



FIERA MILANO

Dear Exhibitor,

to give a better protection to goods and materials brought into our fair venue, Fiera Milano offers, free of charge, a special insurance service package, covering either their stay during the Exhibition and both their transfers to and from the Fiera Milano venue.

For your reference, please find attached the main conditions of the insurance in your availability.

The above is not applicable to Subjects under any sanction, prohibition or restriction under ONU Security Council Resolutions or under other trade or economic sanctions, laws or regulations.

Due to some provisions of the Italian insurance control authority (IVASS) and in compliance with IVASS Regulations n. 41, we inform you that you have the right to request the contractual conditions from the company, as well as the right to request the company credentials for access to restricted areas.

ALL RISKS INSURANCE POLICY FOR EXHIBITORS : MAIN CONDITIONS

CONTRACTOR:	FIERA MILANO S.P.A.
INSURED ASSETS:	“Assets to be taken into the Fiera” belonging or used by the Exhibitors. Goods, materials, fittings, equipment and any other items in connection with the trade booth, with the exclusion of software of whatsoever nature, wherever installed, and money.
OBJECT OF THE INSURANCE:	From “nail to nail” (“Da chiodo a chiodo”): outward; goods placed/stored into the exhibition premises; return, including intermediate uploading and downloading.
INSURED AMOUNTS:	<u>Trasport/Storage:</u> coverage provided is equal to: - Euro 25.000,00 “ First absolute risk” (“Primo Rischio Assoluto”) for each Exhibitor
INSURED RISKS:	All Risks: all the material and direct damages and losses suffered in connection with the insured goods, including war, strike and rebellion risks, save for the coverage exclusions.
EXCESS:	<p><u>As regard to damages notified to the insurance company within the last day of every single exhibition and occurred as consequence of the partial/whole theft, the robbery, the loss, the tampering or failed return of the insured items during the period they remain in the exhibition centre:</u></p> <p>- the payment of compensation will be limited to 90%, while the remaining 10% will be charged to the insured party with a minimum of € 250,00.</p> <p><u>As regard to damages notified to the insurance company after the last day of every single exhibition and occurred as consequence of the partial/whole theft, the robbery, the loss, the tampering:</u></p> <p>- the payment of compensation shall amount to 80%, while the remaining 20% will be charged to the insured party with a minimum of € 500,00.</p> <p><u>For damages indemnification due to earthquakes, inundations, floods, landslips, landslides, snow-overcharge during the storage period:</u></p> <p>- payment of the compensation shall be made by deducting, with respect to any single accident and any single exhibitor, an excess [“franchigia”] equal to 5% of the insured value; - in no event the Insurer shall pay an amount exceeding 70% of the insured value, in relation to one or more accidents occurred during the same trade exhibition.</p> <p><u>For damages compensation due to lack or improper operation of cooling systems or leakage of cooling liquid, either during transportation or storage:</u></p> <p>- payment of the compensation shall be made by deducting, with respect to any single accident and any single exhibitor, an excess of Euro 250,00; - in no event the Insurer shall pay an amount exceeding Euro 25.000,00 with respect to any single accident and any single exhibitor.</p>
MAIN EXCLUSIONS:	<p>Damages due to the following events are excluded:</p> <ul style="list-style-type: none"> - fraudulent acts of the assured; - loss of assured items noticed only after the termination of the exhibition and discovered during the stock-taking; - failed delivery of the insured items notified after 72 hours from the arrival; - packing defects of items during the transport; - defects of insured items; - climatic conditions; - market losses; - terrorism; - deterioration, wear and tear of goods; - climatic events damaging items exhibited in outdoor exhibitions. <p>Are excluded, every damages of software equipment, wherever installed, and money.</p>

<u>SPECIAL CONDITIONS FOR THE EXHIBITION OF JEWELS, JEWELRIES IN GENERAL, STAMP/NUMISMATIC COLLECTIONS:</u>	<ul style="list-style-type: none"> - during the public opening hours, goods shall have to be kept in closed showcases and suitably fixed to walls, shelves, tables and the like, and stand attendants must be constantly present during demonstrations and handling; - during the night, valuable articles must be placed in safe-boxes, caveaux, locked in spaces such as: cupboards, showcases and drawers.
<u>SPECIAL CONDITIONS FOR THE EXHIBITION OF ART WORKS OR ANTIQUES:</u>	<ul style="list-style-type: none"> - transportation must be made by means of trucks properly equipped for the kind of goods to be transported; - for the entire period the items remain in the exhibition centre, small goods, or particularly fragile goods and/or goods of high value must be placed in glass showcases and/or must be suitably protected by adequate protection systems; - in case of material damage to the good insured, insurer shall be liable for restoration, repairing or replacement of the damaged items, as well as for their depreciation to the maximum percentage of 50%.
<u>COMMUNICABLE DISEASE EXCLUSION (Cargo) JC2020-011</u>	<p>Notwithstanding any provision to the contrary within this insurance, this insurance does not insure any loss, damage, liability, claim, cost or expense of whatsoever nature caused by, contributed to by, resulting from, arising out of, or in connection with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease regardless of any other cause or event contributing concurrently or in any other sequence thereto.</p>
<u>SANCTION CALUSE</u>	<p>The Insurer shall not be deemed to provide cover and the Insurer shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that Insurer, its parent company or its ultimate controlling entity to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.</p>

The present insurance coverage is granted in accordance to the General Conditions provided by the "Italian Insurance of transported goods' Specifications" (Ed. 1999), as integrated by the following clauses for the purposes to delimit the coverage and the duration of the insurance and provided that Italian law shall apply:

- Institute Cargo Clauses (A) Ed.1.1.2009
- Institute cargo Clauses (Air) Ed. 1.1.2009
- Institute Strike Clauses (Cargo) Ed. 1.1.2009
- Institute Strike Clauses (Air Cargo) Ed.1.1.2009
- Institute War Clauses (Cargo) Ed. 1.1.2009
- Institute War Clauses (Air Cargo) Ed. 1.1.2009
- Institute Classification Clause Ed.1.1.2001 and related file of sovrapremiums each ship age
- Cargo ISM Endorsement Ed .1.5.1998
- Termination of transit clause (Terrorism) Ed.1.1.2002
- Institute Radioactive Contamination, Chemical, Biological, Bio-Chemical and Electromagnetic Weapons Exclusion Clause Ed. 10.11. 2003
- Marine Cyber Endorsment LMA 5403 Ed 11.11. 2019
- Sanction Limitation and Exclusion Clause JC 2010 – 014
- Communicable Disease Exclusion Cargo JC 2020-011

Please take note that the above coverage is valid at second risk only if the Exhibitor has already underwritten an All Risks Marine Policy for goods and materials related to the Stand.