Racing Policy

Bergischer Motor-Club Christoph Krause Westfalenstraße 3

53844 Troisdorf Deutschland Insurance policy no. A344160189343 - Addendum (Please quote in all correspondence) Reg. no.: L14292/24 Date completed 15.04.2024 Explanation: V is insured is not insured

Insured is:

Automobiles (subject to license)

RCN Bergischer Schmied on 27.04.2024

The ticked insurance cover exists according to the invitation bid approved/registered by the sport instance for:

I. Liability insurance

Sums insured:

10.000.000,- EUR for personal and property damages 1.100.000,- EUR for financial loss

Insofar as no lower sums insured may be derived from the application and conditions in the single case.

The insurance covers the legal liability.

The sum insured is at the same time the maximum amount for all insured events during the insurance period.

I.1 of the organiser (insurance policy holder)

a) from the execution of the event

b) as owner or user of a stand system - with movable stands including installation and dismantling

c) beyond his legal obligation for compensation for the indemnification of damages to roads and property (plot damages) in the sense of VwV under § 29 StVO in the Federal Republic of Germany (scope of the insurance cover acc. application)

1.2 the stewards, the sports officials or other persons, who are commissioned by the organiser with the organisation and execution of the event and indeed for the liability from the responsibility in this capacity (insured person)

I.3 the driver helper

I.4 the participant (insured person: as applicant, driver, passenger, registered user and vehicle owner and skiers in ski joering). The insurance cover applies during races, rallies and other events with evaluation tests for best time only for the route of the included evaluation tests (generation of the maximum speed) and begins with the start for the evaluation test and ends with the first stop after the evaluation test (scope of the insurance cover acc. application).

1.5 State, countries, municipal authorities and municipal associations will be released from all claims for compensation, asserted on the occasion of the event owing to the legal liability provisions of participants or by third parties (scope of the insurance cover acc. application).

Co-insured are liability claims of:

a) the members of the Board of the organising club (total club, district or local club and the circle of persons stated in Subclause I.2 to each other and towards organisers, applicants, drivers (including the skier in ski-joering) passengers, driver helpers, registered users and vehicle owners

b) the driver helpers.

Third party liability claims made by the applicants, drivers, co drivers, vehicle holders and vehicle owners among themselves and to the organizer are included. Insurance cover is only valid if all participants previously have signed a valid waiver of liability according.

II. Accident insurance

Jühe & Jühe GmbH	Jurisdiction
Wilhelmstraße 4	Warstein-Deutschland
59581 Warstein	Arnsberg HRB 11327
Deutschland	
	Register Nr.

Versicherungsmakler

§ 34d Abs. 1 GewO

mit Frlaubnis

Register Nr. D-IXO9-YWK3O-44 **Contact** T: +49 2902.912247-0 F: +49 2902.91224750 www.racing-policy.de mail: info@jueheujuehe.de Allianz Versicherungs-AG Sitz der Gesellschaft: München Registergericht: München HRB 75727 Vorsitzender des Aufsichtsrats: Dr. Klaus-Peter Röhler. Vorstand: Frank Sommerfeld, Vorsitzender; Dr. Lucie Bakker, Laura Gersch, Dr. Jan Malmendier, Dr. Dirk Steingröver, Ulrich Stephan, Dr. Rolf Wiswesser, Ulrike Zeiler. Für Umsatzsteuerzwecke: USt-ID-Nr.: DE 811 150 709; für Versicherungsteuerzwecke: VersSt-Nr.: 802/V90802004778 Finanz- u. Versicherungsbeiträge i.S.d. UStG/ MwStSysRL sind von der Umsatzsteuer befreit.





sums insured per person: EUR 16.000,- for the event of death EUR 32.000,- for the case of invalidity with 225% Progression EUR 72.000,- in case of full disability

II. Driver helper accident

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insurance sums insured per person: EUR 15.500,- for the event of death EUR 31.000,- for the case of invalidity (225% Progression) EUR 69.750,- in case of full disability

II. Sports officials accident insurance

sums insured per person: EUR 15.500,- for the event of death EUR 31.000,- for the case of invalidity with 225% Progression EUR 69.750,- in case of full disability

Definition sports officials: (no helpers, these must be insured separately) A marshal in motorsport secures a race track and thus guarantees for everyone Race participants, spectators and other people involved in the organization den compliant and safe course of the event. Also in national motorsport a marshal likes to be referred to as the internationally used term marshal.

II. Helper accident insurance

sums insured per person: EUR 15.500,- for the event of death EUR 31.000,- for the case of invalidity with 225% Progression EUR 69.750,- in case of full disability

Definition helper: Volunteers are people who work on a voluntary basis within the framework of the event. Example: Operating staff, parking lot attendants, poster/flyer distributors, helpers with Track construction, catering staff for organizers under their own direction, helpers in the paddock, Advisor for visitors, press support, etc.

II. Spectators accident insurance

Sums insured per person: EUR 15.500,- for the event of death EUR 31.000,- for the event invalidity

The payments from the spectator accident insurance shall be paid without consideration of any duty to pay compensation of other persons to the insured spectators; these will have a direct claim for the insurance payments against the company.

III. Co-insurance of special risks

III. Extension of the construction and dismantling work

The period is extended to a maximum of 14 days before and 7 days after the event.

III. Hosting on your own

Also insured is the legal liability of the policyholder from the operation of commercial and catering establishments as well as beer and tap systems. Product risk: The insurance covers the policyholder's legal liability for personal injury and damage to property caused by products manufactured or delivered, work performed or other services provided by the policyholder.



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III. a) Self-propelled work machines

Also insured are claims for damage arising from the possession, keeping and use of motor vehicles of all types and trailers that are not subject to the registration and/or insurance obligation under the provisions of the Road Traffic Licensing Regulations (StVZO) and the Compulsory Insurance Act (PfIVG), insofar as these are:

- Motor vehicles with a maximum speed of 6 km/h as well as self-propelled machines and forklifts with a speed of 20 km/h, which only operate within the company's own or third-party event sites that are neither public nor limited public traffic areas or



- who drive on public and/or restricted public traffic areas if this is officially permitted or approved and the approval and/or insurance obligation is thereby eliminated at the same time.

The insurer will not pay compensation if a benefit from another insurance contract or from a third party can be claimed for the damage that has occurred.

III. b) Self-propelled work machines more than 20 km/h - unregistered vehicles belonging to the organizer over 6 km/h (not participants)

Also insured are claims for damage arising from the possession, keeping and use of motor vehicles of all types and trailers that are not subject to the registration and/or insurance obligation under the provisions of the Road Traffic Licensing Regulations (StVZO) and the Compulsory Insurance Act (PfIVG), insofar as these are:

- Motor vehicles with a maximum speed of more than 6 km/h as well as self-propelled machines and forklifts with a speed of more than 20 km/h, which only operate within the company's own or third-party event sites that are neither public nor limited public traffic areas or

- who drive on public and/or restricted public traffic areas if this is officially permitted or approved and the approval and/or insurance obligation is thereby eliminated at the same time.

The insurer will not pay compensation if a benefit from another insurance contract or from a third party can be claimed for the damage that has occurred.

III. Untimed "taxi rides"

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Also insured is the legal liability of the policyholder as well as the driver, holder and owner of not subject to insurance and not subject to registration vehicles from the implementation of taxi rides (journeys on which e.g. spectators are taken in a vehicle on the race track). A waiver of liability signed by the passenger and driver is required. The rides must be carried out without timekeeping and may under no circumstances be converted into competitions.

III. Tents (not pavilions)

The insurance covers the legal liability of the policyholder as the owner or user of tents, including setup and dismantling. For borrowed or rented tents to be covered by the insurance, it is a requirement that the setup and dismantling are carried out under the responsible supervision of a foreman provided by the tent rental company. Damages to the tent and its equipment, as well as the liability of the tent owner or rental company and the foreman, are not covered by the insurance. The policyholder is responsible for bearing €500 of any damages.

III. Additional services or remarks

• Für die Wiedergutmachung von Schäden an Leitplanken, Fangzäunen und anderen zugelassenen Leiteinrichtungen beteiligt sich der Veranstalter an diesen Schäden in Höhe von 50% wenn der Versicherer Leistungen zu erbringen hat.

III. Event cancellation insurance for motor sport events

Insurance cover shall be provided for damage to property caused to the policyholder by:

- the failure,
- demolition,
- the change in implementation

the event specified in the insurance contract arises directly as a result of the insured risks and damages.

Insured risk Weather effects - danger to body and life

Notwithstanding § 2 No. 2 o) Allianz VAV Form A 2011, the insurer shall pay compensation for damage to property resulting from weather conditions - in particular weather-related air movement of at least a wind speed of 8 according to BEAUFORT in a 10-minute average, frozen precipitation in the form of hail grains with a diameter of at least 5 mm - which endanger the body and life of the spectators or participants.

Acts of terrorism or attacks that occur at the venue or that are committed in a close temporal and local context around the venue and that result in a verifiable inability to use the necessary infrastructure of the venue (parking, access roads);

Threats of terrorist acts or assassinations, if these threats are directly or indirectly directed against the event (e.g. by phone, letter, mail, etc.) and an appropriate authority has been promptly and verifiably informed by the UN, or if these threats have been identified by a superior and relevant government authority (e.g. intelligence service, relevant government ministries) (threat situation) and that authority has at least one recommendation to refuse, terminate or suspend directly against the event there.



Insurance value

The insurance value is the estimated amount of the costs of the event based on careful calculations.

Amount insured

(a) The sum insured in the insurance contract shall correspond to the insured value. The policyholder prepares a cost statement of the insured event - if possible per event day - taking into account the insured or uninsured cost items, which is the basis of the insurance contract.

(b) If, during the period of the policy relationship, the policyholder finds that the sum insured is insufficient, he may increase the sum insured accordingly by amending the conditions laid down in paragraph 2 above: a) request a statement of costs, if the insurance claim has not yet arisen.

Underinsurance

If the sum insured is less than the insured value at the time of the occurrence of the insured event, there is underinsurance.



Important note

Despite all care during the compilation, we must draw your attention to the original German version of the insurance terms and conditions as these constitute the legal basis of the insurance contract.

Due to different causes and therewith connected increased quantities of bodily injuries in the spectator area we ask you kindly as insured / organiser to take care that the restricted areas (blocked and marked areas) remain free of any person. If there is no eviction of the areas mentioned above despite of repeated request by the marshals, the insured / organiser will be obliged to interrupt the event until the restricted area in question is free of spectators. We ask you kindly to observe the regulations of the DMSB, especially the section safety area / restricted area.

Subsequent requests for changes to insurance policies applied for must always be made in writing to Jühe & Jühe GmbH (RacingPolicy) and are only valid if you have received them in a new insurance policy (addendum to the insurance policy) in good time before the start of the event.

Adjustment of contributions

Section 15 AHB applies to the contributions in accordance with the contribution invoice.

Basis of contract (if requested)

- Richtlinien für die Haftpflicht- und Unfallversicherung für motorsportliche Veranstaltungen 2.2
- Besondere Bedingungen für die Zusatz-Sport Unfallversicherung für Teilnehmer an Motorsportveranstaltungen
- Allgemeine Gruppen-Unfallversicherungs-Bedingungen (Allianz AUB 2014 G, U 7100/11, U 7412/04)
- Allgemeine Versicherungsbedingungen für die Haftpflichtversicherung (AHB H61/01, H61/01 BBRP)
- Besondere Bedingungen für die Unfallversicherung (225% Progr. Inv. Staffel (U 7401/03)
- Versicherungsbedingungen für Allianz KFZ-Versicherung (AKB-NF) (FKRB 260/03)
- Versicherungsbedingungen Ausfallversicherung

Allianz Versicherungs-Aktiengesellschaft