



The original Swedish wording, of which this is a translation, shall be decisive in case of dispute.

## **General Conditions for Exhibition and Congress Insurance – Svenska Mässan and Gothenburg Convention Center – including transports to and from the exhibitions, and information about Liability Insurance.**

**This insurance is valid from January 2007**

### **If P & C Insurance in cooperation with Svenska Mässan.**

#### **1. For whom the insurance applies**

The Policyholder:

The insurance applies in respect of the insured as owner of the insured exhibition articles and articles that are sublet and for which the exhibitor has assumed the risk.

Other person than the Policyholder:

The insurance also applies for co-exhibitor and companies that are represented.

#### **2. When the insurance applies**

The insurance applies in respect of damages which occur during the insurance term.

Insurance including transports

commences when the exhibition article, directly in connection with the insured transport, leaves its place of storage, or depot, at the place where the transport begins,

continues during normal transport including loading, reloading and unloading connected therewith,

continues during the exhibition and the time necessary for loading, unloading or storing in connection with the exhibition,

continues during normal return transport to the designated storage premises (determinative place),

ceases subsequent to any of the following, whichever occurs first:  
– the exhibition article has been placed in the designated storage premises at the determinative place,

– the exhibition article has been received by the insured at any other place,

– the insured has disposed of the exhibition article in some other manner,

– 30 days have passed since the exhibition ended.

#### **3. Where the insurance applies**

The insurance applies throughout the EU/EFTA. For insured companies etc. from outside the EU/EFTA the insurance only applies at Svenska Mässan.

#### **4. Insurance amount**

The maximum insurance amount is 300,000 SEK.

The insurance amount may be the total amount for the Policyholder and

co-exhibitor and companies that are represented.

The insurance amount may be increased subject to a supplementary premium.

#### **5. Deductible**

1,000 SEK always deductible. However, in case of damage on plasmascreeens an excess of 10% of the value of the damaged goods is deducted.

The deductible may sometimes be increased depending on the goods (special risks).

#### **6. Insurance coverage**

Goods insured: exhibition articles with the purpose of being displayed during the exhibition.

During the exhibition

The insurance applies in the event of sudden and unforeseen physical damages to, or loss of, the exhibition article.

During transports

The insurance applies in the event of damages to, or loss of, the exhibition article. It also covers costs in case of a general average.

Supplementary costs

The insurance applies in respect of direct costs on account of indemnifiable damage or loss, up to 10 per cent of the insurance amount.

#### **7. Exclusions**

The insurance does not cover damages, loss or costs that have been caused by the following

the technical regulations of Svenska Mässan have not been applied,

the exhibition article has not been wrapped, packed or stowed in a manner suitable for transports,

soiling, abrasion, bleaching, scratching or similar,

normal care and use of the exhibition article,

insufficient protection against normal weather conditions,

the actual nature of the exhibition article itself,

effects of temperature due to climate,

loss of time or interest rates, or loss owing to fluctuations of the market, or loss of trade profits, market share or other indirect damages,



- costs for removal transports and destruction of damaged items,
- war, war-like incidents, civil war, revolution, uprisings or riots,
- nuclear process.

#### **8. Measures of caution that shall be taken**

- The display booth must not be left unattended at any time when the exhibition is open.
- The insured or his/her employees shall handle the exhibition article with care.
- Articles that are especially liable to be stolen shall, if possible, be kept in a locked space.
- After closing hours and when the exhibition is over, expensive items and other articles that are especially liable to be stolen shall be kept in a locked space or locked in a manner that they cannot be removed.

If the measures of caution have not been taken, the compensation will be reduced. In some cases the compensation may be eliminated entirely.

#### **9. Insured value**

The insured value of the exhibition article in the exhibition booth shall be the market value at the time of the damage.

#### **10. Instructions in case of damage**

Duty to take measures to salvage property  
The insured shall:

- avert damages that can be assumed to be imminent,
- restrict damages that have already occurred,
- take care of and protect damaged property as quickly as possible.

In the event that additional costs are incurred, by reason of measures taken to salvage property, then such costs will be refunded within the limitations of the maximum insurance amount, if, in consideration of the circumstances, such costs are deemed to be reasonable. It shall be the duty of the insured to protect his/her own rights, and the rights of the insurer, against haulier or person causing the damages or loss.

#### **Notification of claims**

Damages or loss entailing claim for compensation shall be reported without delay. Moreover, the insured shall submit a report to the police in the event of damages to property, theft, burglary, assault or other crime.

#### **Claims for compensation**

Claims for compensation shall be presented to the insurer as soon as possible after occurrence of the event insured against, and at the latest 6 months following the date when the insured

became aware of the damage.

The insured shall be liable to specify his/her claim for compensation, and shall, at the request of the insurer, submit details concerning the insured property – damaged as well as undamaged – with specifications concerning the value of each item before and after the damage. The insured shall also be liable, at the request of the insurer, to substantiate his/her claim for compensation by way of providing necessary information, including receipts, warrants and other documents which may be required for purposes of assessing the insurer's liability and the extent of compensation. Costs connected with producing material for claim for compensation are not compensated.

#### **11. Rules governing claims assessment**

Damages to property are assessed on the basis of the difference between the current value of the property immediately prior, and immediately after, damages occurred.

#### **12. Rules governing payment of compensation**

The insured shall have a duty to give proof of the value of the damaged or lost property. If it is considered that the damaged property can be repaired, then the insured shall wait for instructions from the insurer before commencement of repairs. However, compensation for damages to property can never be higher than the value of the property immediately before the damage occurred. The insurer shall always have the right to inspect the damaged property.

#### **13. Liability Insurance**

With a reference to condition A140.