



This information document aims to provide you with an overview of the main coverages and exclusions of this insurance. The document is not tailored to your specific needs and the information it contains is not exhaustive. For full details regarding this insurance and your obligations, please consult the pre-contractual and contractual documents.

What kind of insurance is this?

The Business Operations Civil Liability Insurance covers the non-contractual civil liability of the insured company for damages caused to third parties during the performance of its stated activities.

The insurance can be extended with Legal Protection, Post-Delivery Liability, Entrusted Goods, and various other optional coverages.

What is insured?

Basic coverage

- Civil Liability – Business Operations
Covered damage:
 - Bodily injury
 - Property damage
 - Consequential immaterial damage
 - Non-consequential immaterial damage due to a sudden, unintentional, and unforeseeable event
 - Salvage costs
- Included in the premium
 - Fire, flames, explosion, smoke, water
 - Environmental pollution and damage
 - Neighbourhood nuisance
 - Principal's liability
 - Site coordinator, environmental coordinator, and DPO liability
 - Construction or lifting equipment
 - Electrical appliances
 - Borrowed staff – temporary workers – interns
 - Lending of employees
 - Ancillary activities
 - Building liability
 - Advertising signs
 - Lent items

Optional coverage (subject to additional premium)

- Entrusted goods, such as:
 - Processed goods
 - Tools
 - Rented or similar goods
- Subcontractors
- Theft
- Transport equipment
- Installations
- Damage of any origin

Legal protection insurance (optional)

Covers criminal defense, non-contractual civil recourse, and third-party insolvency

What is not insured?

- Intentionally caused damage
- Foreseeable or repeated damage due to lack of precautions, alcohol intoxication, etc.
- Consequential immaterial damage resulting from uncovered bodily or property damage
- Damage caused by vehicles (except unregistered forklifts)
- Damage caused by sea or air vessels
- Damage due to financial transactions, breach of trust, etc.
- Damage resulting from total or partial non-performance of contractual obligations
- Judicial, transactional, administrative or financial penalties
- Damage from war, terrorism, or labour conflict
- Damage caused by asbestos
- Liability of corporate officers
- Post-delivery liability
- Strict liability (e.g. fire and explosion under objective liability law)
- Non-consequential immaterial damage resulting from cyber risks
- Nuclear risk damage
- Legal Protection Insurance specific exclusions, such as damage caused by theft

Are there coverage limitations?

- Damage resulting from the same causal event
- Damage repaired by the insured themselves
- Damage exceeding the indemnity limits specified in the General and/or Special Conditions
- Damage less than or equal to the deductible (amount borne by the insured). The deductibles are listed in the General and/or Special Conditions

Where am I covered?

- Worldwide for damage resulting from:
 - Activities of your business locations established in Belgium
 - Works carried out within Europe

What are my obligations?

- At policy inception: accurately disclose all known circumstances that could reasonably influence the risk assessment by the insurer
- During the contract term:
 - Notify any changes that may substantially and permanently increase the risk (e.g. expansions, new activities, new products)
 - Provide data used to calculate the premium (e.g. annual wages, turnover)
- In case of a claim:
 - Take all reasonable measures to prevent and limit the consequences of the loss
 - Report the claim, its circumstances, causes, and extent immediately or as soon as reasonably possible
 - Cooperate in the handling of the claim (e.g. receive the expert, provide judicial and extrajudicial documents)

When and how do I pay?

You are required to pay the premium on the due date specified in the Special Conditions.

You will receive an invitation to pay.

The premium may be fixed and/or provisional. A provisional premium will be settled after the term expires.

You may choose to pay in instalments without additional costs, under certain conditions.

Provisional premiums are payable after receiving the annual final settlement.

When does the coverage start and end?

The duration, due date, and start date of the insurance are specified in the Special Conditions.

The policy is concluded for a minimum term of one year and is automatically renewed.

Coverage becomes effective after payment of the first premium.

How do I cancel the contract?

You can cancel the contract at least three months before the due date.

The cancellation must be made by registered letter, bailiff's writ or delivery of the cancellation letter against a receipt.

English translation is provided for convenience only. Only the original Dutch version is legally binding.

Extract Summary of the Special Conditions – AXA Policy 730266337

This document was last updated on 03/07/25. Any subsequent amendments are not included herein.

Covers only Civil Liability – Business Operations, with the explicit exclusion of Post-Delivery Liability and Legal Protection.

Policyholder:

NV EASYFAIRS BELGIUM
Company number: 0424.681.440
Maaltekouter 1, 9051 Sint-Denijs-Westrem, Belgium

Insurance Broker:

HILLEWAERE INSURANCE – No. 30 00238
Dendermondesteenweg 305 bus 1, 9070 Destelbergen
Tel: +32 (0)9 224 24 80

Covered Activity:

Organiser of events, fairs and exhibitions.

Cyber Risks (Exclusion):

Supplementing the general conditions, non-consequential immaterial damage resulting from a cyber incident is excluded.

“Cyber incident” refers to:

- a) Unauthorized or negligent disclosure, access, dissemination, deletion, extraction, registration, processing, or collection of IT data
- b) Unauthorized access to or use of an IT system
- c) Loss, destruction, alteration, unavailability, theft, or corruption of IT data
- d) the collection, processing, or use of IT data in violation of the General Data Protection Regulation (GDPR) or any other Belgian or foreign legislation or regulations concerning the protection and/or processing of personal data.
- e) Cyberattack
- f) Infection (intentional or unintentional) by viruses or malware
- g) the technical failure of the insured's IT system or the failure of technological security measures intended to protect data in any form;
- h) business interruption of the insured's IT system and/or as a result of a cyber incident as described under (e), (f), or (g), or due to an error, negligence, or omission by the insured in the use or maintenance of the insured's IT system, resulting in full or partial unavailability of the insured's IT system.

Damage to IT programs, IT software, and IT data constitutes immaterial damage.

A **cyberattack** means any intrusion, malicious use, or manipulation of IT programs, IT software, and/or IT data that compromises their authenticity, integrity, confidentiality, or availability, regardless of whether they are held or used by the insured or a third party in any capacity.

An **IT system** refers to a system comprising IT hardware, IT software, IT data, and IT programs. Industrial control systems are considered part of the IT system.

IT data refers to all information presented in digital form for the purpose of storage and/or computer processing.

Insured Limits (per claim):

- Bodily and material damage (combined): €25,000,000.00
- Immaterial damage: €25,000,000.00 *
- Material and consequential immaterial damage due to fire, explosion, smoke, or water: €25,000,000.00 *
- Material and consequential immaterial damage due to environmental pollution or neighbourhood nuisance: €25,000,000.00 *
- Material damage and consequential immaterial damage caused to entrusted goods, per claim: €1,000,000.00 *

*The amounts marked * are included in the overall limit for bodily and material damage.*

Deductible (non-indexed):

- General deductible for property and immaterial damage per claim: €250.00

Clauses:

CO-INSURED PARTIES

It is stipulated that the coverage is extended to the liability of:

- The organisers of exhibitions, events, and trade fairs, including third-party or external organisers (excluding karting activities);
- The participants and exhibitors (including those of external organisers) for their participation in exhibitions, events, and trade fairs, excluding karting activities.

It is stipulated that these co-insured parties are covered during their participation in a fair, event, or similar occurrence (both during setup and dismantling, as well as during the event itself), and this within the terms and limits of the policy.

It is further stipulated that the cover is granted only once, and that co-insured parties are considered third parties in relation to each other and to the policyholder (Easyfairs Belgium) (cross liability).

EXTENSION – ENTRUSTED GOODS

It is stipulated that, in accordance with the article “ENTRUSTED GOODS” of the General Conditions of the contract, the coverage is extended to the contractual and non-contractual civil liability of the insured for:

- Damage to goods entrusted to them for work;
- Damage to goods, entrusted or not, which are used by the insured as tools at the time of the incident;
- Damage to movable or immovable goods of which the insured are tenants, users, custodians, or holders.

This coverage is granted and included in the insured amounts, both for material damage and consequential immaterial damage, up to the amount(s) specified in the table “INSURED AMOUNTS” and subject to the per-claim deductible mentioned in the table “DEDUCTIBLES”.

The following are not covered:

- Theft, embezzlement, and loss of the entrusted goods and their accessories;
- Damage caused by fire, flames, water, explosion, smoke, and combustion to entrusted goods, when such damage is normally insurable under a fire insurance policy;
- Damage to goods intended for sale by the policyholder;
- Damage to goods while being transported by the policyholder or third parties;
- Damage covered under a "property damage" insurance policy for the entrusted goods, it being understood that any recourse by that insurer remains covered;
- Damage excluded by the General Conditions of the contract, unless this extension explicitly deviates from such exclusions.

It is agreed that, without express agreement, coverage is granted for damage to:

- Goods which, at the time of the incident, were not actually being worked on, in the case of work carried out at third-party sites;
- Equipment brought in by third parties performing work at the insured enterprise, provided that such equipment was not being used as tools by the insured at the time of the incident;
- Vehicles brought in by third parties for loading or unloading, as well as vehicles of third parties temporarily parked at your premises, even if such vehicles are moved by the insured on or near those premises.

Final Provisions

English translation is provided for convenience only. Only the original Dutch version is legally binding.

https://www.easyfairs.com/wp-content/uploads/2025/07/GTC_EXH_BE_Contractsasfrom082025_Burgerlijke-Ansprakelijkheid_BIJZVW_nl.pdf

Applicable General Conditions:

- No. 4185453 – 12/2023 – Definitions
- No. 4185456 – 03/2023 – Administrative Provisions
- No. 4185468 – 12/2023 – Civil Liability – Operations