

## **CIVIL LIABILITY FOR THE ASSOCIATIONS MEMBERS**

The following is a description of the essential characteristics of the insurance cover provided by the CAES consortium in tutelage of Third party civil liabilities and workers/employees involved in activities pertaining to non profit association and voluntary organisations.

### **DESCRIPTION OF RISK**

In conformity with the stipulations in the policy holders charter the risks arising from carrying out the normal activities involved in that organisation (primary, preliminary, secondary, complementary and accessory, no exclusions) are insured. Activities other than those prescribed in the Associations charter are also covered on the condition that they are not regular activities but occasionally carried out.

### **Object of the the insurance art.13**

#### **a) Civil responsibility towards third parties (R.C.T.)**

The insured will be covered for any sums they may be required to pay (capital, interest and expenses), under the legal stipulations of civil responsibility for accidental damage caused to third parties, for death, personal injury or damage to possessions as a result of a verifiable accidental occurrence.

#### **b) Civil responsibility towards employees (R.C.O.)**

The insured (providing he/she is a member of the association carrying out an activity on a likewise members property at the time of the accident) will be covered for any sums they may be required to pay (capital, interest and expenses), for which they would be responsible:

A) in accordance with arts. 10 & 11 of the D.P.R 30 June 1965 n.1124 and the D. Lgs. 23 February 2000 n. 38 regarding accidents suffered by dependent and independent employees as defined by D. Lgs 38/2000, whilst involved in their normal working activities.

B) in accordance with Civil law regarding compensation for damages not covered by D.P.R 30 June 1965 n.1124 and the D. Lgs. 23 February 2000 n. 38 or exceeding the limits of this policy as stipulated in point A, caused to employees. The insurance cover is provided with an exemption of 2.600.00 euro per claim.

The legal representative of the contract holder and his immediate family are considered, for the purpose of this contract , to have equal status as employees.

### **GUARANTEED MAXIMUMS**

Third party civil liability 1.500.000.00 euro

Employees third party liability 1.500.000.00 euro

### **THE PREMIUM**

The annual premium for all the guarantees contained in this policy are based on the number of people registered as members of the Association.

### **PRINCIPAL CHARACTERISTICS OF THE POLICY**

**Art. 15** Ample extensions covering professional illnesses. We accept those illnesses recognised by the health services and/ or magistrates.

**Art. 16** Territorial Validity: the world (excluding USA, Canada and Mexico for Civil responsibility towards third parties R.C.T.)

**Art. 19** The insurance cover is extended to cover accidents happening to all the people taking part in the Insureds activity.

**Art. 21** Personal civil liability valid for all employees, sub contractors and others participating in the activities insured.

**Art. 23** Personal civil liability for technical staff.

**Art. 24** Personal civil liability for purchasers.

**Art. 25a** Vehicle insurance: Third party civil liability cover is extended to driving motorcars, motorcycles and mopeds as long as these are not the property of or used by the Association. Persons travelling in the vehicle are covered for personal injury. The driver is not considered a third party.

**Art. 25 b** Subcontractors: cover is provided for any claim for damages caused by subcontractors to third parties whilst carrying out work for the insured.

**Art. 25 c** Fire: cover is extended to objects and possessions of the insured as well as objects and possessions left with the insured for safekeeping. This cover is limited to a maximum of 100.000.00 euro per claim or year.

**Art. 25 d** Property: Cover is provided for civil liabilities of the insured in the capacity of owner or operator of said properties (including storerooms and warehouses) where the insureds normal activity takes place (including lifts, hoists and escalators)

**Art. 25 e** Property: Cover is provided for areas used as car parks.

**Art. 25 g** Accidents to drivers whilst carrying out activities for and on behalf of the insured whilst driving a motor vehicle.

**Art. 25 i** Cover is provided for damage to objects being delivered, looked after, kept or held for any reason or motive up to a limit of 100.000.00 euro per claim or year.

**Art. 25 m** Cover is provided for areas where the normal work or activity is carried out and includes equipment and machinery necessary for these tasks (including equipment and machinery belonging to third parties).

**Art. 25 r** Cover is provided for the insureds participation in, organising and running of promotional, teaching, after work, recreative, cultural, sporting and social events, both on his/her own property and other locations (hired meeting rooms, sports fields etc.) This includes guided tours, conventions, practical teaching courses, meetings and reunions, union meetings, exhibitions, shows, markets, and covers the setting up and dismantling of show and exhibition stands. Damage to participants, equipment or furniture and premises are also covered.

**Art. 25 x** Cover is provided for ownership and/or use of animals.

**Art. 25 y** Cover is provided for provision of food and beverage.

**Art. 30** Exemption: the first 100.00 euro of any claim unless otherwise specified.

**Art. 31** Minimum premium - 100 members

**Art. 33** Resolution of disputes and legal costs, including defence against criminal charges up to and after agreement by the offended parties until the closure of the legal process. Limited to 25% of the maximum guaranteed (375,000.00 euro)

**Art. 38** Personal civil responsibility in conformity with law 266/91

**Art. 39** Personal civil responsibility of members participating in events organised by the association, or in which the association takes part.