

Safety Tool

the security package



Claims Handling Guidelines/Procedure

1. Fill in the online claim

(when, where, who, how, what, ...)

2. Take photos of the damaged item

- Photo of the complete unit (for overview)
- Photo of each damaged area (detailed photo)
- Photo of the serial number (detailed photo)

3. Repair invoice (in the case of partial damage)

or Purchase invoice (in case of total loss)
alternatively apply for reimbursement lump sum
according to list

Online claim at

www.safetytool.de/damage

Invoices and pictures can be
attached directly to the online claim
(in pdf/jpg format)

1. DAMAGE TO RENTED EQUIPMENT (COMPREHENSIVE COVERAGE)

Note for the School/Rental Station/Commercial Dealer and Manufacturer/Association

COMPREHENSIVE DAMAGE to rented and commercially borrowed equipment:

- Please state the name of the “insured person” with all mailings.
- Excess: to be retained directly by the rental station/school/commercial dealer or manufacturer/club.
€ 50 for damage to wind-, wing-, kitesurfing, SUP equipment
€100 for damage to motor and sailing boats

Repairs: For many damages to kites, boards and sails there are fixed repair rates (see the list “Reimbursement repair flat rates”).

The affected party (rental station/school/commercial dealer or manufacturer/association) can choose whether to pay the lump sum reimbursement without further proof or the actual repair costs.

If the equipment is less than 9 months old, the affected party can apply for reimbursement of the depreciation, but must send the purchase invoice or delivery note to SüdwestRing.

Total loss: The basis for the claim settlement is the respective acquisition value (purchase price) of the school/rental station. Please therefore send us your purchase invoice directly. A current value deduction will be made according to the age of the equipment, see current value table “Reimbursement total loss”.

VAT: Value-added tax (VAT) will not be reimbursed because the rental station/school/commercial dealer/manufacturer is generally entitled to input tax deduction. In the case of self-repairs, no VAT is applicable in Germany and all EU countries known to us, as it is considered COMPENSATION for DAMAGES and not a SERVICE.

Safety Tool

the security package



Claims Handling Guidelines/Procedure

1. DAMAGE TO RENTED EQUIPMENT (COMPREHENSIVE COVERAGE)

Note for the insured Person

Advance payment by the insured person:

Please note that every insurance claim must be reported online without delay, at the latest within one week.

WARNING: The consequence of a breach of the obligations after the claim is loss of insurance cover.

In the event of damage to rental equipment (comprehensive insurance)

Your claim will be directly settled by us with the school/rental station/commercial dealer or manufacturer/association. However, if this is not possible and the school/rental station/commercial dealer or manufacturer/association prefers to have a direct settlement with you, we kindly ask you to consider the following points during the claims negotiation with the claimant:

- Fault of the insured person must be present, e.g. no obligation to pay compensation for wear and tear and warranty cases
- The claim for damages is legally limited to the current value (not the new value).
- The basis for calculation is the actual purchase price of the school (not the list price of the manufacturer).
- Maximum compensation for comprehensive coverage is € 1,500 in the first year and € 2,000 starting from the second year.
- Deductible for sports equipment: € 50, for motor and sailing boats: € 100
- Take residual value into account if the damaged item remains with the claimant
- VAT is not reimbursed, as the injured party is usually entitled to deduct input tax. In the case of self-repair, no VAT is due.

Failure to adhere to this will result in no full reimbursement. Therefore, avoid settling the claim yourself.

2. DAMAGE TO PERSONAL SPORTS EQUIPMENT (COMPREHENSIVE COVERAGE) PLUS

The following should be noted:

The claim for damages is at the current value in accordance with the insurance conditions.

Purchase invoice must be presented. If you do not have a purchase invoice (e.g. in the case of a private purchase through Ebay), alternative proof must be provided (e.g. proof of purchase/payment/bank account statement/email correspondence, etc.)

The basis for calculation is the actual purchase price according to the purchase invoice

Maximum compensation hull:

- € 2,500 in the first insurance year
- € 3,000 as of the second insurance year

Deductible: 10 %, minimum € 50

Residual value is deducted in the event of total loss.

Safety Tool

the security package



Claims Handling Guidelines/Procedure

3. LIABILITY DAMAGE (THIRD-PARTY DAMAGE)

There should be no advance payment or preliminary settlement by the insured. Please avoid any negotiation with the injured party regarding their claim in liability claims. You must neither acknowledge nor settle a claim before you have been instructed to do so by the insurer. Please provide an accurate and detailed account of the incident and leave the settlement to the insurer, as they will assess the degree of your liability, any depreciation deductions, and the potential liability of other contributing insurers (subsidiary coverage) before settling directly with the affected party.

Please also include in the claim report any other existing liability insurances, such as your personal liability or boat liability insurance provided by the lessor.

Please enclose pictures, purchase invoices and, if already available, invoices or cost to the claim submission.

4. ACCIDENTAL DAMAGES (PERSONAL BODILY INJURY)

Precondition for the benefit:

Following an accident that is likely to result in an obligation to provide benefits, the insured person must promptly consult a doctor, comply with their instructions, and notify the insurer or SüdwestRing.

If the accident results in death, this must be reported to us within 48 hours, even if we had already been notified of the accident. The insurer shall be granted the right to have a post-mortem examination carried out by a doctor appointed by him, if necessary.

Disability: The physical or mental capacity of the insured person is permanently impaired as a result of the accident. An impairment is permanent if it is expected to last longer than three years and a change in the condition cannot be expected.

Preconditions: the disability has:

- occurred within one year after the accident, and
- been medically confirmed in writing by a doctor within fifteen months after the accident and claimed by the insured with us.

**Important: The damage report is submitted online at: www.safetytool.de/damage.
Correspondence regarding the claim will be conducted via email.**

If damage documents need to be submitted later, please send them to safetytool@suedwestring.de.

SüdwestRing Insurance Broker

D-88250 Weingarten / Germany, Abt-Hyller-Straße 4

Email: safetytool@suedwestring.de

Fax: +49 (0)751 56036-25