



## Obligated insurances

### 1. All Risk Insurance

All exhibitors are obliged to insure their stand material and their displayed products (your own as well as third party). You can appeal to your own insurance agent or you can contact the insurance agent suggested by Estetika :

A. Van Ingelgem & Zn. nv  
boulevard Brand Whitlock 114  
B-1200 BRUSSELS  
Tel. + 32 2 736 00 07 - Fax: + 32 2 735 41 43  
Mail : info@van-ingelgem.be

### 2. Civil liability

The exhibitors shall take out insurance, through the designated brokers, to cover the civil liability risk in application of Articles 1382 to 1386 of the Civil Code. The purpose of this compulsory insurance is to cover accidents that could occur for third parties in the exhibition buildings or on the grounds, for which the exhibitor could be held liable.

**The premium for this insurance is already included in the application fees for your participation (As mentioned in your application to participate).**

#### Coverage

##### 1. Bodily injury:

€ 2 478 935.25 per claim, with a maximum of € 619 733.81 per victim.

This coverage is limited to € 495 787.05 with a maximum of € 123 946.76 per victim, in any event for bodily injury as a result of fire and/or explosion.

##### 2. Material damage: € 247 893.52 claim, including fire and/or explosion.

Remark: The extent of the coverage (which risks are covered and which are not) are spelled out very clearly in the contract, a copy of which is provided to the Estetika organisation, where it can be perused by the exhibitors. Not included in the insurance coverage are cars that fall under the Compulsory Car Insurance Act of 1 July 1956.

Claims: Every claim must be lodged immediately with the insurance brokers.

#### Designated insurance brokers:

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