



Reimbursement of Lump Sum Repair Cost for Personal Sports Equipment(*) VDWS SafetyTool PLUS as of 12.06.2023

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

KITESURFING		
Damaged item	Extent	Repair costs
Abrasion	Abrasions of the material without a hole	0
A tear in the kite	Tear (without damage to wind trailing edge/reinforcement strip)	70 € per metre
	+ Damage to tear-off edge	+ 30 €
	+ Damage to reinforcement strip in front of front tube	+ 30 €
	the kite is torn in two without damage to the front tube.	200 €
Bladder/Strut	Bladder/strut burst (replacement incl. stitching, gluing)	230 €
Front tube	Front tube damage (without damage to bladder)	150 €
	Damage to the front tube and strut	Total loss
Kite lines	Set of lines (4/5 lines): max. 3 years	Current value(*), max. 230 €
Board	Damage to twintip kiteboard	50% of the current value*
	Damage to directional kiteboard (foam core)	30% of the current value*
	– Deduction of the residual value of fins (if undamaged)	Fin set 70 €
	– Deduction of the residual value of footstraps	Twintip footstrap set: 180 €
WINDSURFING		
Damaged item	Extent	Repair costs
Windsurf Sail	1 small panel	75 €
	1 big panel	150 €
	2 big panels	300 €
Windsurf Board	Damages to the nose of the board	150 €
	Laminate without foam core	50 – 100 €
	Foam core damage	by arrangement
	Complete rupture	100% of the current value*
	– Deduction of the residual value of fins (if undamaged)	Fins: 140 € value as new
WING		
	Compensation analogous to kite	
Hydrofoil	Expert assessment by Carbon Klinik, Ammersee (info@carbon-klinik.de) or other comparable carbon workshop	
Depreciation will not be reimbursed.		
Transportation costs to the repair shop will only be reimbursed in a reasonable amount.		

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 of Lump Sum Repair Cost for **Personal Sports Equipment**(*) VDWS SafetyTool **PLUS** as of 12.06.2023

REIMBURSEMENT OF CURRENT VALUE IN THE CASE OF TOTAL LOSS FOR PERSONAL SPORTS 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	100 %	100 %	100 %	100 %
up to 6 months	100 %	100 %	100 %	80 %
up to 1 year	90 %	100 %	100 %	70 %
up to 2 years	80 %	80 %	70 %	50 %
up to 3 years	70 %	60 %	50 %	40 %
up to 4 years	60 %	40 %	40 %	30 %
up to 5 years	50 %	30 %	20 %	20 %
up to 6 years	40 %	20 %	10 %	10 %
up to 7 years	30 %	10 %	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 %

EVIDENCE:

Purchase invoice:

The basis of the claim settlement is the respective value according to the purchase invoice.
Even in the case of second-hand items, proof of ownership must be provided in writing.

Proof of total loss:

The following documents must be sent to SuedwestRing insurance broker:
a) single photo per damaged area + photo of the entire unit (sail, board etc.)
b) Damaged equipment: Kites: kite cut out from tip to first strut.
Sail: DIN A4 sized piece of the sail with the serial number.

Shipping cost:

Total damage: proportionate reimbursement based on the purchase invoice.