

This leaflet is for information purposes only and gives a brief overview on the most important contents of your insurance contract. You can find the full information in your contract documents (application form, policy, terms and conditions). Please read all documents carefully to ensure you are properly informed.

Please note that this is a group contract which is composed of liability and comprehensive insurance. You are signing this group contract as insured individual.

Insurance coverage exists for you as insured person, as well as for your spouse, non-marital permanent partner, and children up to 18 years of age. This is subject to the condition that these co-insured individuals are living in the same household as the insured person.

A. Sports Equipment Comprehensive Insurance for rented and borrowed sports equipment

What type of insurance is it?

We offer you comprehensive insurance. This policy insurance covers sports equipment and sail/motorboats that are rented from commercial providers for a fee, provided as part of an all-inclusive holiday, made available by clubs for a membership fee, or borrowed for private use during official fairs, product presentations, or product testing events organized by commercial dealers and/or manufacturers.



What is covered?

✓ Damage of rented/ chartered (against payment)/commercially borrowed:

- windsurfing, kitesurfing, snowkiting equipment, surfing and SUP boards, canoes, kayaks, rowing boats
- sailing boats, catamarans with and without an auxiliary engine, as well as a motorboat of up to 60 hp ; each without a professional crew and exclusively for personal use, up to a length of 49 feet/15 metres.

The above-mentioned equipment and boats are also insured with hydrofoils and the surf and SUP boards with electric drive up to 11kW (15 hp).

Risks insured against

✓ Damage or destruction whilst in use regatta risk

What will be reimbursed?

- ✓ If insured objects are destroyed, we will replace the appropriate percentage of the sum insured less the residual value
- ✓ If insured objects are damaged, we will cover the necessary costs for repair up to the sum insured

What is the sum insured?

- ✓ Sum insured in first year of insurance:
€1,500.00 on first loss
Sum insured from the second year of insurance: €2,000.00 on first loss



What is not covered?

- ✗ There is no insurance coverage, if the sports equipment is used commercially or a commercial, professional activity is carried out with it.
- ✗ Tours in whitewater above whitewater category II
- ✗ We shall provide compensation only up to the agreed sum insured.
- ✗ The borrowing of the aforementioned water sports equipment and boats from private individuals.
- ✗ Taking the borrowed sports equipment to non-European countries.
- ✗ For damages to above-named sports equipment and co-insured accessories an excess of €50 is agreed.
- ✗ For damages to sailing boats (catamarans) and motorboats an excess of €100 is agreed.
- ✗ The excess is to be taken into account in every insurance claim.



Is cover restricted?

Not all possible claims are covered. No insurance coverage exists e.g. for claims:

- ! through left lying, standing or hanging as well as through loss
- ! that arise through use of the insured sports equipment that is not in accord with the practice of the sport for which it is intended.
- ! caused in Switzerland by insured persons with main residence in Switzerland. Cover is provided for journeys outside Switzerland.
- ! Operation of the insured sports equipment, surf and SUP boards with electric drive over 11 kw (15 hp).
- ! Indirect damage (e.g. impairment of racing ability, reduced value).
- ! Borrowing of the aforementioned sports equipment for a period longer than one week.

B. Comprehensive insurance for own sport equipment

What kind of insurance is this?

We offer a comprehensive insurance. Insurance coverage is for the following sports equipment, including accessories owned by the insured person: windsurfing, kitesurfing equipment, surfing and SUP boards and accessories such as bars, lines, paddles and canoes, kayaks, rowingboats (incl. paddles).



What is covered?

- ✓ Damage to windsurfing, kitesurfing, snow-kiting equipment, surfing and SUP boards, canoes, kayaks, rowing boats (incl. hydrofoils or electric drive up to 11 kW (15 hp)

Risks insured against

- ✓ Burglary, theft outdoors, robbery
- ✓ Accident to means of transport
- ✓ Fire
- ✓ Storm, hail
- ✓ flooding, earthquake, land subsidence, landslip, snow loads, avalanche, volcanic eruption
- ✓ mains water
- ✓ Loss and damage of sports equipment in the custody of a transport company
- ✓ Collision with water sports vessels
- ✓ Damages or destruction during use

What will be reimbursed?

- ✓ insured value is in principle the current value
- ✓ for brand-new own sports equipment with an age of up to one year (and for windsurfing sails and kites up to 3 months) the replacement value is the amount according to the purchase invoice.
- ✓ If insured objects are destroyed, we will replace the appropriate percentage of the sum insured less the residual value
- ✓ If insured objects are damaged, we will cover the necessary costs for repair up to the sum insured

What is the sum insured?

- ✓ Sum insured in first year of insurance: €2,500.00 on first loss
Sum insured from the second year of insurance: €3,000.00 on first loss



What is not covered?

- ✗ There is no insurance coverage, if the sports equipment is used commercially or a commercial, professional activity is carried out with it.
- ✗ Tours in whitewater above whitewater category II
- ✗ Participation in regattas and competitions
- ✗ We shall provide compensation only up to the agreed sum insured.
- ✗ For damages to windsurfing, kite surfing and snow kiting equipment, SUP and surf boards, kayaks, rowing boats, canoes and co-insured accessories an excess of 10 % minimum € 50 is agreed
- ✗ This excess is to be taken into account in every insurance claim



Is cover restricted?

Not all possible claims are covered. No insurance coverage exists e.g. for claims:

- !through left lying, standing or hanging as well as through loss
- !Caused by theft of sport equipment outdoors and if the sport equipment is not secured
- !loss of value
- !that arise through use of the insured sports equipment that is not in accord with the practice of the sport for which it is intended.
- !Damage or destruction during use over € 1,000.00
- !caused in Switzerland by insured persons with main residence in Switzerland. Cover is provided for journeys outside Switzerland.
- !Indirect damage (e.g. impairment of racing ability, reduced value).
- !Operation of the insured sports equipment, surf and SUP boards with electric drive over 11 kw (15PS).

C. Sports equipment liability

What kind of insurance is this?

We offer you a sports liability insurance. It is made up of coverage for you as the insured person, as well as for spouse or non-marital permanent partner, and children up to 18 years of age. This is subject to the condition that these co-insured individuals are living in the same household as the insured person.



What is covered?

- ✓ Third party liability from the ownership, possession and usage of of own and third-party windsurfing, kite surfing and snow kite equipment, surf and SUP boards, canoes, kayaks, rowing boats
- ✓ Skipper's liability: from the possession and use of a chartered/rented/commercially borrowed sailing boat, catamaran with and without an auxiliary engine, as well as a motorboat of up to 60 hp ; each without a professional crew, as well as exclusively for personal use and up to a length of 49 feet/ 15 metres

The above-mentioned equipment and boats are also insured with hydrofoils and the surf and SUP boards with electric drive up to 11kW (15 hp).

- ✓ regatta risk

What is the limit of liability?

- ✓ The limit of liability is €5,000,000 for personal injury and damage to equipment.
In Italy: €8,000,000.



What is not covered?

- ✗ There is no insurance coverage, if the sports equipment is used commercially or a commercial, professional activity is carried out with it.
- ✗ Tours in whitewater above whitewater category II
- ✗ We shall provide compensation only up to the agreed sum insured
- ✗ The borrowing of the aforementioned water sports equipment and boats from private individuals.



Is cover restricted?

Liability claims that are not insured:

- ! damages resulting from a deliberate act
- ! Damages which are a result of reduced consciousness from drinking alcoholic or use of drugs
- ! Of the insured person against co-insured persons (family member or partner living in the same household) due to property or financial loss
- ! If insurance coverage exists through another insurance contract (e.g. renter's boat liability insurance, insurer's personal third party cover)
- ! caused in Switzerland by insured persons with main residence in Switzerland. Cover is provided for journeys outside Switzerland.
- ! Operation of the insured sports equipment, surf and SUP boards with electric drive over 11 kw (15 hp).

**Where am I insured?**

- ✓ Insurance coverage is valid worldwide

**Which kind of obligations do I have?**

- You must answer all questions completely and truthfully in the application form.
- The insurance contract must be amended if there are any
- Through a change in the circumstances that you gave us at the start of the contract, it may become necessary to modify the insurance contract accordingly. You must therefore inform us whether and what changes in these circumstances have arisen, compared to your original statements in the insurance application.
- A claim leads to some obligations, which you must meet.
Among other things you must for example advise each claim immediately and also to take necessary action to prevent and reduce the damage. Please note that, in case of claim, you must provide the necessary documents for proof of loss. In a case of collision, you must hold the opponent liable in writing. In case of fire, explosion, burglary, theft or robbery you must also report the loss at the responsible police station.

**When does coverage start and finish?**

Your insurance certificate shows when the insurance starts. Insurance coverage exists on condition, that the initial premium has been paid in full and on time. You can take out insurance for a period of one year and is initially valid for the agreed duration. If not agreed otherwise, it then automatically extends each time for a further year, unless you or we give notice to terminate the contract at least three months before the end of the current period.

**How can I cancel the contract?**

You or we can cancel the contract to the end of the agreed period (at least three months before the next due date). In addition you or we can cancel the contract ahead of schedule. This is possible for example after an incident. The insurance then expires before the end of the agreed period.