

## **ACSI Club ID Liability insurance**

Cover, exclusions, conditions and own risk

October 2011

### **Cover:**

The insurance covers your legal liability during your stay at a camp site, in rented accommodation or in a hotel. This covers commercial damage and/or personal injury caused to third parties. You and your group (up to max. 11 people) are covered for up to € 2500.00 per incident. Extra cover is provided for insurance against liability for physical injury caused by, for example, windsurfing or the use of a non-motorised boat (shorter than 5m) up to a maximum amount of € 100,000.00.

Our insurance cover is valid throughout the world with the exception of The United States of America and Canada (including territories which come under the jurisdiction of these countries)

The validity of this insurance is the same as the validity of the ACSI Club ID (thus until the expiry date).

### **Exclusions:**

Damage will not be included if directly or indirectly caused by:

- Sailing, driving or flying vehicles (for instance a car or a motorhome) or by work being carried out on them, but excluding windsurfing boards and vessels which are not motor-powered and shorter than 5 metres (see Cover)
- Food or drink poisoning, or the presence of unusual or hazardous substances in food or drink.
- Environmental pollution
- Large scale entertainment events for which entry has been paid.
- No compensation will be made for bodily injury to a person resulting from or during working for the insured person in cases where an employment or training contract exists.
- Damage to property which is the property of, is occupied by or entrusted in the care, guard or supervision of the insured
- Maliciously inflicted damage by the ACSI Club ID holder or one of the others insured will not be compensated, this can include:
  - Damage caused to the ground and vegetation by pitching a tent
- Negligent disposal of waste
- Damage to water, gas or electricity pipes or cables under the ground
- We refer you to the conditions for a complete summary of cover and the accompanying terms and [conditions](#)

### **Conditions:**

Our insurance offers no cover for loss or damage which at the time of damage or loss could be shown to be covered by another insurance company (AVP) or would have been covered had this insurance not been taken out.

### **Own risk:**

An own risk of € 100.00 applies to all claims.