



On behalf of the exhibitors, the organisers take out with a manifestly solvent company insurance contracts with automatic cover of the following risks: civil liability and damage to property.  
Exhibitors may take out additional insurance under the terms set out in paragraph 6.

## 1. Civil liability

### 1.1. Definition

Accidents that may occur to third parties (visitors or other exhibitors) due, for example, to the collapse of a panel causing damage to the adjacent stand.

### 1.2. Limits on coverage

Coverage is limited to EUR 30 million per claim for all damage, including bodily injury, material damage and consequential loss, with limits of EUR 3 million per claim and per year for criminal negligence, EUR 10 million per claim for material damage and consequential loss including damage to property in care and surrounding property, with a limit of EUR 200,000 per claim for cloakroom liability, EUR 200,000 per claim and per year for bodily injury, material damage and consequential loss due to accidental damage to the environment; it takes effect after exhaustion of the personal contracts taken out by the exhibitor for a minimum of EUR 750,000 which constitute an absolute excess amount by exhibitors' claims.

Accidents caused by motor vehicles likely to move on the ground are not covered by the guarantee and, in accordance with the provisions of law 58/208 dated 27.2.1958, these must be covered by an Automobile Policy together with proof of valid insurance.

## 2. Damage to property

### 2.1. Definition

All material damage occurring to goods exhibited, as a result of events such as fire, lightning, explosion, water damage, breakage, various degradations for example.

### 2.2. Theft-Caretaking guarantee

Coverage against theft without breaking and entering is acquired only during opening hours, under the formal condition that each stand be guarded by the exhibitor and/or agents or representative or employees, or by a security company accredited by the organiser.

### 2.3. Exclusion from coverage

- Art objects and articles whose value is contractually stipulated;
- cash and securities;
- Personal effects and/or objects belonging to, entrusted to or hired by any natural persons participating directly or indirectly in the exhibition;
- Telephone sets;
- Deposits paid by exhibitors for any hiring of equipment;
- *Audio-visual equipment, unless it is stored in a locked cupboard or cabinet and provided that there has been breaking and entering during non-visiting hours.* The exhibitor may take out a specific insurance to guarantee plasma screen (see Section 6);
- Video cassettes are reimbursed on the basis of the price of a blank tape increased by the costs of transfer from a master to this cassette. In no case will video cassettes be reimbursed on the basis of the value of design and production and of any incidental costs for which they serve as a support;
- Removable software and program package. For any other software or program package, the insurer's guarantee will only be granted provided the insured exhibitor has kept a backup copy of said software or program package, and it will be limited to the cost of reproducing this backup copy;
- Toolboxes and their contents, except for specific toolboxes necessary for machine troubleshooting;
- Packaging, plants and flower arrangements;
- Merchandise intended for take-away sale;
- Losses, missing articles or damages resulting from :
  - Transport of the insured articles, unsatisfactory packaging, installation or dismantling operations of insured objects;
  - Defects inherent in the articles insured, wear and tear, slow deterioration, moths or other parasites;
  - Fines, confiscation, seizures, damages and commercial prejudice;
  - Theft or misappropriation committed by agents or employees of the exhibitor;
  - Damage to goods exhibited on a stand but placed outside it;
  - Losses or insufficiencies on stands where free goods or drinks are distributed;
  - Damages suffered by articles or apparatuses of any type as a result of their operation;
- Epizootic for animals;
- Withering of flowers, trees and plants.

#### 2.4. Coverage effect

Coverage applies to stands made available to exhibitors from the day prior to opening of the fair to the public at 7:00 p.m. until the day of closing to the public at 6:00 p.m. except theft-caretaking guarantees limited to the exhibition opening hours.

#### 2.5. Amount of coverage

Coverage is limited to:

EUR 15,245 for surface areas of less than 30 m<sup>2</sup>

EUR 30,490 for surface areas equal to or greater than 30 m<sup>2</sup>

**IMPORTANT:** the insurance taken out for foreign equipment must cover its value on the French home market, i.e., including customs duties and taxes if they were to be payable in accordance with the provisions of the Customs Code, in the event of disappearance of said equipment

#### 2.6. Premiums

Stand with an area of less than 30 m<sup>2</sup>: EUR 117<sup>①</sup>

Stand with an area of 30m<sup>2</sup> or more: EUR 215 <sup>①</sup>

<sup>①</sup> Subject to increase decided by the insurance company.

### 3. Declaration of accident or loss

Any accident or loss shall be promptly declared, as soon as it is discovered, to the exhibition organisers, who will indicate the steps to be taken. The declaration must be confirmed by registered mail and no claims will be receivable after a period of five (5) days following the date laid down by the organisers for the clearance and removal of stands.

**ATTENTION:** in the event of theft, as soon as it is discovered, under pain for the exhibitor of being deprived of the right to benefit from the insurance guarantee, a complaint must be filed within twenty-four (24) hours with the local legal authorities (Police station):

. Either directly with this Authority against remittal of a receipt of filing

. Or by registered letter with acknowledgement of receipt with a copy of the complaint; the registration slip and acknowledgement of receipt shall be attached to the file.

The organisers shall be informed within twenty-four (24) hours.

### 4. Forfeiture of coverage

Any **intentionally false declaration** will give rise to application of Article L.113-2 of the Insurance Code, i.e. forfeiture of coverage.

5. The present provisions are not exhaustive. Should he so wish, the exhibitor will be allowed to consult the document to which they refer.

### 6. Additional Insurance

On request to the organisers, the exhibitor may subscribe:

1. For damage to goods: additional coverage over and above the amounts mentioned above (see Section 2.5.) by paying a premium of 0.27 % <sup>①</sup> calculated on the value of the surplus capital; (provisions common to the insurance above)
2. For plasma screen: possibility to take out a specific damages guarantee for plasma screen solidly fixed or cabled to the stand. This guarantee will take effect from the morning of the opening day to the public till the evening to the closing day to the public. The premium will be 3.7 % <sup>①</sup> VTA include of the materiel value with a minimum of EUR 263 <sup>①</sup> by guaranteed screen.

<sup>①</sup> Subject to increase decided on the insurance company.

7. This insurance rules and regulations are valid for the exhibitions hold during the **2009 year**. The organiser do not guarantee the maintain of the above arrangements and notably the amount of the premium discretionary fixed by the insurance company for the exhibitions that will be organise the following years.

8. In case of complaint only the French text shall apply.