

Insurance terms and conditions Exhibition Insurance

If in cooperation with Easyfairs Nordic AB

This is a translation from Swedish to English of "Försäkringsvillkor Utställningsförsäkring inkl transport samt tjänstereseförsäkring och ansvarsförsäkring".

In case of discrepancy, the Swedish wording prevails.

1. Who the insurance policy applies to

The policyholder

The insurance policy applies to the policyholder as the owner of an insured exhibition object and to leased exhibition material when the exhibitor is responsible for the risk.

Parties other than the policyholder

The policy also applies to co-exhibitors, companies represented and other owners of an insured exhibition object when they are unable to obtain indemnity through some other insurance policy.

2. When the insurance policy applies

The insurance policy applies to damage that has occurred while the insurance policy was in force.

Insurance including transport

- Begins when, for the purpose of carrying out the transport covered by the insurance policy, the insured object leaves the storage premises or depot at the place where the transport is to begin,
- continues during the normal transport and associated loading, reloading and unloading,
- continues during the exhibition and breaks in connection with it,
- continues during normal return transport without unreasonable breaks to the destination, exception point 7, first paragraph,
- ends at the one of the following points that occurs first
 - the exhibition object has been placed in the intended storage site;
 - the exhibition object has been received by the policyholder at some other place;
 - the policyholder has made use of the exhibition object in some other way;
 - 30 days have elapsed since the end of the exhibition.

3. Where the insurance policy applies

The insurance policy applies in the EU/EFTA. For policyholders outside the EU/EFTA the insurance policy only applies in the exhibition area.

4. Insurance limit

The insurance applies up to the insurance value stated by Easyfairs Nordic AB.

The insurance limit can be increased for an additional premium.

5. Excess

The excess is SEK 1.000 per damage/theft claim.

In the event of a break-in and theft from the company's own vehicles/trailers the excess is 20 per cent of the claim amount, but not less than SEK 5.000.

6. What the insurance policy applies to

Exhibition objects intended for use at the exhibition.

During an exhibition

The insurance policy applies to damage to or loss of exhibition objects caused by a sudden and unforeseen event.

During transport

The insurance policy applies to damage to or loss of exhibition objects and costs in general average.

Extra costs

Direct costs on account of recoverable damage are included up to 10 per cent of the insurance limit.

Packaging

Damage to packaging that is to be reused is included.

7. What the insurance policy does not apply to

Return transport/forwarding of goods sold during the exhibition.

The insurance policy does not apply to damage, loss or costs caused by

- non-compliance with the Technical Regulations of Easyfairs Nordic AB or the provisions of the exhibition facility concerned,
- storage of goods along with empty packaging,
- the exhibition object not being wrapped, packed, loaded in an appropriate manner for the transport, soiling, wear, discoloration, scraping, scratching or similar,
- normal handling and use of the object,
- insufficient protection from normal weather conditions,
- the character of the exhibition object itself,
- temperature impacts due to the climate,
- time, interest rate or cyclical loss, loss of trading profit, loss of market or any other indirect loss,
- cost of removal and destruction of a damaged object,
- war, warlike conditions, civil war, revolution, disturbances or riots,
- nuclear processes,
- damage due to the breakdown of refrigeration or heating plant.

8. Standard of care

- Stands must not be left unsupervised during the opening hours of the exhibition,
- The policyholder or his employees shall handle exhibition objects with care and attention,
- Theft-prone objects shall be stored in locked cases or be padlocked. In particular small, theft-prone and valuable objects shall be kept in a locked case,
- After closing time and after the end of the exhibition, theft-prone, valuable objects shall be locked up or padlocked.

If the standard of care has not been fulfilled, the indemnity is reduced. In certain cases, no indemnity at all may be paid.

9. Type of insurance

The insurance is applicable as present value insurance, which means that the insurance value is to correspond to the present value at the time of the loss of property in the stand and of equipment leased from the exhibition.

10. Action in the event of damage

Rescue obligation

The policyholder has the duty to:

- avert damage that can be feared to be imminent,
- limit damage that has already occurred,
- take charge of and protect damaged property as soon as possible.

If the rescue obligation results in increased costs, these will be reimbursed within the framework of the maximum insurance limit specified if they have been reasonable in view of the circumstances. The policyholder is obliged to look after his rights and the rights of the insurer in relation to a carrier or other party causing damage.

Notice of claim

Damage that can result in indemnity claims shall be reported as soon as possible. In the event of major damage, If shall be contacted immediately. In addition, the policyholder shall report vandalism, theft, break-ins, assaults or other crimes to the police as soon as possible.

Indemnity claims

Indemnity claims shall be presented to the insurer as soon as possible after the occurrence of the damage and no later than 6 months after the policyholder became aware of the damage.

The policyholder is obliged to specify his indemnity claims and provide, on request, a list of the insured property – both damaged and undamaged – with information about the value of each object before and after the damage. The policyholder is also obliged to provide on request proof of the indemnity claim by submitting the details available and by providing verifications, certificates and other documents needed to assess the liability of the

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insurer to pay indemnity and the size of the indemnity.
Indemnity is not paid for the costs for the presentation of claims for indemnity.

11. Damage assessment rules

Damage to property is valued at the difference between the present value of the property immediately before and after the damage.

12. Damage indemnity rules

The policyholder is obliged to prove that the damage/theft has occurred and to also establish the value of the damaged or lost property. If it is judged that it should be possible to repair the damaged property, the policyholder shall await instructions from the insurer before the repair is started. However, indemnity for damaged property can never be higher than the value of the property immediately before the occurrence of the damage. The insurer is always entitled to undertake inspections of the damaged property.

If is entitled to decide whether damaged property shall be replaced or indemnity shall be paid in cash. If the property is not replaced, the amount of the indemnity may be reduced.

13. General provisions of the agreement

In other matters the General Swedish Marine Insurance Plan of 2006 applies to this insurance policy.