

THE FINNISH FAIR CORPORATION - EXHIBITION INSURANCE TERMS AND CONDITIONS

Policyholder

The policyholder may be an exhibitor registered for the event concerned, an organizer who has concluded a rental agreement with The Finnish Fair Corporation on exhibition premises, or an exhibitor at the rented exhibition premises.

Object of insurance

The object of insurance consists of the exhibitor's own property or a third party's property at the exhibitor's risk. In the insurance application, the property to be insured shall be sufficiently specified. The most valuable objects and equipment shall be itemized. The sum insured equals the replacement value of the property i.e. the cost of acquiring identical or equivalent property.

Validity of exhibition insurance

The insurance will be in force for the exhibition period at the Fair Centre and during transport to the exhibition location and back, within the EU/EFTA area.

The insurance takes effect for each unit when the loading of the unit commences at the side of the conveyance onto the conveyance reserved for the actual transit. The insurance terminates when the goods have reached their final destination and have there been discharged directly to the side of the conveyance employed for the actual transit, however at the latest 30 days after the closing of the exhibition. This insurance is exhibition-specific, i.e. a separate insurance policy must be taken out for each fair event.

Sum insured

The exhibition goods are insured up to a maximum of EUR 40,000 unless an increase in the sum insured against additional premium has been agreed on separately.

Policyholder's deductible

The policyholder's deductible for any one loss totals EUR 200. In the event of burglary to or theft from a vehicle outside the Fair Centre but within the fair grounds, the policyholder carries a deductible of EUR 1,000.

Premium

The premium totals EUR 100 (incl. insurance tax). For an increase in the sum insured, a 0.3% additional premium (minimum EUR 50) will be charged on the portion exceeding the sum insured.

Scope of insurance cover

The insurance covers any loss or damage caused by an unforeseeable and sudden occurrence.

Exclusions from insurance cover and other restrictions

1. The compensation may be disallowed or reduced if the instructions given by The Finnish Fair Corporation are not complied with.
2. The insurance does not cover wear and tear caused by ordinary use of the property or by exhibiting the property.
3. The insurance does not cover loss or damage caused by a faulty packing method or by insufficient packing.
4. The insurance does not cover loss or damage caused by an inherent vice in or storage temperature of goods.
5. The insurance does not cover loss or damage caused by a manufacturing defect or a work or planning error.
6. The insurance does not cover damage to programs and data files caused by use of defective equipment.
7. The insurance does not cover loss or damage caused by property disappearing or being left behind nor theft if the loss event cannot be defined.
8. The insurance does not cover any consequential loss caused by damage to property, such as contractual penalty, interest for delay, extra expenses, or loss of margin due to loss of sales proceeds.

Safety regulations for exhibitors

1. During the opening hours of the fair, the stand must not be left without sufficient supervision.
2. Proper care must be taken of the exhibits and they must be handled with care.
3. Any theft-prone small and valuable items must be kept in a locked space or they must be property attached.
4. Special care must be taken of the property when the exhibition is being erected and dismantled. Valuable equipment and objects must be stored in a separate and closed space.

Instructions for procedure in case of loss

1. In the event of loss or imminent loss, the insured shall, according to his/her abilities, ensure that proper measures are taken to prevent and limit loss.
2. The policyholder must, without delay, report the loss to the Floor Manager's Office of The Finnish Fair Corporation.
3. A notification of loss shall be drawn up of each loss event and submitted to the Floor Manager's Office of The Finnish Fair Corporation.
4. In addition, a report must always be made to the police in the event of theft, burglary or malicious damage.