Sports equipment liability, comprehensive and accident insurance
Information sheet on insurance products
Company: AXA Versicherung AG **Product: SafetyTool (07-2026)**

This leaflet is for informational purposes only and provides a concise overview of the key elements of your insurance contract. Comprehensive details can be found in your contract documents, including the application form, certificate, and terms and conditions. It is important to carefully review all these documents to ensure you are well-informed. Please note that this is a group contract of the VDWS e.V., which consists of liability, accident and comprehensive insurance and is only valid with a passive membership in the VDWS e.V. You are entering into this group contract with the VDWS e.V. as an individual insured. Insurance coverage is valid for you as the insured person.

A. Comprehensive Insurance for Rented and Borrowed Sports Equipment

What type of insurance is this?

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

What is covered?

✓Damage to rented/chartered (against payment)/commercially borrowed:
- windsurfing, kitesurfing, wingsurfing, snowkiting equipment, surfing and SUP boards, canoes, kayaks, rowing boats
- Sailing boats, catamarans with and without an auxiliary engine, as well as a motorboat with up to 60 hp; each without a professional crew and exclusively for personal use, up to a length of 49 feet/15 meters

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

✓Insured are the covered sports equipment and boats, also when provided by clubs against a membership fee or rented for private use within the scope of an official fair, a product presentation, or a product testing event by commercial dealers and/or manufacturers.

Risks insured against

✓Damage or destruction during use, provided that the event is caused by external factors.

What will be reimbursed?

✓If insured objects are destroyed, we will reimburse the appropriate percentage of the sum insured, minus the residual value.

✓If insured objects are damaged, we will cover the necessary repair costs up to the sum insured.

What is the sum insured?

✓Sum insured in the first year of insurance: €1,500.00 for first loss

✓Sum insured from the second year of insurance: €2,000.00 for first loss

What is not covered?

×Insurance coverage will not apply if the sports equipment is used for commercial purposes or involved in a commercial or professional activity.

×Tours in whitewater exceeding whitewater category II.

×Compensation will only be provided up to the agreed sum insured.

×Borrowing of the aforementioned water sports equipment and boats from private individuals.

×A deductible of €50 applies to damages to the above-named sports equipment and co-insured accessories.

×A deductible of €100 applies to damages to sailing boats (catamarans) and motorboats.

×The deductible must be taken into account for every insurance claim.

Are there any coverage limitations?

Not all possible claims are covered. There is no insurance coverage for claims such as:

!Damages caused by leaving equipment lying, standing, or hanging, as well as through loss.

!Damages that arise from the use of insured sports equipment that is not in accordance with the intended practice of the sport.

!Damages caused in Switzerland by insured persons with their main residence in Switzerland. Coverage is provided for journeys outside Switzerland.

!Indirect damage (e.g., impairment of racing ability, reduced value).

!The operation of insured sports equipment, surf, and SUP boards with an electric drive exceeding 11 kW (15 hp).

!Indirect damage (e.g. impairment of racing ability, reduced value).

B. Sports Equipment Liability Insurance

What type of insurance is this?

We provide you with sports liability insurance, which includes coverage for you as the insured person.

What is covered?

✓Third-party liability arising from the ownership, possession, and usage of both owned and third-party windsurfing, kite surfing, wingsurfing, and snowkiting equipment, surf and SUP boards, canoes, kayaks, and rowing boats.

✓Skipper's liability arising from the possession and use of a chartered/rented/commercially borrowed sailing boat, catamaran with or without an auxiliary engine, as well as a motorboat of up to 60 hp, all without a professional crew and exclusively for personal use, up to a length of 49 feet (15 meters).

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

✓The same applies when the insured sports equipment and boats are provided by clubs against a membership fee or rented for private use within the scope of an official fair, a product presentation, or a product testing event by commercial dealers and/or manufacturers.

What is the limit of liability?

✓The limit of liability is €3,000,000 for personal injury and equipment damage.

What is not covered?

×Insurance coverage will not apply if the sports equipment is used for commercial purposes or involved in a commercial or professional activity.

×Tours in whitewater exceeding whitewater category II.

×Compensation will only be provided up to the agreed sum insured.

×Borrowing the aforementioned boats from private individuals.

Are there coverage limitations?

Liability claims that are not covered include:

!Damages resulting from deliberate acts.

!Damages that are a result of reduced consciousness due to alcohol consumption or drug use.

!Claims by the insured person against co-insured persons (family members or partners living in the same household) for property or financial losses.

!Claims for which there is coverage under another insurance policy (e.g., the lessor/charterer's boat liability insurance, the insured's personal liability insurance).

!Damages caused in Switzerland by insured persons with their main residence in Switzerland. Coverage is provided for journeys outside Switzerland.

!Operation of the insured sports equipment, surf and SUP boards with an electric drive exceeding 11 kw (15 hp).

C. Sports Accident Insurance

What type of insurance is this?

This is a sports accident insurance policy. It provides specific lump-sum payments in the event of disability or death resulting from the use of insured sports equipment.

What is covered?

✓Accidents that are causally related to the use of windsurfing, kitesurfing, wingsurfing, snowkiting equipment, surfing and SUP boards, canoes, kayaks, rowing boats as well as rented/chartered sailing boats, catamarans, or motorboats up to 60 hp.
(also with hydrofoils, and surf and SUP boards with an electric drive up to 11kW (15 hp))
✓Expenses for salvage and rescue.
✓Daily hospital benefits and convalescence allowance.
✓Rehabilitation cost assistance

What is the coverage amount?

✓€16,000 for disability
(€21,000 for children up to the age of 16).
✓€3,000 for death.
✓€5,000 for costs related to salvage and rescue.
✓€2,500 for rehabilitation cost assistance.
✓€6 daily hospital and recovery allowance.

What is not covered?

×Insurance coverage will not apply if the sports equipment is used for commercial purposes or involved in a commercial or professional activity.
×Tours in whitewater exceeding whitewater category II.
×Accidents during motorboat races.
×Accidents resulting from the intentional commission of a criminal act.
×Accidents due to substance abuse.

Are there any coverage limitations?

Not all potential claims are covered. For instance, there is no insurance coverage for:
!Accidents caused in Switzerland by insured persons with their main residence in Switzerland. Coverage is provided for journeys outside Switzerland.

Where am I insured?
✓ Insurance coverage is valid worldwide

What obligations do I have?
- You must answer all questions in the application form truthfully and completely.
- Any changes in the circumstances you provided to us at the start of the contract may necessitate adjustments to the insurance policy. You must inform us whether any changes to these circumstances have occurred compared to your original information in the insurance application.
- In the event of an insurance claim, you have certain obligations to fulfill. Among other things, you must promptly report any claim to us and take necessary measures to prevent and mitigate the damage. Please note that you must provide us with the necessary documentation to support your claim and hold your opponent liable in writing in the event of a collision. In cases of fire, explosion, burglary, theft, or robbery, you must also report the claim to the relevant police station.

When does coverage begin and end?
The start date of the insurance is specified in the insurance certificate. The condition is that you have paid the annual membership contribution in a timely and complete manner. The insurance is linked to the passive membership in the VDWS e.V. It can be taken out for a period of one year. Unless otherwise agreed, it is automatically renewed for a further year, unless you or the VDWS terminate the contract and thus the membership.

How can I terminate the contract?
You or the VDWS can terminate the membership including insurance coverage at the end of the agreed-upon period (this must happen at least three months in advance). Additionally, you or the VDWS e.V. can terminate the contract prematurely. For example, this is possible after the occurrence of an insurance claim. In that case, the insurance ends before the agreed-upon period expires.