



VDWS Watersports insurance package **SafetyTOOL**

for kitesurfing, snowkiting, windsurfing, sailing

- Insurant information -

EXTENT OF COVER:

1. Damage to rented equipment

The **damage** or **destruction** of windsurfing, kitesurfing or snowkiting equipment, a sailing boat/catamaran that has been rented or forms part of an all-inclusive tour is insured. The amount of cover is **€ 1,500** per insurance year. Deliberate damage is excluded. **Deductible** per incident: kitesurfing/windsurfing **€ 50**, sailing **€ 100**

2. Personal liability (third party)

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

The legal liability of the insurant is insured in accordance with the General Insurance conditions for Liability Insurance (Allgemeine Versicherungsbedingungen für die Haftpflichtversicherung (AHB)) and the specific terms and conditions for:

→ **Windsurfing/kitesurfing/snowkiting liability:** from the ownership, possession and use of the Insurant's own and rented windsurfing, kitesurfing and snowkite equipment, that are used solely for personal (non-professional) purposes.

→ **Skipper liability:** from the skippering, possession and use of a **chartered/rented sailing boat/catamaran** (not owned), that is used without a professional crew and solely for personal (non-professional) purposes.

The insurance protection does not apply to motorboats. Auxiliary engines on sailing boats, as well as their dinghies up to a max. 15 kW are however insured. The "personal legal liability" of the skipper accountable and the individuals and crew members otherwise entitled to handle the vessel are also insured.

Furthermore the liability claims between co-insured persons are covered, where these deductible €150 for each loss or injury event. 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 (insurance for owned boats please contact www.suedwestring.de).

The insurance protection is secondary, i.e. it applies only to those claims that can be proven not to be covered by other insurance policies (also other parties).

3. Personal Accident Insurance

€ 16,000 disability (Children € 21.000)
€ 6 per daily in hospital

€ 5,000 recovery/rescue costs
€ 2,500 rehabilitation costs

€ 3,000 death

In line with the General Insurance Conditions for Liability Insurance "Allgemeine Versicherungsbedingungen für die Haftpflichtversicherung (AHB)", the general accident insurance condition "Allgemeine Bedingungen für die Unfallversicherung (AUB 88)" and the written terms, insurance protection extends to all accidents that the insured person incurs in causal connection with the use of windsurfing/kitesurfing/snowkite equipment or sailing boats (including dinghies of up to 15 kW).

PRICE:

Annual insurance premium €39

TERMS & CONDITIONS:

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 application. 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 honoured. The contract period is one year.
Renewal/cancellation	Insurance protection renews when it is not terminated by giving 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-Geschäftsstelle, Dr.-Karl-Slevogt-Str. 5, 82362 Weilheim, Germany Tel: +49 (0)881/9311-12, Fax: +49 (0)881/9311-15, email: info@vdws.de
Agent/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- (0)751-56036-0, Fax: +49-(0)751-56036-25, Claims can be submitted on line www.suedwestring.de/vdws

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

Consultancy and documentation are not required due to the customers wish

The insurant confirms that he or she expressly wishes only the liability and accident insurance described above for kite-surfing, snowkiting, windsurfing and sailing under the master policy between VDWS e.V. and insurer DBV-Winterthur Versicherung AG. Consultation and documentation as defined under § 42 c, 1 VVG (Versicherungsvertragsgesetz) are declined at the clients request, now and in future matters.

Broker mandate

The applicant commissioning SüdwestRing Versicherungsmakler GmbH, Weingarten/Germany (SWR) solely in the provision of the above-named insurance contract SafetyTOOL insurance. The application, changes, cancelation, or changes to the level of cover are not subject to the restrictions covered by Par. 181 BGB. The premium paid to SWR or VDWS will be passed on to the insurer. The applicant authorises the SWR and any co-insurer to make enquires concerning previous insurance history and damage claims.

Compulsory declaration concerning german insurance provision according § 11 (Verordnung über die Versicherungsvermittlung)

- SüdwestRing Versicherungsmakler GmbH (SWR) is active as an insurance broker.
- SWR was listed since 10 september 2007 in the german broker register by the chamber of commerce and industry Bodensee-Oberschwaben, 88250 Weingarten/Germany under no. D-44LH-GJCAQ-36. It can be checked through the German Association of Cembers of Commerce an Industry (DIHK), Breite Straße 29, 10178 Berlin, Germany, phone +49 (0) 180-500-5850, web www.vermittlerregister.info
- The following mediation can be contacted for settlement of disputes out of court: Versicherungsombudsmann e.V., Postfach 080632,10006 Berlin www.versicherungsombudsmann.de
- There is no existing partial ownership in an insurance company exceeding 10 percent.
- Further, more detailed advice and customer information can be found on our web site www.suedwestring.de.

Conditon of insurance:

The contract is based on the general conditions for statutory third party liability insurance (AHB), the special conditions and the specified risks for third party liability insurance (HA 6220) which governs cover for private use of watersport vehicles, general accident insurance conditions (AUB 2000), the additional conditions for group accident insurance (ZB GruppenUV2000), the special conditions for the insurance of rehabilitation benefit in accident insurance (BB2000), the special conditions for the insurance of rescue and retrieval cost in the accident insurance (BB2000), the written agreement and description of the insurance 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 can be called up on the internet site <http://www.suedwestring.de/VDWS> . They can be sent by post on request. Please contact VDWS (safety @vdws.de). The mandatory customer information is part of the conditions.

The authority responsible for dealing with complaints is the Bundesamt für Versicherungswesen , Grauheindorfer Str. 108, 53117 Bonn, Germany.

Data protection declaration in accordance with BDSG:

The applicant for insurance declares that they are in agreement that the submitted data can be used, where appropriate by VDWS, SWR, and those involved insurers to complete the insurance policy (e.g. policy renewal, claim processing and changes to policies). They may also be used for risk assessment purposes and to get co-insurance, the data may be used by other insurers involved and in turn be used for statistics which are passed to The Association of Insurers.

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

The applicant furthermore agrees that their personal data and bank details may be stored by VDWS and the broker for further customer care. The insurance broker may use the data gained in order to advice the customer on other insurance products and to contract him with information on additional insurance suggestions.

Health details may only be passed on to selected trusted persons and such persons at the co-insurer or re-insurer. They can only be passed on to an insurance agent when this is deemed necessary to complete a policy. 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.

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

(Name and address of applicant)

(Place, date)

(Applicant's signature)

Stand: 11 July 2008/ SWR