



Insurance Certificate SafetyTool IS291782H



Why do you receive this certificate:

This certificate is to document your liability policy conforming to your insurance order. It replaces all previous versions of this document that you might have received.

Insurant / Applicant: **Matej Štefanič *2004-06-03**

Contract period

Start: **2023-10-06 12:13:45** (Y-M-D UTC) Next payment: **2024-10-05**

The period of insurance is one year, with **automatic renewal**. Unless the SafetyTool applicant cancels insurance cover online or by giving written notice to the VDWS **3 (three) months** before the expiry/extension date, policy will automatically be extended for a further year.

Risks covered

1. Comprehensive insurance protection (hired sports equipment and boats)

The following sports equipment are held as insured where the insured person has hired them from a commercial hirer for money or where they have been handed over as part of a package holiday:

- Windsurfing, kite surfing, wingsurf- and snow kiting equipment
- Surf and SUP boards
- Kayaks, rowing boats, canoes
- Accessories: bars, lines, paddles

The following boats are also deemed to be sports equipment:

- Motorboats up to 45kW (60 hp) and 15 meters (49 feet) long
- Sailing boats/catamarans up to 15 meters (49 feet) long

Insurance coverage extends to the use of aforementioned equipment and boats with hydrofoils as well as surf and SUP boards with electric engine of up to 11kW (15 hp).

Damage as a result of the following events has insurance coverage:

- Damage during use where the event has an external cause.
- Regatta risk is also insured.

In particular, the following are excluded:

- Motorboat races and competitions, as well as trial runs for these.
- Wilful damage
- Damages as a result of loss and theft
- Whitewater trips above category II and crossing weirs. Whitewater trips up to and including category II are only covered where the sports equipment is suitable for this.
- Own sport equipment and own boats.
- Other exclusions in accordance with the underlying conditions.

Sum insured in first year of insurance: € 1.500 on first loss

Sum insured from the second year of insurance: € 2.000 on first loss

Excess per claim:

- **€ 50** for damages to above-named sports equipment (except sailing boats, catamarans and motorboats) and co-insured accessories
- **€ 100** for damages to sailing boats (catamarans) and motorboats.

2. Liability Insurance: sum insured € 3,000,000 for personal injury and damage to equipment

Insured is the legal liability of the insured person (including regatta risk)

- from the ownership, possession and usage of own and third-party (including rented and borrowed) windsurfing, kite surfing, wing surfing and snow kite equipment, kayaks, rowing boats, canoes exclusively for personal use.
- from the possession and use of a chartered/rented sailing boat (also catamaran) with and without an auxiliary engine, as well as a motorboat of up to 45 kW (60 PS), each without a professional crew, as well as exclusively for personal use and up to a length of 15 meters (49 foot)
- surfing and stand up paddling (SUP)

Insurance coverage extends to the use of aforementioned equipment and boats with hydrofoils as well as surf and SUP boards with electric engine of up to 11 kW (15 hp). The insurance protection in the liability insurance is subsidiary, this means only claims are insured which are verifiable not covered by other existing insurance contracts (e.g. boat liability of the charter company, private liability of the insured)..

Because of the relevant legal regulations in Switzerland, insurance protection under the protection of liability insurance for insurers is not valid for insured persons who are resident in Switzerland. These persons do however have insurance protection under liability insurance if this has been taken out solely for validity outside Switzerland, e.g. for travel.

3. Accident insurance

- Disability € 16.000 (children € 21.000)
- Recovery / rescue costs € 5.000
- In event of death € 3.000
- Hospital per-diem benefit/convalence allowance € 6.-
- Health cure allowance € 2.500

The insurance protection covers all accidents suffered by the applicant in causal relation to the use of aforementioned sports equipment (incl. dinghy).

Contractual basis:

- General Liability Conditions „Allgemeine Versicherungsbedingungen für die Haftpflichtversicherung (AHB) (01/08)“
Special Conditions Liability for watersports vehicle „Haftpflicht-Vertragsbedingungen zur Wassersportfahrzeughaftpflichtversicherung (11/01)“
- Conditions hull sports equipment „AVB Sportgeräte 2019“ including „Glossar“ Informations sheets „What to do in the event of a claim“ including reimbursement lists “Refund Reparation” and “Refund of total loss”
- Allgemeine Unfallversicherungs-Bedingungen (AUB 01.08, Bed.-Schl. 001), Zusatzbedingungen für die Gruppenunfallversicherung (Bed.-Schl. 015), Besondere Bedingungen für die Versicherung einer Kurkostenbeihilfe in der Unfallversicherung (Bed.-Schl. 027), Besondere Bedingungen für die Versicherung von Bergungskosten in der Unfallversicherung (Bed.-Schl. 023)
- Written agreements and legal provisions

Annual premium: € 39.00

Includes €19.50 insurance premium incl. 19% insurance tax and €16.39 service fee for VDWS Service GmbH plus €3.11 VAT

Who assists you in the event of a claim?

SüdwestRing Versicherungsmakler GmbH, Abt-Hyller-Str. 4, DE-88250 Weingarten

Post damage claims online at <https://www.safetytool.de/damage>, have a look at the latest information sheet "What to do in the event of a claim" first.

Any questions?

We are at your service. Please call +49 881 9311-12 or email to safety@vdws.de

Weilheim, 2023-10-06

