

INSURANCE – GUARANTEES & EXCLUSIONS

The Palais des Congrès is an open Area. A general security service is organized but their employees are not in charge of checking security on each booth.

Badge readers, mobile phones, computers left unattended are not covered.

>> Please do not leave any valuable overnight even in locked storage room and furniture.

WHAT IS COVERED ?

- All equipment for sound, lighting, broadcasting, projection, including lamps, generators, mechanical devices, computers, and all other similar equipment and accessories belonging to the exhibitor or for which the exhibitor is liable, when this equipment is used for the promotion of the stand leased or put at the disposal of the exhibitor.
- All items to the fitting and decoration of the stand, as well as all furniture and similar.
- All what is exhibited.

AGAINST WHAT DAMAGE?

- Any accidental damage.
- Any destruction.
- Theft with break-in, aggression, threat.
- Short-circuits, over-voltage and inductions.

WHICH GOODS EXHIBITED ARE NOT COVERED?

- Plants
- Banknotes, shares, cheques, securities, stamps
- Vehicles, boats, aeroplanes, trains and similar
- Jewels, precious stones, pearls that are not exposed in a locked (with key) showcase. When these are exhibited in a locked (with key) showcase, they are insured up to a limit of €2,500 per item.
- Furs, works of art, antiques and silverware are insured up to a limit of €10,000 per item.

WHAT IS NOT COVERED?

- Theft without break-in
- Exhibited goods left unattended during public and/or exhibitors opening hours
- Exhibited goods not on the exhibition stand
- Unexplained disappearance (including loss at stocktaking)
- Snow, rain, sand, water or hail (excepting in case of an event organized outside)
- Rust, oxidation, scratches and scrapes
- Mechanical defect, breakdown or jamming that is not resulting from an accident
- Wear and tear, dilapidation and inherent vice
- The use that does not comply with the specifications of the manufacturer
- Confiscation of goods against debts incurred
- Handover of items / equipment as guarantee, even if this takes place without the Policyholder's knowledge

2.- PERIOD OF COVER:

- From August 25th to September 3rd 2022 (including set-up and dismantling periods)

3.- WHAT DO WE PAY IN THE EVENT OF A CLAIM?

- For equipment belonging to you, we pay back the purchase value less 0.5% depreciation per month after purchase date.
- For equipment not belonging to you (rented or loaned by a technician), we pay back the real value.

4.- AMOUNT OF COVER – DEDUCTIBLE:

- Coverage up to €400 per square metre
- €200 deductible per loss and per exhibitor

5.- CLAIMS PROCEDURES:

In the event of a claim you must advise us within 24 hours by email at contact@elisabethginhac-associes.fr details of:

- the circumstances and the cause of the claim
- an estimate of the approximate loss

In case of theft, you have to:

- take pictures in order to prove the break in
- go to the closest police station to notify the theft
- send us by email at contact@elisabethginhac-associes.fr pictures proving the break in, police formal statement of the claim and invoices of the robbed goods.

In case of theft, you have to:

- take pictures of the damaged goods
- send us by email at contact@elisabethginhac-associes.fr pictures of the damaged goods, an estimate of repair costs and purchase invoices of the damaged goods.