

# Insurance terms Exhibition insurance including transportation as well as business travel insurance and liability insurance.

## IF insurance in collaboration with Nordic Live Expo.

### 1. For whom the insurance applies to

The policyholder The insurance applies to the policyholder who owns the insured exhibition object and for rented exhibition material for which the exhibitor bears the risk. Other than the policyholder The insurance also applies to co-exhibitors, represented companies, and other owners of the insured exhibition object who cannot receive compensation through another insurance.

### 2. When the insurance applies

The insurance applies to damage that occurred during the period of the insurance. Insurance including transport • starts when the exhibition object for the insured transport leaves the storage facility or storage location at the place where the transport is to begin, • continues during normal transport and related loading, unloading, and reloading, • continues during the exhibition and breaks associated with it, • continues during normal return transport without unreasonable delay to the destination, except p.7, 1 section, • terminates at the earliest of the following times

- the exhibition object has been brought to the intended storage location,
- the insured has received the exhibition object at another location,
- the insured has disposed of the exhibition object in another way,
- 30 days have elapsed since the exhibition ended.

### 3. Where the insurance applies

The insurance applies within Europe. For policyholders outside Europe, the insurance applies only at the fairgrounds.

### 4. Insurance amount

The insurance applies up to the insurance value specified by Nordic Live Expo AB. An increase in the insurance amount can be made against an additional premium.

### 5. Deductible

The deductible is SEK 1,000 per damage/theft occasion. In case of burglary and theft from own vehicles/trailers, the deductible is 20% of the damage amount but not less than SEK 5,000.

### 6. What the insurance applies to

Exhibition objects intended for use at the exhibition.

#### During the exhibition

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

#### During transport

The insurance applies to damage or loss of exhibition objects and costs in joint damage.

#### Extra costs

Direct costs due to compensable damage are included up to 10% of the insurance amount.

#### Packaging

Damage to packaging that will be reused is included.

### 7. What the insurance does not cover

Return/forwarding transport of goods sold during the fair.

#### **The insurance does not cover damage, loss, or costs caused by:**

- non-compliance with Nordic Live Expo AB's technical regulations or the current fair facility's regulations,
- storing goods together with empty packaging,
- the exhibition item not being packaged, packed, or stowed in a suitable way for transportation,
- dirt, wear and tear, fading, scraping, scratching, or similar,
- normal handling and use of the item.
- inadequate protection against normal weather conditions,
- the exhibition item's own nature,
- climate-related temperature impact,
- time, interest or business loss, lost profit, loss of market, or other indirect damage,
- costs for removing and destroying damaged items,
- war, war-like events, civil war, revolution, uprising, or riot,

- atomic nuclear process,
- damage due to shutdown of cooling or heating systems.

### 8. Duty of Care

- The booth must not be left unattended during the exhibition opening hours,
- The insured or their employees shall take care of the exhibition item with caution and care,
- Valuable items should be stored in a locked booth or securely fastened. Especially small, easily stolen, and valuable items should be stored in a locked booth,
- After closing time and after the end of the fair, valuable items that are prone to theft should be locked or securely fastened. If care has not been taken, compensation will be reduced. In some cases, compensation may be completely waived.

### 9. Insurance Form

The insurance is a daily value insurance, meaning that the insurance value should correspond to the daily value at the time of damage, on property in the booth, and on rented equipment from the fair.

### 10. Business Travel Insurance

The insurance covers:

- Illness and Accident/Travel Goods Protection/Travel Cancellation and Delay
- Disability and Death Compensation in case of accident
- Liability and Legal Protection/Assault and Crisis

Insurance terms for Business Travel

If the insured is covered by a business travel insurance that is taken out by the insured's employer, the travel protection in this insurance only applies to the extent that the damage is not covered by the employer's business travel insurance.

### 11. Actions in case of damage:

#### Rescue obligation

It is the responsibility of the policyholder to:

- avert damage that may be immediately imminent,
- limit damage that has already occurred,
- take care of and protect damaged property as soon as possible.

If the rescue obligation results in increased costs, these will be reimbursed within the specified maximum insurance amount if they have been reasonable considering the circumstances. It is the responsibility of the policyholder to safeguard their and the insurer's rights against the carrier or other liable party.

#### Notification of damage

Damage that may lead to a compensation claim should be reported as soon as possible. In case of significant damage, IF should be contacted immediately. Additionally, the insured must make a police report as soon as possible in case of damage, theft, burglary, assault, or any other crime.

#### Compensation claims

Compensation claims must be made to the insurer as soon as possible after the damage occurred and no later than 6 months after the insured became aware of the damage. The insured is obligated to specify their compensation claim and, upon request, provide a list of insured property – damaged and undamaged – with information on each item's value before and after the damage. The insured is also obligated, upon request, to substantiate the compensation claim by providing the information available and providing verifications, evidence, and other documents needed to assess the insurer's liability and the amount of compensation. The costs of making a compensation claim are not reimbursed.

### 12. Claim Valuation Rules

Damage to property is valued at the difference between the property's market value immediately before and after the damage.

**13. Compensation rules**

It is the insured's responsibility to prove that damage/theft has occurred and also to prove the value of the damaged or lost property. If damaged property is deemed repairable, the insured must wait for instructions from the insurer before starting the repair. However, compensation for damaged property can never exceed the value of the property immediately before the damage occurred. The insurer always has the right to inspect the damaged property. The insurer has the right to decide whether the damaged item should be replaced or whether compensation should be paid in cash. If replacement is not made, the amount of compensation may be reduced.

**14. General contract terms**

For this insurance, the General Swedish Marine Insurance Plan of 2006 applies.

**15. Liability insurance**

The liability insurance covers liability for damages according to applicable tort law regulations for personal and property damage as well as financial loss resulting from a compensable personal or property damage according to the terms. Damage caused by a sold product is not covered. The insurance covers activities for Nordic Live Expo exhibitors in connection with fairs in Kistamässan's premises.

The exhibitors have no right of recourse against this insurance through their possible own liability insurances. The insurance amount is SEK 10,000,000 per claim and SEK 20,000,000 per insurance year. The deductible is 20% of the base amount.