

Insurance Terms and Conditions/ Exhibition Insurance

Below are the insurance terms and conditions pertaining to Exhibition Insurance, including transport, and information about Liability Insurance and Business Travel Insurance. Länsförsäkringar SAK AB in collaboration with Stockholmsmässan.

1. WHO IS COVERED BY THE POLICY

POLICYHOLDER

The policy applies to policyholders who are owners of insured exhibition objects as well as rented or borrowed exhibition materials for which the exhibitor bears the risk.

PERSONS OTHER THAN THE POLICYHOLDER

The policy also applies to registered co-exhibitors, companies represented and other owners of insured exhibition objects when they cannot receive compensation through another insurance.

2. WHEN THE POLICY APPLIES

The policy covers damage suffered during the period the policy was in effect.

The policy and the extended sum insured must have been ordered from Event Services at Stockholmsmässan before transport has begun from the departure address and before the event has begun.

INSURANCE COVER INCLUDING TRANSPORT

- Begins when the insured transport departs from the storage location in the place where the transport will begin
- Continues during normal transport to Stockholmsmässan and thereby related loading, transshipment and unloading
- Continues during the event to which the insurance refers and breaks in conjunction therewith
- Continues during normal return transport without unreasonable stops to the destination except as specified in point 7
- Terminates when the first of the following points occurs
 - The exhibition object enters its intended storage location at the destination
 - The insured takes delivery of the exhibition object at another place
 - The insured assumes control of the exhibition object in some other manner
 - 30 days have passed since the event ended

3. WHERE THE POLICY APPLIES

The insurance policy applies within the EU/EFTA. For policyholders outside the EU/EFTA, the insurance policy is only valid at the exhibition venue.

4. SUM INSURED

The policy applies up to the maximum sum insured specified by Stockholmsmässan. An increase in the sum insured can be obtained for an additional premium within the limits of the provisions set out in point 2.

5. EXCESS

The excess is SEK 1,000 per claim for damage/theft. In the event of burglary into and theft from a vehicle/trailer, the excess will be 20 percent of the amount claimed (minimum SEK 5,000).

6. WHAT THE POLICY COVERS

Exhibition objects, exhibition materials and aids for use at the event.

DURING THE EVENT

The policy covers damage to or loss of insured property caused by sudden and unforeseen occurrences.

DURING TRANSPORT

The policy covers damage to or loss of insured property and costs for general average.

EXTRA COSTS

In addition to the specified sum insured, compensation is provided for direct costs incurred in relation to indemnifiable damage; up to 10 percent of the sum insured.

PACKAGING

Compensation is provided for damage to packaging in undamaged condition intended for re-use.

LOSS OF PROPERTY

Compensation is provided for loss of property only if the property has not been recovered within 60 days from the day the loss was reported to Länsförsäkringar.

7. WHAT THE POLICY DOES NOT COVER

Damage arising in conjunction with transport following a completed event of goods sold during the event to the location specified by the buyer.

- The cost of transport to or from the event of objects other than the insured exhibition object
- Vehicles that are not exhibition objects

Damage that

- is of such a nature that it does not affect the property's usability or that can be remedied through normal service or adjustment
- consists of self-destruction, e.g. cracks, weathering, form or structural change such as gasification, change in color or change in smell
- was caused by such circumstances that the insured or the insured's supervisors should have realized were associated with a high degree of probability that damage would occur
- was caused by handling or negligence that - given the circumstances - caused a significant risk that the damage would occur

Damage, loss or costs caused by

- Non-compliance with the regulations of Stockholmsmässan or the relevant exhibition venue
- Soiling, wear and tear, fading, scraping, scratching, use, corrosion (e.g. rust or decay), coating and deposition or other deterioration such as loss of weight, rot, mold or aging
- Normal handling and use of the object
- The exhibition object's own nature

- Climate-related temperature effects
- Damage caused by stoppages in refrigeration or heating systems
- Loss of time, interest charges or business, loss of trading gains, loss of market or other indirect losses
- Damage to or loss of a live animal
- The cost of removal and scrapping of a damaged object
- War, war-like events, civil war, revolution, insurrection or riot
- Nuclear process

8. DUTY OF CARE

In addition to the general requirements on duty of care, the following applies:

- Insured property may not be stored together with empty packaging.
- Insured property shall have been appropriately wrapped, packed, and stored for transport.
- Insured property shall be protected from normal weather conditions.
- Stands may not be left unattended while the event is open.
- The insured or an employee of the insured shall treat the insured property with due care and attention.
- Insured property shall be stored or handled with care so that it is not exposed to significant risk of damage or loss. The level of the duty of care requirement depends on the nature and value of the property.

Failure to observe the duty of care requirement results in a compensation reduction in accordance with the provisions set out in Chapter 8, section 12 of the Swedish Insurance Contracts Act. In some cases, all compensation may be refused.

9. FORM OF INSURANCE

The policy is a first-loss policy, which means that compensation is paid for the present day value up to the agreed sum insured and rented materials from Stockholmsmässan.

10. BUSINESS TRAVEL INSURANCE

The policy covers:

- Illness and accidents/Travel goods coverage/Trip Interruption and Trip Delay
- Disability and death compensation following accidents
- Liability and legal protection/Assault and Crisis

Insurance terms and conditions BUSINESS TRAVEL INSURANCE (V 623 A SM)

If the insured is covered by a business travel insurance that is signed by the insured's employer, the travel cover in this policy only applies to the extent that the damage is not covered by the employer's business travel insurance.

11. COMMON PROVISIONS

DUTY OF RESCUE

The policyholder undertakes to:

- Avert damage that can be expected to be immediately forthcoming
- Limit damage that has already occurred
- Deal with and protect damaged property as quickly as possible

If the duty of rescue means that additional costs are incurred, compensation will be provided for these costs within the limits of the specified maximum sum insured providing

they have been reasonable given the circumstances. The policyholder undertakes to defend its own rights and those of the insurer in respect of the haulage contractor or other parties causing damage.

NOTIFICATION OF DAMAGE

Damage that could give rise to a claim for compensation shall be reported as quickly as possible. In the event of substantial damage, Länsförsäkringar SAK AB shall be contacted immediately. In addition, in the event of vandalism, theft, burglary, assault or another crime, the insured shall file a police report as soon as possible.

COMPENSATION CLAIM

Claims for compensation shall be submitted to the insurer as soon as possible after the damage has occurred and no more than one year after the insured became aware of the damage. The insured is obligated to specify the compensation claim and upon request provide a list of insured property – damaged and undamaged – with information about the value of each object before and after the damage. The insured is also obligated upon request to substantiate the claim by providing the information that is available and securing verification, evidence and other documentation required to assess the insurer's indemnification obligation and the size of compensation. Compensation is not provided for costs associated with preparing a claim.

CLAIM ASSESSMENT RULES

Damage to property is valued as the difference between the property's present day value immediately before and after the damage.

The insured undertakes to substantiate that damage/theft has occurred as well as the value of the damaged or lost property. If damaged property is judged to be repairable, the insured shall await instructions from the insurer before repairs are initiated. In any event, compensation for damaged property can never be higher than the property's value immediately before the damage occurred. The insurer is always entitled to inspect the damaged property. Länsförsäkringar SAK AB is entitled to determine whether a damaged object shall be replaced or compensation shall be paid in cash.

TERM AND RENEWAL OF THE POLICY

The policy is in effect during the period specified by the policy's terms and conditions for each insurance element and is automatically terminated at the end of the term of the policy. The policy cannot be renewed.

The term of the insurer's liability is specified by each element in the policy.

The policyholder cannot terminate the insurance policy in advance.

However, if the reservation for an event for which the policy was entered into is canceled before a payment obligation arises to Stockholmsmässan, the insurance policy is automatically terminated at the same time as the reservation for the event is canceled.

The policyholder's payment obligation for the premium in its entirety remains in the event indemnifiable damages occurred during the time the policy was in effect.

PAYMENT OF PREMIUMS

The basic premium and any additional premiums shall be paid upon request following an invoice from Stockholmsmässan.

CONTINUATION COVERAGE

This policy does not contain a right to continuation coverage.

PENALTY INTEREST

The right to penalty interest regarding payment of insurance compensation occurs only when the interest amount exceeds 1 percent of the price base amount at the time of payment.

PRESCRIPTION

An insured person that would like to have insurance compensation or other insurance cover must institute legal proceedings against the insurance company within ten years from the point in time that the condition occurred that according to the insurance contract grants an entitlement to such insurance cover. Otherwise, the right to compensation is lost.

If a claim has been raised against the company within one year, the deadline for instituting legal proceedings is always at least six months from the date on which the company has declared it has reached a final position on the claim or, if the company in writing issued the insured an injunction to institute legal proceedings, the deadline is at least one year from the date on which the insured received the injunction.

LEGAL EXPENSES INSURANCE (REFERS TO BUSINESS TRAVEL INSURANCE)

In a dispute according to legal expenses insurance, the insured is considered to have become aware that the claim could be enforced when representation was engaged in dispute.

IDENTIFICATION

The insured's actions are considered the same as the actions of the insured's employees or contractors and the actions of persons who during the event carry out assignments in an insured stand on behalf of the insured. "Insured" refers here to the party the insurance policy covers according to each element.

DOUBLE INSURANCE

If interests covered by this policy are also insured through another policy and there is a restriction in the event of double insurance, the same restriction applies to both insurance policies. The liability is then allocated between the policies in the manner specified in the Swedish Insurance Contracts Act.

SUBROGATION

To the extent the company has paid compensation, the company takes over the insured's right to pursue compensation from the party liable for the damage. However, this right to claim recovery does not cover disability and death compensation from Business Travel Insurance.

GENERAL EXCEPTIONS

1. Gross negligence and intent

The company is not liable to the insured for damage this person caused through gross negligence or to some extent caused with intent.

2. War

The policy does not cover damage, the occurrence or scope of which, directly or indirectly, was caused by or occurs in conjunction with war, war-like events, civil war, revolution, insurrection or riot. The same applies to damages in conjunction with events and unrest in countries or areas to which there is an advisory notice from the Ministry of Foreign Affairs not to travel.

If damage through war or other unrest mentioned here occurred outside of Sweden, the policy applies with the exception of Common Provisions. Business Travel Insurance Section P05.01 Assault Cover, if the damage occurred within three months calculated from the outbreak of the unrest and if the insured was in the affected area at the outbreak. Another condition is that the insured did not

participate in the events or taken positions with them as a reporter or similar.

3. Nuclear process

The policy does not cover damage the occurrence or scope of which is in conjunction with nuclear process, such as nuclear fission, nuclear fusion or radioactive waste.

4. Terrorist attack

The policy does not cover damage

- which entails that the delivery agreement cannot be fulfilled because of damage the policy covers and that occurred at the supplier or customer with which the policyholder has a valid contract
- caused by biological or chemical contamination if the damage's occurrence or scope was directly or indirectly caused by or in conjunction with a terrorist attack.

5. Sanction limitation and exemption clause

If the company may be exposed to any sanctions, bans or restrictions under a resolution from the UN or trade or economic sections, laws or regulations from the EU, the UK, Northern Ireland or the USA, the policy does not cover damage, benefits or other compensation.

6. Force majeure

The company is not liable for loss that can arise if the inspection of, compensation payment for or reparation of damaged property is delayed due to war, war-like events, civil war, revolution, or insurrection or due to labor market conflicts, confiscation or nationalization, requisition, destruction or damage of property through orders from a government or authority.

PERSONAL DATA ACT

The personal data that is submitted to any company within the Länsförsäkring group is processed in accordance with the provisions of the Personal Data Act. The data is often obtained directly from the registered party or another company in the Länsförsäkring group, but in some situations the data may be obtained from employers or other parties. In some cases, telephone conversations may be recorded to document the data provided. Policyholders are responsible for informing their employers about how Länsförsäkringar processes personal data.

Länsförsäkringar processes some personal data about registered parties, such as policyholders, insured, co-insured, paying parties, beneficiaries and pledge holders. The personal data we process includes name and address, personal ID numbers, and, in some cases, data about profession and citizenship, some economic conditions and health. The data may be updated through external registers, for example SPAR.

Within the Länsförsäkring group, personal data is used to

- provide a comprehensive overview of the policyholder's and the insured's commitment,
- sign and fulfill agreements and legal obligations,
- carry out measures requested before an agreement is signed,
- submit legal claims,
- offer good service,
- conduct marketing, gather statistics, and perform market and customer analyses, and
- in general be able to fulfill the requirements placed on the business.

The data is used primarily in the Länsförsäkring group but can be distributed to other companies, associations and organizations with which Länsförsäkring group cooperates both within and outside of the EU and EEA, for example reinsurance providers. The data can also be distributed to

authorities if required by law. Personal data can be processed during a certain period of time even if the policy is not granted and after the policy has been terminated.

The Personal Data Controller is the company listed as the insurer on your insurance statement.

Länsförsäkringar handles all personal data in accordance with the information provided in the "Privacy Policy", which you can find on the Länsförsäkringar website. If you want the information sent to you, please contact the Transport unit at Länsförsäkringar Sak Försäkringsaktiebolag (publ).

In case of a mandatory group insurance, the group representative is responsible for making sure that the group members receive the "privacy policy".

JOINT NOTIFICATION LOSS/INSURANCE CLAIM REGISTRY

The company is entitled to register reported claims resulting from this policy in a joint notification loss/insurance claim registry for the insurance industry (Gemensamt Skadeanmälningsregister, GSR). The registry is only used in conjunction with claims settlement. The Personal Data Controller for the registry is GSR AB. The company may also share data with Larmtjänst AB to investigate unclear data and investigate stolen property.

JURISDICTION

Disputes regarding interpretation or application of this insurance contract or questions related to the conditions of the contract shall be settled in accordance with Swedish law in a Swedish court of law.

12. GENERAL CONTRACT PROVISIONS

This policy is otherwise subject to the Swedish General Marine Insurance Conditions of 2006 (Allmän Svensk Sjöförsäkringsplan av år 2006).

LIABILITY INSURANCE

The liability insurance covers liability in accordance with applicable liability regulations for personal injury, property damage and financial damage that is a result of, according to the conditions, indemnifiable personal injury or property damage. Damage through sold products is not covered. The insurance policy covers activities for Stockholmsmässan's exhibitors in conjunction with exhibitions at Stockholmsmässan's venues. The exhibitors have no recourse against this policy through their own liability insurance, if applicable. The insurance amount totals SEK 10,000,000 per damage and SEK 20,000,000 per insurance year. The excess is 20 percent of the basic amount. Terms and conditions A140 otherwise apply.