Mail: service@vsma.de

Insurers for exhibition insurance:

Allianz Esa, Bad Friedrichshall	50% (lead insurer)
ERGO Versicherung AG, Düsseldorf	50%

Insurers for liability and accident insurance:

Allianz Versicherungs-AG, Hamburg/Munich	50% (lead insurer)
ERGO Versicherung AG, Düsseldorf	50%

The German text shall be authoritative in defining the extent of insurance coverage.