

# EVENT ORGANIZER'S LIABILITY INSURANCE

CONDITIONS GL 2018.6



**Confirmed by AAS „BTA Baltic Insurance Company“ Management Board decision**

**No LVB1\_0002/02-03-03-2018-107, confirmed 28.08.2018.**

**Being effective from: 01.10.2018**

AAS "BTA Baltic Insurance Company" Estonian branch concludes liability Insurance contracts under present terms which can be found at: [www.bta.ee](http://www.bta.ee).

## **1. APPLICATION OF THE TERMS**

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- 1.1.** These terms and conditions are a part of the voluntary liability Insurance contract concluded with BTA, in which an Insurance object is the Insured person's civil liability arising from the causing of unlawful act to a Third party (Injured party) in relation to the organizing of the event.
- 1.2.** These terms and conditions apply to a compulsory liability Insurance contract only if the respective agreement is indicated in the Insurance policy.

## **2. INSURANCE EVENT**

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- 2.1.** The Insurance event shall be an accident resulted from the insured activities stated in the Insurance policy that occurred unexpectedly and unforeseeably during the Insurance period and caused personal injury or property damage to the Injured party.
- 2.2.** The terms of the Insurance contract (Sum insured, Deductible, Insurance conditions) are determined according to the Insurance period when the accident causing the loss occurred.
- 2.3.** The organizing of the event includes the assembly of the stage before the event and the dismantling of the stage after the event, as well as the cleaning activities after event.
- 2.4.** The event organizer's liability insurance covers to the extent limited with the Insurance contract the liability of an event organizer for the food and drinks offered during an event.

## **3. DEADLINE FOR SUBMISSION OF CLAIMS**

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- 3.1.** BTA indemnifies the claims arising from the Insurance event which have been submitted to the BTA during Insurance period or within 3 years at the latest after the end of the Insurance period when accident occurred. A claim due to poor quality food / drink offered during the event must be provided to BTA within a reasonable time, but not later than 1 year after consumption of the food / drink that caused the loss.
- 3.2.** Upon entering into an Insurance contract, an extended claims reporting period may be agreed. The purpose of the extended claims reporting period is to ensure the Insured person's insurance cover if the Third party submits the claim within 3 years after Insurance period.
- 3.3.** An extended reporting period coverage agreement are indicated in the Insurance policy.

## **4. EXCLUSIONS**

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If the BTA and the Policyholder have not agreed otherwise, in addition to the exclusions set out in the liability insurance general conditions, the following exclusions apply:

- 4.1. Event cancelation** - BTA shall not indemnify the losses caused due to cancellation of an event.
- 4.2. Copyright** - BTA shall not indemnify losses caused by the violation of legal acts regulating the copyright or other intellectual property and advertising.
- 4.3. Damage to the landscape** - BTA shall not indemnify losses caused by the damaging or destruction of the landscape.
- 4.4. Pyrotechnics** – BTA shall not indemnify losses caused by the use of indoor pyrotechnics (e.g. fireworks).
- 4.5. Vehicle racing** – BTA shall not indemnify losses connecting to any kind (used on the ground, water or air) of vehicle racing events.