



Reimbursement of Lump Sum **Repair Cost** for Rented(*) and Borrowed(*) Sports Equipment VDWS SafetyTool as of 12.06.2023

Repairs will be reimbursed either upon presentation of the repair invoice or in accordance with the following reimbursement rates.

KITESURFEN					
Damaged item	Extent	Repair costs	Depreciation 0-3 months from list sales price	Depreciation 4-6 months from list sales price	Depreciation 7-9 months from list sales price
Abrasion	Abrasions of the material without a hole	0	0 %	0 %	0 %
A tear in the kite	Tear (without damage to wind trailing edge/reinforcement strip)	60 € per metre	15 %	10 %	5 %
	+ Damage to wind trailing edge	+ 25 €			
	+ Damage to reinforcement strip in front of the front tube the kite is torn in two without damage to the front tube	+ 25 € 200 €	15 %	10 %	5 %
Bladder	Bladder/strut burst (replacement incl. stitching, gluing)	190 €	15 %	10 %	5 %
Fronttube	Front tube damage (without damage to bladder)	130 €	15 %	10 %	5 %
	Damage to the front tube and strut	Total loss			
Kite lines	Set of lines (4/5 lines). Current value replacement max 1 year	current value*, max. 140 € (dealer price)	0 %	0 %	0 %
Board	Damage to twintip kiteboard	50% of the current value*	15 %	10 %	5 %
	Damage to directional kiteboard (foam core)	30% of the current value*	15 %	10 %	5 %
	– Deduction of the residual value of fins (if undamaged)	Fin set 70 €			
	– Deduction of the residual value of footstraps	Twintip footstrap set: 90 €			
WINDSURFING					
Damaged item	Extent	Repair costs	Depreciation 0-3 months from list sales price	Depreciation 4-6 months from list sales price	Depreciation 7-9 months from list sales price
Windsurf sail	1 small panel	65 €	15 %	10 %	5 %
	1 big panel	130 €	15 %	10 %	5 %
	2 big panels	260 €	15 %	10 %	5 %
Windsurf-Board	Damages to the nose of the board	130 €	15 %	10 %	5 %
	Laminate without foam core	35 – 85 €	0 %	0 %	0 %
	Foam core damage	by arrangement	0 %	0 %	0 %
	Complete rupture	100% of the current value*	0 %	0 %	0 %
	– Deduction of the residual value of fins (if undamaged)	Fins: 100 € value as new			
WING					
	Compensation analogous to kite				
Hydrofoil	Expert assessment by Carbon Klinik, Ammersee (info@carbon-klinik.de) or other comparable carbon workshop				
Regatta equipment	Reduced value: Impairment of racing ability is not covered by insurance				
Depreciation is calculated as a percentage based on the selling cost list prices.					
Transportation cost to the repair shop will only be reimbursed in a reasonable amount.					
Total loss outside the EU: Compensation for additional expenses related to equipment acquisition, transportation costs, etc., in the amount of €120.					

Claims only online via www.safetytool.de VDWS claims team by SüdwestRing insurance broker,
email: safetytool@suedwestring.de, phone: +49 (0)751-56036-22



Reimbursement **Total Damage** for Rented(*) and Borrowed(*) Sports Equipment VDWS SafetyTool as of 12.06.2023

REIMBURSEMENT OF CURRENT VALUE IN THE CASE OF TOTAL LOSS FOR RENTAL EQUIPMENT

Calculations based on the date of purchase (for second-hand items the year of manufacture applies)	Canoes, kayaks, rowing boats	Windsurf, kitesurf, SUP, surf boards	Masts, Booms, Bar	Sails, kites, lines
	Current value in % of new value	Current value in % of new value	Current value in % of new value	Current value in % of new value
up to 3 months (Europe) max. - June 30 th	100 %	100 %	100 %	100 %
6 months (Europe) max.- August 31 st	100 %	100 %	75 %	75 %
9 months (Europe) max. - November 30 th	100 %	80 %	50 %	50 %
up to 12 months	90 %	70 %	40 %	40 %
up to 2 years	80 %	50 %	30 %	30 %
up to 3 years	70 %	30 %	0 %	0 %
up to 4 years	60 %	20 %	0 %	0 %
up to 5 years	50 %	0 %	0 %	0 %
up to 6 years	40 %	0 %	0 %	0 %
up to 7 years	30 %	0 %	0 %	0 %
up to 8 years	20 %	0 %	0 %	0 %
up to 9 years	10 %	0 %	0 %	0 %
up to 10 years	0 %	0 %	0 %	0 %

PROOFS AND CERTIFICATES OF THE CENTRE

Purchase invoice: The basis of the claim settlement is the respective value according to the purchase invoice of the school/rental station (purchase price). The purchase invoice must be sent to SuedwestRing insurance broker.

If the replacement purchase is more expensive due to a price increase by the manufacturer, the purchase/replacement invoice must also be submitted.

If no purchase invoice is submitted despite repeated requests, the settlement will be made:

- Dealer purchase price (Germany) minus 40% discount.
- Date of purchase fictitiously 01 January of the model year

Proof of total loss: The following documents must be sent to SuedwestRing insurance broker.

Photos: a) Single photo per damaged area + photo of the entire unit (sail, board etc.).

b) Material: DIN A4 sized piece of the sail, board etc. with the serial number must be sent.

If the centre is not situated in Germany, please ask the policy holder to carry the required pieces with him back to Germany and send it to SuedwestRing insurance broker.

Transportation cost:

a) Total damage: Proportionate reimbursement in accordance with the purchase invoice. No reimbursement for (fictitious) individual delivery. Total loss outside the EU: Compensation of an additional lump sum for acquisition of equipment, transport costs, etc. in the amount of 120 €.

b) Repairable damage: transportation cost to the workshop against proof, provided that the transportation and repair costs together do not exceed the current market value.

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