

SUMMARY OF INSURANCE COVERAGE AND APPLICATION FORM

The Exhibitor.....
 Address
 Zip code..... Town..... Country.....
 Tel..... Fax.....
 Website..... Email.....
 VAT Reg. no.....

Will take part in **4X4 FEST 2019**, with a stand in indoor area in
 Pav./Area aisle/s..... lot/s.....

SUMS INSURED

AUTOMATIC COVERAGE (already included in the registration fee)

This insurance policy covers the sums insured (on a 'First Absolute Risk' basis) and the limits of liability for employees/third parties as listed below:

Automatic insurance provided by IMM Carrara Spa	Sums insured on a 'First Absolute Risk' basis	Limits of liability	
	All risks Fire/Theft	Third-party liability	
	€ 26.000,00	THIRD PARTIES	EMPLOYEES
		€ 1.500.000,00	€ 500.000,00

OPTIONAL COMBINATION FOR HIGHER SUMS INSURED

Available at the exhibitor's request, **to be signed** for acceptance:

Optional combination (A)

Sums insured in excess of automatic insurance	Sums insured on a 'First Absolute Risk' basis	Limits of liability		Gross premium to be paid by the exhibitor
	All risks Fire/Theft	Third-party liability		
	€ 24.000,00	THIRD PARTIES	EMPLOYEES	€ 38,00
		€ 500.000,00	€ 500.000,00	

Optional combination (B)

Sums insured in excess of automatic insurance	Sums insured on a 'First Absolute Risk' basis	Limits of liability		Gross premium to be paid by the exhibitor
	All risks Fire/Theft	Third-party liability		
	€ 74.000,00	THIRD PARTIES	EMPLOYEES	€ 85,00
		€ 1.000.000,00	€ 750.000,00	

I. RISES IN VALUE AND LIMITS OF LIABILITY

METHOD: if the exhibitor needs a higher insurance capacity, subject to the limits herein specified, the exhibitor can choose one of the above optional combinations, to be taken out **in advance**, by filling in and sending back the form to IMM Carrara Spa together with the application form.

WAIVER OF RECOURSE: if the Exhibitor makes use of his/her own policy to increase the coverage of the above insurance requirement, the Exhibitor **shall make the selected insurer provide for an express and specific waiver of subrogation to the organiser of the fair.**

For information:

IMM CARRARA SPA Accounting Department +39 0585 787963
 BANCHERO COSTA Insurance Broker s.p.a. - Genova Head Office +39 010 5631700 – Carrara Office +39 0585 789103

Date..... Seal and Signature.....



11- 13 OCTOBER '19
19th FOUR WHEEL DRIVE SHOW
4x4fest.com

2. THIRD PARTY LIABILITY

INSURED: the person whose interests are protected by the insurance, who is identified by his/her adhering to and signing the Participation agreement: exhibiting companies and/or employees/consultants.

INSURED ACTIVITY: participation in fairs at IMM Carrara Spa as an exhibitor.

THIRD PARTIES: all and any natural or legal person that accidentally suffers damage within the Exhibitor's stand and/or activity during the fair. The following exceptions apply:

- the insured's spouse, parents and children as well as any relative of or next of kin living with the insured;
- if the insured is a legal person, the legal representative, the director, the limited-liability shareholder/partner and those persons who are related to them as listed above;
- the employees, under the 'third party liability' section.

COVERAGE PROVIDED: the insurer shall indemnify the exhibitor for anything the Exhibitor may have to pay under a third-party liability, by way of compensation (principal, interest and charges) for damages accidentally caused to a third party in the performance of the insured activity.

MAIN UNINSURED RISKS: the company shall not cover damages:

- occurred in connection with an energy transformation or settlement of the atom;
- resulting from the presence of asbestos and/or asbestos-containing products, emission or generation of electromagnetic waves or fields;
- resulting from or attendant on declared or undeclared facts of war, riots, terrorism, sabotage;
- from possession or use of explosives, fire;
- from theft and/or damage of things given for custody or safekeeping (pursuant to articles 1783, 1784, 1785 bis and 1786 C.C.);
- use of motor vehicles, driving on public roads or equivalent areas, races and test races;
- resulting from air, water or soil pollution;
- caused by faulty products and things in general after delivery to a third party;
- to carried things.

3. DAMAGE TO GOODS-ALL RISKS FIRE/THEFT

INSURED: exhibiting companies.

INSURED GOODS: all goods existing within the stand (as detailed in the Goods entrance slip), such as furnishings, fittings, equipment and goods

UNINSURED GOODS: money, valuables, jewels and personal belongings, items and works of special or high artistic value, antiques, items of scientific value or collector's items.

FIRST ABSOLUTE RISK: the insurance is provided on a 'first absolute risk' basis, i.e. making an exception to article 1907 C.C.

COVERAGE PROVIDED: the insurer shall indemnify the exhibitor for any material damage suffered by the insured goods within the fair complex, even if belonging to a third party, due to any event, whatever the cause, and even if resulting from the insured's gross negligence. Exceptions apply.

MAIN UNINSURED RISKS:

- intent of the insured or of the insured's directors;
- war, occupation or military invasion, invasion;
- seaquake, heavy seas, tides and seepage of seawater;
- explosion or emission of heat or radiations from transmutations of the atomic nucleus;
- volcanic eruptions, bradyseism, landslide, landslip or subsidence of the soil, avalanches and snowslides;
- deterioration, perishing, wear and tear, strain;
- humidity, seepage, evaporation, dripping, hoarfrost, condensation, drought, weight loss, fermentation;
- collapse, structural collapse, subsidence, cracks, dilatation, shrinkage, breaking down;
- all kinds of breakdowns/failures;
- transport or handling of insured goods;
- scaling, oxidation, corrosion, rust;
- poor or no refrigeration, cooling, freezing, storage in controlled atmosphere, heating and/or air conditioning of the goods, leak of coolant;

- shortage, loss, fraud, deceit, embezzlement or employees' disloyalty, pillage, extortion, misappropriation, snatching, attempted or otherwise.

ASSESSMENT PRINCIPLES: for the 'All risks' and 'Theft' sections, the amount of the damage to the insured goods is given by the value of such goods at the time of the accident or by the cost of repair of just-damaged goods, without any expected profile or damage for loss of enjoyment or loss of use or any other damage.

4. MAIN COMMON RULES

START AND END OF THE COVERAGE: the coverage shall apply to every single Exhibitor and to every single event, from the start of the fitting operations or from the delivery of the **Goods entrance form**, through to the end of the fair.

MINIMUM ABSOLUTE FRANCHISE: 250,00 euros

WHAT TO DO IN THE EVENT OF AN ACCIDENT:

the insured shall:

- 1) do all he/she can to avoid or contain the damage;
- 2) report within 24 hours to the police or judiciary any accident that may involve a criminal liability and any accident that concerns the 'Theft and Robbery' section;
- 3) keep all traces and remains of the accident, without being entitled to receive any compensation for that;
- 4) inform IMM Carrara Spa of the accident, through the listed Offices, within two days;
- 5) within the next five days, the insured shall provide:
 - a list of the goods damaged by the accident, stating their value and detailing the circumstances of the event;
 - copy of the report made to the authorities, if any;
- 6) produce all the documents and evidence of the existence, quality, value of the insured goods as well as of the event and the extent of the damage;
- 7) produce all the documents that can be obtained from the public authorities regarding the accident.

PLACE OF JURISDICTION: the place of jurisdiction, which is to be chosen by the plaintiff, shall be the place of residence or the principal address of the defendant, or the place in which the insurance agency is based.

CODE OF CONDUCT: In view of the fact that there is a 24-hour videosurveillance service, all exhibitors are asked to follow the indications for the protection of their own goods inside the exhibition complex in the absence of stand staff and in particular:

- during stand set up and/or during the fair, including closing times, everything which may be easily removed should be closed in the appropriate lockers and/or fixed;
- at the end of the fair, no goods which may be easily removed should be left unguarded since the organisation cannot guarantee that there will not be damage to or theft of items left on the stand during dismantling operations.

Cases of damage to or theft of items shall be dealt with individually and may be compensated for provided that goods have been guarded as indicated above with the application of an excess of 25% and a minimum of €750,00.

This prospect is purely informative and is not binding. To be completely informed, indemnity extract is available at IMM Carrara Spa