



What to do in the event of a claim

- 1.** Complete the claim form
(when, where, who, how, what, etc.)
- 2.** Take photos of the damaged item
 - Photo of complete piece of equipment (overview)
 - Photo of each area of damage (close-up)
 - Photo of serial number (close-up)
- 3.** Repair invoice (partial damages) or purchase invoice (total loss)

Submit claim form online
www.safetytool.de/damage

Invoices and photos can be attached to online claim
(scan and/or save as pdf or jpg file)

Advice for school / rental station

Damage claim for rented material:

- ▶ *Please include name of "insurance holder" in all correspondence regarding a claim.*

Deductible (excess):

Payment to be made by the insured person to the rental station.

€ 50 for windsurfing, kite surfing or SUP.

€ 100 for any damage at sailing boats, motor boats or catamaran.

- ▶ *Charge client the relevant fee for deductible (excess).*

Repairs:

There are fixed repair replacement values for a many types of damage to kites, boards, sails (see table "Value guide for refund"). The claimant may choose whether refunds should be paid in accordance with the guidelines or for the actual repair costs.

- ▶ *Send repair invoice or apply for a refund as set out in guideline table.*

Total loss:

Refunds are based on the actual price paid (purchase price) by the school/centre. Please therefore send us the invoice that covers the purchase. The current value (present value) of the damaged equipment will be calculated, based on its age. See table "Refund of Total Loss".

- ▶ *Submit purchase invoice.*

Value added tax (VAT):

VAT will not be refunded because generally the school or rental center is able claim VAT on the damaged item. Furthermore VAT does not apply in the case of first-party loss.

Advice for insurance holders:

Advance payment of the insured person:

Please note that each insurance claim should be made **immediately** in writing and no later than one week after the incident.

Damage to rental equipment (comprehensive insurance):

We will handle your claim and will refund the school or rental center direct. Should this however not be possible and the center wants you to pay for the damage yourself, we would ask you to stick to the following when negotiating the damage or loss with the claimant:

- ▶ Damage must be caused by the insurance holder, e.g. no obligation to pay for normal wear and tear in usage.
- ▶ There is only a legal right to claim the current value of the item, not its value as new.
- ▶ The basis for calculation is the price paid by the school, not the retail list price.
- ▶ The limit of indemnity for insurance per year is € 1.500
- ▶ Deductible (excess) per incident: generally € 50 and € 100 for boats.
- ▶ Residual value is to be allowed for if the damaged item is retained by the claimant.
- ▶ No refund for VAT, since the damaged party is generally able to claim back input taxes. VAT does not apply where repairs are carried out by the claimant.

Where the above is not followed, there will be no full payment of a claim. Therefore avoid settling any claim yourself.

Third party liability damages:

Here as well, there should be no payment/settlement in advance by the insurance holder. In the case of a third-party insurance claim, please avoid any negotiations with the claimant about the claim. You are not allowed to acknowledge or pay for any claim before being instructed to do so by your insurance company.

Please give full and correct details of the incident and leave the settlement to the insurance company, who will check the extent to which you are to blame, any possible deductions due to the age of equipment need to be made, as well as the potential for another insurance company being liable for pre-performance payments (subsidiary coverage). Only after that will compensation be assessed and paid direct to the claimant.

Your damage report should also give details of all other liability insurances you have, such as personal liability policies or boat liabilities through the rental center.

In case the claim is not made online, but sent by mail, please include the following documents: Damage report, photos and if already available, invoice or cost estimate.

!!! IMPORTANT !!! All correspondence regarding the claim will be made by email!

Please send your documents to:

SüdwestRing Versicherungsmakler
Abt-Hyller-Straße 4
D-88250 Weingarten
Germany
Email: safetytool@suedwestring.de
Fax: +49- (0)751 560 36 317

www.safetytool.de/damage





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REFUND REPARATION

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KITEBOARDING

Item damaged	Extent of damage	Category	Repair costs	Adverse visual effect: 0-3 months of retail price list	Adverse visual effect: 4-6 months of retail price list	Adverse visual effect: 7-9 months of retail price list
Kite	Fabric abraison, no hole	Small	€ 0	0%	0%	0%
Kite	One torn panel, no seam damage	Small	€ 50	0%	0%	0%
Kite	One torn panel with damage to a seam	Medium	€ 100	13%	8%	5%
Kite	Fabric torn to trailing edge	Medium	€ 150	13%	8%	5%
Kite	Exploded bladder with limited damage to front tube	Medium	€ 150	13%	8%	5%
Kite	Torn through without damaging front tube	Large	€ 200	13%	8%	5%
Kite	Tear longer than two cut panels	Large	€ 300	13%	8%	5%
Line sets	4 lines	Medium	€ 200	0%	0%	0%
Line sets	5 lines	Large	€ 250	0%	0%	0%
Kite	Exploded bladder	Medium	€ 80	13%	8%	5%
Board	Damaged twintip	Large	50% of current value	13%	8%	5%
Board	Damaged directional	Medium	30% of current value	13%	8%	5%

WINDSURFING

Item damaged	Extent of damage	Category	Repair costs	Adverse visual effect: 0-3 months of retail price list	Adverse visual effect: 4-6 months of retail price list	Adverse visual effect: 7-9 months of retail price list
Windsurf sail	1 small panel (no print or design)	Small	€ 50	0%	0%	0%
Windsurf sail	1 small panel (with print or design)	Small	€ 50	13%	8%	5%
Windsurf sail	1 large panel without print or design	Medium	€ 100	0%	0%	0%
Windsurf sail	1 large panel with print or design	Medium	€ 100	13%	8%	5%
Windsurf sail	2 large panels	Large	€ 200	13%	8%	5%
Mast Carbon 50-100%	Snapped	Large	Approx. € 250	13%	8%	5%
Windsurf board	Lamination without affecting inner foam	Small	10% of current value	0%	0%	0%
Windsurf board	Lamination affecting inner foam	Medium	30% of current value	0%	0%	0%
Windsurf board	Inner foam break	Large	50% of current value	0%	0%	0%
Windsurf board	Board completely broken	Total	100% of current value	0%	0%	0%

Adverse visual damage (depreciation) will be calculated on a percentage basis, using the current value of item at time of incident. Costs relating to transportation of damaged items to the nearest repair shop will only be refunded at a reasonable rate.

Damage reports
to be sent to SüdwestRing Versicherungsmakler:
Email safetytool@suedwestring.de, Fax +49-(0)751- 560 36 317



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Calculations based on delivery date:	Kites	Windsurf Sails	Boards (Kite and Windsurf)
3 months (Europe) max. - June 30th	100%	100%	100%
6 months (Europe) max. - August 31th	75%	75%	100%
9 months (Europe) max. - November 30th	50%	50%	80%
up to 12 months	40%	40%	70%
up to 24 months	30%	30%	50%
up to 36 months	0%	0%	30%
up to 48 months	0%	0%	20%
up to 60 months	0%	0%	0%
up to 72 months	0%	0%	0%
more than 72 months	0%	0%	0%

PROOFS AND CERTIFICATES OF THE CENTER:

Invoices:

Refunds are based on the value of the purchasing invoices of the School / Rental Center. The purchasing invoices need to be send to the SWR. In case the replacement of the equipment, due to price raises of the manufacturer, is more expensive than the original invoice, this raise needs to be documented by presenting the new purchasing invoice to the SWR. If despite repeated request, the original invoices can't be presented, the settlement of the claim will be processed as followed:

- Dealer Price (Germany) minus 40% discount
- Date of purchase assumed as the 01. of january of the year of the equipment claimed.

Proof of total loss:

The following files need to be send to the SWR:

- a) Photos: Single picture of each area damaged, as well as a picture of the entire item (Board, Sail, etc.)
- b) Equipment: DIN A4 sized piece of Sail, or Board incl. the serial number. If the Center is not situated in Germany, please ask the policy holder to carry the required pieces with him back to Germany and send it to the SWR.

Transport costs:

- a) Total loss: proportional refunds based on original invoice. No refunds for fictive single deliveries.
- b) Repairs: to workshop (proof of transportations costs required) if, transport and reparation costs, don't exceed the actual value of the item.

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