



INSURANCE

1. MANDATORY INSURANCE

Public liability and damage to property insurance is obligatory, and in this sense exhibitors subscribe to these types of insurance by virtue of their participation in the Show through the policy of FIRA DE BARCELONA. For the purposes of formalising the aforementioned agreement and adhering to said policy, exhibitors must always pay over by way of insurance and services premium the amount indicated in each event's Participation Regulations, which covers:

- Public liability.
- Material damages, **excluding theft**.

1.1. PUBLIC LIABILITY

Covers personal and material damage caused to third parties, for which the exhibitor may be held publicly liable.

Insured capital: 300,000 €

The exhibitor will be liable to pay an excess of 1,500 €

1.2. MATERIAL DAMAGES

Includes material damage to the insured goods on display, caused by one of the covered risks, with an insured base capital limit of 20,000 € at primary risk

Basic risk coverage:

- Basic Risks include: Fire, explosions, lightning strike, including damage from electrical sources.

The exhibitor will not be required to make any excess payment in respect of damages covered by basic risk coverage.

Additional Risks include:

- Acts of vandalism or malicious acts, actions en masse and lawful industrial action.
- Rain, wind, hail or snow.
- Water.
- Flooding.

- Mud removal and extraction costs.
- Smoke.
- Crash or impact of land vehicles.
- Aircraft or spacecraft crashes.
- Sound waves.
- Accidental leakage or escape from automatic fire extinguishing installations.
- Expenses incurred in attending the Exhibition: This shall be understood as duly accredited expenses involved in: transport, publicity, hotels, hire of stand staff and maintenance staff that the exhibitor and/or his/her employees may have incurred through their participation in the exhibition. These costs will be reimbursed in the event that participation is totally and definitively interrupted by the occurrence of an incident covered under the basic risk coverage of fire, explosion and lightning strike and the additional risk coverage. Limit per claim: 10,000.- Euros.

The exhibitor shall be liable to pay an excess of 1,000 € in respect of incidents covered by the Guarantee Extension.

The exhibitor is responsible for his merchandise and exhibits during the period of the exhibition itself and thus will be liable for any loss or theft that may occur during the opening hours of the exhibition.

2. PROVISIONS COMMON TO MANDATORY INSURANCE

Reporting of Incident Procedures

In the event of an incident, the exhibitor should contact the Hall Services manager who will provide assistance and will forward the claim to our Risk Management centre.

In the event of theft, vandalism or malicious damage, any claim must be accompanied by the original copy of the relevant police statement, which must have been reported within 24 hours of the incident taking place

Deductibles

There shall be one excess payment per insured incident which will be made by the insured exhibitor, expressly excluding the Fira from any responsibility.

Main exclusions

In terms of objects: any object that does not form part of the exhibition. For example: personal property belonging to the exhibitor, his/her employees or assistants, such as mobile phones, laptop computers, vehicles, etc.

In terms of space: any item that is not located within the premises of the exhibition venue.

Specifically: money or the equivalent thereof (stocks, shares, etc.), jewellery and valuable articles in general.

Premiums and coverage

The premiums and coverage described above are subject to modification in accordance with annual renewals or any other variations to the policies and services contracted.