

Insurance

Managing insurance company

Baloise Insurance Ltd.
 Aeschengraben 21
 P.O. Box
 CH-4002 Basel
 Phone +41 58 285 73 86
 Fax +41 58 285 90 29
 e-mail messen@baloise.ch

- Extract from insurance conditions (see overleaf)
- Insurance application, form 2 M-VER "Order" menu/"Organization+Logistics" section
- Renouncement of insurance (letter of indemnity), form 2 M-VEV "Order" menu/"Organization+Logistics" section

The MCH Swiss Exhibition (Basel) Ltd. / MCH Swiss Exhibition (Zurich) Ltd. / MCH Beaulieu Lausanne Ltd. and its staff are not liable for the exhibitors' goods.

The following insurances are obligatory:

- Insurance against fire for all exhibited goods, stand constructions and furnishings of the latter (item 1).
- Liability insurance (item 2)
 if it is not proven that a so-called "off-premises" fire insurance or an employer's liability insurance also covers the risk of participation in trade fairs.

Exhibitors are urgently recommended to insure transport and exhibition risks (such as theft, damage during loading or by third parties) additionally to secure continuous and complete insurance coverage.

If the insurance application or the renouncement of insurance/letter of indemnity is not submitted by two weeks before the beginning of the fair (date on receipt stamp), the following insurances are automatically activated for each stand and the following positions:

	Sum insured
1. Obligatory fire, lightning, explosion and forces of nature insurance	CHF 50000.-
2. Obligatory liability insurance (per exhibitor)	CHF 5000000.-
3. Transport insurance	CHF 50000.-
4. Exhibition insurance	CHF 50000.-

If it transpires when a claim is made that the value of the stand and the goods exceeds CHF 50000.-, underinsurance is claimed, i.e. the claim is reduced appropriately even in case of partial damage.

We inform you of this according to good practice and ask you to take appropriate notice!

Extract of the insurance conditions

Extent of cover

1. Fire insurance

This covers losses arising on the premises of the Fair and attributable to fire, smoke (sudden effects and those caused by accident, not by gradual effects), lightning, explosion, the forces of nature (restrictions according to Conditions of Insurance), falling or emergency landing aircraft and spacecraft or parts thereof.

2. Liability insurance

a) Extent of cover

This insurance covers the legal liability of the Insured as an exhibitor arising out of the death or injury of any person (Personal injuries) or damage to property or animals (Material damages).

b) Limit of liability

CHF 5000000.– any one accident or event for personal injuries/material damages combined Article 2c, Sect. 2 remains applicable. For material damages and damage prevention costs a deductible of CHF 300.– per event is applicable.

c) Extension of cover

The following risk are also insured:

- liability for personal injuries to which the exhibitor himself has contributed;
- liability for material damages caused by the exhibitor himself to property being exhibited. Payment by the Company for such material damages shall be limited to a maximum amount CHF 200000.– per accident or event;
- liability arising in the course of setting up or dismantling the exhibit.

d) Exclusions

Claims for damage to articles which the exhibitor has been provided with or has rented for use, handling, protection or conveyance (of goods) are excluded from this insurance (e.g. claims for damage to the assigned stand or equipment belonging to it).

3. Transit insurance

Against loss of or damage to property caused by malicious act, breakage, rust and oxidation, moisture, leakage, burglary, disappearance, hold-up, or as a result of accidents to the transport conveyance. During transit losses following elementary perils, fire and explosion are also covered. The insurance operates from place of dispatch to place of delivery, including loading and unloading incl. onforwarding to site. The cover includes strike and war risks (war risks being covered during marine transit, including ferry, ship voyages or by air, only). The insurance does not cover property during the time when it is on the premises of the Fair. The exhibitor has to support a deductible of CHF 300.– per any one claim.

4. Exhibiton insurance

Same cover as in figure 3. The insurance operates only during the time when property is on the premises of the Fair, excluding loss or damage caused in transit. The exhibitor has to support a deductible of CHF 300.– per any one claim.

5. Luggage insurance

The cover operates from domicile to domicile (including the time at the Fair). Transit risks of all kinds, burglary and disappearance of personal effects, including clothes on the person, furs, articles of jewellery and samples are covered. Excluded from the cover are coins, bank notes, travel tickets, deeds and valuable documents of all kinds.

Premiums

The total premiums will be charged on the final invoice for participation in the exhibition.

Losses

Losses and claims are to be reported immediately upon discovery. Damages due to theft must be reported under all circumstances to the police. If only an exhibition insurance has been concluded, damages have to be advised to the insurance department before the return voyage takes place. Notification of claims after the close of the shows shall be made in writing, within the following periods:

for sendings within Switzerland – 4 weeks after the closing date.

for sendings abroad – 6 weeks after the closing date.

Transit losses are to be supported by a survey report; a possible recovery from a carrier or third party in the event of this responsibility is to be safeguarded.

The exhibitor is obliged in case of loss to prove the claim on the basis of current inventories of the exhibited goods. For ascertaining the indemnity, only own costs may be brought into account. Liability claims from third parties may not be recognised nor acknowledged without the consent of the **Baloise**.