

# PROPERTY DAMAGE INSURANCE

## Special Agreement N° 6



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**This text is a free translation of the original French wording of the policy. In the event of litigation as to the interpretation of the policy, only the original text will be taken into consideration**

**This cover is only granted if explicitly mentioned in the schedule**

## **CHAPTER 1 - PURPOSE OF THE INSURANCE**

As a departure from any provisions to the contrary, the insurance cover is extended to the reimbursement of the net loss suffered by the Insured due to direct property damage, occurring in the period of cover specified in the certificate:

- to real property hired by the Insured or falling under his direct responsibility,
- to movables (material, machines, mobile or fixed constructions and structures) belonging to the Insured or supplied to him by the owners and /or the management of the premises the event is organised in and that would be hired or held by the Insured. This property is insured at the event venue or in the course of direct transportation, coming from or going to the aforementioned event venue.

The indemnity shall never be higher than the market value of the property, after deduction of the deductible.

## **CHAPTER 2 - EXCLUSIONS**

**Apart from the exclusions specified in the general conditions, cover is never granted for losses or damage caused by or resulting from:**

- **vermin, insects, inherent vice, latent defect, normal wear and tear or progressive deterioration. Such exclusion shall not apply to losses or damage caused by leaking sprinklers,**
- **fraudulent or malicious act committed by the Insured, his employees or third persons to whom the property has been entrusted or delivered. Such exclusion shall not apply to general transportation companies,**
- **missing property recorded at the occasion of an inventory or a stock control or mysterious disappearances or non-concordance,**
- **indirect losses and loss of use,**
- **restoration or repairs of the inevitable damage to the property caused by an act of the Insured,**

**as far as movables are concerned, the losses caused by or resulting from :**

- **any transformations, renovations, repairs or badly executed work on these movables,**
- **damage occurring during transportation,**
- **damage occurring during build-up or disassembly**