

**All-round watersports insurance package
for windsurfing, wavesurfing, kiteboarding, snowkiting, sailing, SUP**

- Insurant information -

EXTENT OF COVER:

1. General liability insurance (third party)

Coverage € 2,000,000 lump sum for personal injury / property damage.

The applicant's legal liability for the following disciplines is covered. This insurance covers private use, incl. regatta risk, exclusively.

→ **Windsurfing/kitesurfing/snowkiting/wavesurfing/SUP liability:** legal liability from ownership, possession and use of own and other windsurfing, wavesurfing, SUP, kitesurfing and snowkite equipment.

→ **Skipper liability:** from the skippering, possession and use of a **chartered/rented sailing boat/catamaran** (not owned), used without a professional crew up to 15 meters ship's length.

The insurance protection applies to motorboats up to 45 kW (60 hp). The "personal legal liability" of the responsible skipper and any other persons and crew members entitled to handle the vessel are also insured.

Furthermore, liability claims between co-insured persons (personal injury and property damage) if they exceed € 150 per damage event, are also covered. The same coverage exists for liability claims of the insurant against co-insured persons.

The insurance protection does not apply to the insurant's own boats

(For an insurance quote for own boats please go to <http://www.suedwestring.de/downloads/fragebogen-boote.pdf>).

The insurance of the skipper liability is secondary (subsidiary), i.e. it applies only to those claims that can be proven not to be covered by other insurance policies (e.g. renter's boat liability, insurant's private liability).

2. Comprehensive insurance (Damage to rented equipment)

Are covered the **damage** or **destruction** of windsurfing/kitesurfing/snowkiting/wavesurfing/SUP devices and of sailing-boats/catamarans and motor boats up to 45 kW (60 hp) rented in return for payment or part of all-inclusive holidays. The limit of liability is **€ 1,500** per insurance year. Deliberate damage is excluded.

Deductible per incident: kitesurfing/windsurfing **€ 50**, sailing / motor boat **€ 100**

3. Accident Insurance

€ 16,000 disability (Children € 21.000)

€ 3,000 event of death

€ 5,000 recovery/rescue costs

€ 2,500 health cure allowance

€ 6 hospital daily benefit

The insurance protection covers all accidents suffered by the claimant in causal connection with the use of windsurfing, kitesurfing, snowkite, wavesurfing and SUP equipment or sailing boats/catamarans/motorboats up to 45 kW.

(*) Given the pertinent Swiss legal provisions, insurance protection of the third party insurance does not apply to Swiss citizen policy holders within Switzerland. However, the coverage of the third party insurance applies to Swiss policy holders provided this coverage is taken out exclusively for outside Switzerland, e.g. for travelling. We point out that accident insurance and partially comprehensive insurance protection covering damage of rental equipment are valid worldwide, Switzerland included.

PRICE:

ANNUAL INSURANCE PREMIUM € 39

TERMS & CONDITIONS:

Application:

https://vdws-checkpoint.de/index.php?id=insurance_order&L=1

Persons insured:

The applicant for the insurance

Validity:

Worldwide*

Start/finish/duration:

At the earliest from the date/time of receipt of the fax or post at the VDWS or the Internet registration. If payment is made by credit card or direct debit, insurance protection will expire retrospectively if the debit by the bank/credit card company is not honored.

The contract period is one year.

Renewal/cancellation

Insurance protection renews when it is not terminated by written notice of cancellation to the VDWS at least three months prior to the renewal date.

Responsibility

Please notify any changes in address or bank details, as well as contract termination to: VDWS-main office, Dr.-Karl-Slevogt-Str. 5, 82362 Weilheim, Germany

Tel: +49-881-9311-0, Fax: +49-881-9311-15, safety@vdws.de

Axa Versicherung AG, Colonia-Allee 10-20, D-51067 Cologne

Insurer:

Agency/processing of claims: Insurance procurement and claims settlement are carried out by

SüdwestRing Versicherungsmakler GmbH (abbreviated SWR), Abt-Hyller-Str. 4,

D-88250 Weingarten/Germany, Tel: +49-751-56036-80, Fax: +49-751-56036-25,

Claims can be submitted online on: www.suedwestring.de/vdws

→ The following terms and conditions form part of the application:

Compulsory declaration according to § 11 German insurance broking regulation

- SüdwestRing Versicherungsmakler GmbH (SWR) is active as an insurance broker.
- We has been registered with the Chamber of Industry and Commerce for Lake Constance-Upper Swabia, D-88250 Weingarten under the number D-44LH-GJCAQ-36. The entry can be examined in the brokers register as follows: German General Chambers of Industry and Commerce (DIHK), Breite Straße 29, 10178 Berlin, Germany, phone +49 (0) 180-500-5850, www.vermittlerregister.info
- The following conciliation-boards can be contacted for extrajudicial settlement: Versicherungsombudsmann e.V., Postfach 080632,10006 Berlin www.versicherungsombudsmann.de
- There is no existing partial ownership in and by an insurance company exceeding 10 percent.
- More detailed advice and customer information can be found on our web site www.suedwestring.de.

Contractual basis:

The contract is based on the general conditions for third party liability insurance (AHB 01/08), on the special conditions and risk definition for liability insurance for private use of watersport vehicles (HA 6220.2), on the special conditions and risk definitions for the basic environment insurance (HA4203.1), on the general conditions for the watersport comprehensive insurance for watersport vehicles (AVB Yachtkasko 2008, version 2010), on the general conditions for accident insurances (AUB 01.08), the additional conditions for group accident insurance (Bed.-Schl. 015), the special conditions for the insurance of health care allowance within an accident insurance (Bed.-Schl. 027), the special conditions for the insurance of rescue costs within the accident insurance (Bed.-Schl. 023), the written agreement in line with the insurant information, as well as the statutory requirements of German law.

In event of disputes only German law will be applicable.

The full details of the conditions of insurance will be send with the certificate of insurance to your attention. If you like to get the conditions of insurance before, please order at VDWS (safety@vdws.de). The mandatory customer information is part of the application. The authority responsible for the handling of complaints: the Bundesamt für Versicherungsweisen , Grauheindorfer Str. 108, 53117 Bonn, Germany.

Data protection declaration in accordance with BDSG:

The applicant agrees that SWR, the insurers contacted by the insurance broker and VDWS Service GmbH are entitled to communicate all necessary data, resulting from the registration documents or the contract performance (i.e. dues, claims, policy changes), to reinsurers in order to assess the risk and assure the processing of the reinsurance, as well as to other insurers and their association in order to assess the risk and the claims. This agreement applies, regardless of the conclusion of the contract, also to the corresponding assessment in case of other insurance contracts to be requested and for any future request of the customer.

Furthermore the applicant agrees that these insurers may store such general contract, financial and performance data as far as required for carrying out their insurance activities and pass these on to the insurance broker.

The applicant furthermore agrees that insurance broker and VDWS are entitled to store their personal data and bank details for further customer care. The insurance broker is allowed to use the obtained data in order to advice the customer on other insurance products and to contact him with information on additional insurance suggestions.

Health details may only be passed on strictly confidentially to persons and the reinsurer. They can only be communicated to insurance brokers when this is deemed necessary for contract design.

The applicant also agrees that the data given to the insurance agent may be shared with people who, due to their profession are bound to secrecy (e.g. lawyers and auditors) and with people and companies involved in the processing of the application and any claims if this is deemed necessary for the protection of the applicant's interests.

Permission to use and store personal data can be withdrawn from the insurance broker at any time, independent of the rest of the contract.

Broker mandate

The applicant assigns SüdwestRing Versicherungsmakler GmbH, Weingarten/Germany (SWR) the mission of concluding the pre-mentioned insurance contract. Besides, the conclusion, this mandate also applies to changes, cancelation, or changes to the coverage, under exemption of the restrictions of § 181 of the German Civil Code.

The broker mandate and the concluded contracts are in effect for one year and renew when they are not terminated by written notice of cancelation at least three months prior to the renewal date.

The insurant expressly agrees that he/she can be contacted by the broker by all media (post, phone, fax, email) and that the broker can inform him/her on the existing business relation, i.e. the conclusion of new contracts, changes to content of existing contracts, especially their renewal, diversification and supplements.

Consultancy and documentation are not required due to the customers wish

The applicant confirms expressly that he/she only wishes the prementioned insurance, according to the framework contract between VDWS e.V. and the insurer. Furthermore, the insurant declares that he/she abstains from advice and documentation as defined under § 60 (3) and 61 (2) VVG (German insurance contract act) now and in future matters. He/she has been informed that this abstention can be prejudicial. Furthermore, he/she refrains from claiming special damage from the broker in line with § 63 VVG.

Note: This is a translation of an original German document. In the event of a dispute the original German document prevails.

Effective: 27th May 2011/ SWR