

TRADE SHOW EXHIBITOR INFORMATION FOR POLICY No. RS1600349

For exhibitors at trade shows organized by the firm E T A I or its subsidiaries : INFOPRO DIGITAL, GISI, IPD, EDITIONS BEDOUK, INOVAXO, IDICE, INDICE MC, DISTREE EVENTS, GROUPE MONITEUR, INFO SERVICES HOLDING, TERRITORIAL SAS, VECTEUR PLUS, COMM'BACK, GM ALPHA, GM BETA, ACHATPUBLIC.COM, COM ON LINE, COBEEES, BEAUTEAM

WARNING: NONCOMPLIANCE WITH OBLIGATIONS MAY INVALIDATE INSURANCE COVERAGE

During the opening period, the exhibitor's goods must remain under the exhibitor's continuous surveillance, including during assembly and disassembly. At night, the organizer will provide professional security.

Peculiarity of computer hardware, plasma screens or LCD or LED or similar technology : these objects must be fixed or attached by adapted systems and at the closure laptops must be tidied up in the cupboards of the stand locked or removed at the risk of guarantee theft.

Duration of coverage: for each trade show, coverage starts on the first day of setup for the show in question, as started in the exhibitor's guide, (outside of unloading) and ceases to have any effect on the last day of disassembly (except for loading), as stated in the exhibitor's guide.

COVERAGE AND DEDUCTIBLES

COVERAGE	AMOUNT INSURED PER EXHIBITION	DEDUCTIBLE PER CLAIM AND PER EXHIBITOR
DAMAGE TO EXHIBITORS' EQUIPMENT, OBJECTS AND/OR MERCHANDISE		
1 ST ABSOLUTE RISK PER EXHIBITOR PER STAND (including €1,000 for breakage of fragile objects)	€4,000 (incl. €1,000 for breakage of fragile objects)	€150
NATURAL DISASTERS	up to the stated coverage limit	Deductible according to Appendix I , Article L.125-1 (1 st paragraph of the French Insurance Code)
OPTIONAL SUPPLEMENTARY COVERAGE (Complete and return attached form)	for the requested coverage, based on a list	
1. Plasma, LCD or LED screens or similar technology		€300
2. Breakage of fragile or breakable objects		€300
3. Transportation of equipment, objects and/or merchandise insured to and from the trade show, including loading and unloading		€300

1. DEFINITIONS

Insured: Exhibitors officially registered for the show and having paid their registration fees to ETAI (the Policyholder).

End of coverage: Date on which coverage expires without notice to the exhibitor.

Code: The French Insurance Code.

Forfeiture: Loss of right to coverage for the claim.

Cash and cash equivalents: Cash, checks, vouchers, stamps of any kind, and credit card receipts.

Exhibition: Any trade show, trade fair or exhibition organized by ETAI in which the Insured takes part.

Deductible: The part of the insurance claim that must always be paid by the Insured, beyond which our coverage becomes effective (see table).

Coverage per exhibition: Our maximum commitment to cover loss, from start to end of the coverage period.

Benefits: Amount due to the Insured for a covered loss.

Bad weather: storms or sudden, violent abnormal rain.

We / us / the Insurer: ALBINGIA, acting on our own behalf.

First risk: 1st absolute risk: coverage up to the amount shown in the table above, with abolition of the proportional coverage rule.

Optional supplementary coverage

Insurance taken out beyond first risk, in case of insufficient first risk coverage, or for items excluded from first risk coverage (see table)

Policyholder: ETAI – ANTONY PARC 2 – 10 PLACE DU GENERAL DE GAULLE – 92160 ANTONY, who requested the insurance policy, signed it, and undertakes to settle the premiums. Any person or entity acting in their stead, legally or with the agreement of the parties, will be considered the Policyholder.

Prescription: lapse of time beyond which an action may no longer be undertaken.

Claim: assertion of loss or damage resulting from an incident or event covered by the insurance policy.

Subrogation: Transfer to us of the Insured's right to take action against a liable third party.

Suspension: Interruption of coverage, even though the policy has not been cancelled or terminated. Ends with resumption of coverage or cancellation of the policy.

Storms: Indoor shows: Wind strong enough to destroy or damage well-constructed buildings in the absolute victim's town or neighboring towns;

Outdoor shows or under a light structure: winds over 90kph.

Computer virus: Instructions or set of instructions introduced without authorization into an information system, regardless of the means of propagation, to disrupt or harm operations or data processing hardware.

2. DAMAGE TO EXHIBITORS' EQUIPMENT, OBJECTS, AND/OR MERCHANDISE

2.1 PURPOSE OF COVERAGE

We insure the Insured's equipment, objects, and/or merchandise, within the limits set in the above table, against the absolutes of theft, loss, fire, explosions, water damage, and accidents (including damage due to natural disasters, terrorist attacks, or sabotage). Coverage applies to the exhibition site, for the duration of the trade show, including setup and disassembly time. This is "First Risk" coverage, as stated in the table above.

Optional supplementary coverage is granted only if requested by the exhibitor on the designated form, and after payment of the corresponding premium;

Options subject to declaration

1. Plasma, LCD or LED screens or similar technology
2. Breakage of fragile or breakable objects
3. Transportation of equipment, objects and/or merchandise insured to and from the trade show, including loading and unloading.

2.2 EXCLUSIONS

EXCLUDED:

- THEFT FROM A VEHICLE PARKED AT THE EXHIBITION SITE (except during loading/unloading if transport option requested) ;

DURING PUBLIC TRANSPORTATION (if extension requested), THEFT COMMITTED IN A VEHICLE, IF THE VEHICLE IS NOT BROKEN INTO OR STOLEN ITSELF. THE VEHICLE BODY MUST BE ENTIRELY RIGID (ie not tarp-covered) ;

- BETWEEN 9pm AND 7am IN A VEHICLE PARKED OUTSIDE OF A PRIVATE, COMPLETELY ENCLOSED AND LOCKED GARAGE

- DURING TRANSPORT IN OWN VEHICLE (if extension requested) THEFT IN VEHICLE;

- IF VEHICLE CARRYING INSURED GOODS IS LEFT UNATTENDED, EVEN MOMENTARILY.

- AND BETWEEN 9PM AND 7AM IN A VEHICLE PARKED OUTSIDE OF A PRIVATE, COMPLETELY ENCLOSED AND LOCKED GARAGE

- DAMAGES OCCURRING PRIOR TO COVERAGE ;
- DAMAGE DUE TO CLIMATE CONDITIONS (other than 'bad weather' as defined above), WHEN THE INSURED EQUIPMENT, OBJECTS AND/OR MERCHANDISE ARE LEFT OUTSIDE OF A CONSTRUCTION COVERED WITH HARD MATERIALS.

■ CASH AND CASH EQUIVALENTS.

■ MERCHANDISE, FOOD AND/OR DRINKS FOR FREE CONSUMPTION OR HANDOUT.

■ PLANTS (unless listed as insured, exhibited merchandise);

■ PERSONAL BELONGINGS OR VALUABLES;

■ LIVING ANIMALS;

■ JEWELRY, FURS, PRECIOUS STONES, OBJECTS MADE OF PRECIOUS METAL (unit value over €400);

■ CHIPPING, CIGARETTE/CIGAR BURNS, GRAFFITI, SPRAY PAINT VANDALISM, WRINKLES, OR STAINS OF ANY KIND;

■ LOSS OR DAMAGE AFFECTING INSURED GOODS OR INFORMATION, AS WELL AS ANY RELATED EXPENSES, SUBSEQUENT TO THE PRESENCE OR ACTION OF A COMPUTER INFECTION OR VIRUS;

■ MECHANICAL AND/OR ELECTRIC DISTURBANCE AND/OR DAMAGE TO EQUIPMENT, OBJECTS AND/OR MERCHANDISE AS A RESULT OF USE;

- **DAMAGE DUE TO PROGRESSIVE DETERIORATION OR WEAR. INADEQUATE MAINTENANCE; RELATIVE HUMIDITY OR TEMPERATURE VARIATION; MOTHS OR OTHER VERMIN; INHERENT DEFECTS;**
- **ANY DAMAGE DELIBERATELY CAUSED BY THE POLICYHOLDER AND/OR THE INSURED, OR TO WHICH THEY WERE ACCOMPLICES;**
- **ANY DAMAGE DUE DIRECTLY OR INDIRECTLY DUE TO ESCROW, SEIZURE, CONFISCATION, DESTRUCTION, OR REQUISITION BY CIVILIAN, MILITARY OR CUSTOMS AUTHORITIES;**
- **DAMAGE DUE TO FOREIGN OR CIVIL WAR;**
- **ANY DAMAGE, LOSS, EXPENSES OR COSTS OF ANY TYPE WHATSOEVER, CAUSED DIRECTLY OR INDIRECTLY BY NUCLEAR REACTION, RADIATION OR CONTAMINATION, INDEPENDENTLY OF ANY OTHER CAUSE THAT COULD CONTRIBUTE TO OR RESULT IN THE DAMAGE, REGARDLESS OF THE ORDER IN WHICH THE CAUSES OCCURRED.**

2.3 COMPENSATION IN THE EVENT OF A CLAIM

In the event of total loss: Total loss is when the cost of replacing or restoring the Insured item is equal to the benefits payable. Benefits payable are calculated on the replacement cost on the day of the loss, with a deduction for wear and tear agreed by the parties, or set by an insurance adjustor. The calculated amount may never exceed the Insured value.

In the event of partial loss: Benefits payable are equal to the cost of repairing the Insured equipment and/or objects, without deduction for wear and tear.

2.4 NATURAL DISASTERS – APPENDIX I

Standard clauses applicable to insurance policies mentioned in Article L.125-1 (Paragraph 1 of the French insurance Code)

2.5 COVERAGE AGAINST ACTS OF TERRORISM

See Article L.126-2 of the French Insurance Code.

3. RISK STATEMENT

Subject to the penalties stipulated below, the Insured states that they have read the exhibition conditions imposed by the organizer in the exhibitor's guide.

4. STATEMENT OF OTHER INSURANCE POLICIES

If one or more of the absolutes covered by the present policy are or will be covered by another insurance policy, the Policyholder or the Insured must immediately inform the Insurer, naming the other insurer and giving the details of the coverage (Article L.121 of the Code).

5. PENALTIES FOR MISREPRESENTATION

5.1 ESTABLISHMENT OR EXECUTION OF THE POLICY

Should the Policyholder or insured misstate, misrepresent, omit or inaccurately claim any facts or circumstances relating to Article 5 they may be penalized as follows, even if there is no direct impact on the claim:

- **The policy may be declared null and void on the grounds of bad faith (article L.113-8 of the Code),**
- **The benefits may be reduced if bad faith cannot be established; such reduction will be proportionate to the premiums actually paid relative to the premiums that would have been paid, had the information concerning the absolutes been fully and accurately stated (Article L.113-9 of the Code).**

5.2 WITH REGARD TO OTHER POLICIES

When several insurance policies have been taken out abusively or fraudulently for the same absolutes, the penalties stipulated by Article L.121-3, paragraph 1 of the Code (eg nullity of the policy, compensation for damages) are applicable.

6. PAYMENT OF PREMIUMS

Total cost of the policy— premiums and tax – are payable to the Policyholder. **In the event of nonpayment, the coverage described in the present document will not take effect.**

7. OBLIGATIONS IN THE EVENT OF A CLAIM

In the event of an accident or incident, the Insured will do everything in their power to stop the effects or limit the impact, save the insured goods, and preserve them. As soon as they are aware of the situation, and no more than five working days later (or two days in the case of theft) the insured must make a written claim to

us or our legal representative, preferably by registered letter, or verbally against a receipt.

In the event of a late claim, except in the case of force majeure, the Insured will forfeit any right to benefits if the Insured establishes the existence of a prejudice suffered as the result of this delay. In the event of theft, the Insured must, subject to forfeiture, file a complaint with the competent authorities.

The claim (or statement made as soon as possible, in a force majeure case) must include the following:

- date and circumstances of the loss; known or presumed causes; - type and approximate amount of damages; place where the accident or incident took or might have taken place, - If applicable and known, the name and address of the party who caused the damage; if applicable and possible, the names and addresses of any witnesses as well the identity of any authorities who intervened; and coverage for the same absolutes by other insurers.

Within 30 days, you must provide us with a statement of losses, signed and sworn to be fiat and true; and all documents that can attest to the reality and extent of the damage. In any event, until the claim can be examined by an insurance adjuster, take all measurements relevant to assessing the damage, and keep all evidence. In the event of multiple policies, the Insured, or the Policyholder may make the claim to the insurer of their choice. No benefits will be paid unless the Insured presents sufficient and appropriate proof.

Except in the event of force majeure, if the Insured does not comply with the stipulations of the above articles, we reserve the right to reduce benefits proportionately to the damage caused by your breach.

If the Insured or the Policyholder makes misstatements in bad faith, concerning the date, type, causes, circumstances, or consequences of a loss; exaggerates the amount of damages; deliberately fails to mention other insurance policies; presents inaccurate receipts; or uses other fraudulent methods, they will completely forfeit any right to benefits for any of the lost or damaged absolutes. Forfeiture is indivisible among the various articles of the policy.

8. ADJUSTMENT - EVALUATION OF DAMAGE INSURANCE ADJUSTERS

The amount of damages is set amicably between us and the Insured. If the amount of damage cannot be readily agreed on, a joint insurance appraisal must always be carried out, subject to the respective rights of both parties. Each party chooses an insurance adjuster. If the chosen adjusters disagree, a third adjuster is chosen. The three adjusters collaborate and a majority decision is reached. If one of the parties fails to choose their adjuster, or if the two adjusters do not agree on the choice of the third, the adjuster will be appointed by the president of the Tribunal de Grande Instance or the Tribunal de Commerce, in the jurisdiction where the loss or damage occurred. This appointment will be made upon simple request by the more diligent party, no earlier than 15 days after due notice of the other party via registered letter with return receipt. Each party pays the expenses and fees of their own adjuster. If there is a third adjuster, the parties split his/her costs.

EVALUATION OF DAMAGE

Benefits cannot result in a profit for the Insured. The policy serves only to compensate actual losses. It is the Insured's responsibility to prove the reality, type and extent of the claim, with suitable documentary proof.

9. DETERMINATION OF COMPENSATION

The benefits payable to the Insured are equal to the amount of damage as stipulated above, without ever exceeding the caps set in the Coverage and Deductibles table, less any salvage value, less the deductible. This amount includes VAT, unless VAT is recoverable by the Insured.

10. TERMS SPECIFIC TO THEFT COVERAGE

Should part or all of the lost or stolen goods be recovered, no matter when, the Insured undertakes to notify the insurer by registered letter. If the lost or stolen goods are recovered before payment of the benefits, the Insured must take possession of them, and we will

be required only to compensate definitive loss and damage. If the lost or stolen goods are recovered any time after payment of benefits, the Insured has the option of keeping the goods, provided they pay back and provided that they notify us of their decision within one month's time. Beyond this time, we become the rightful owner of the recovered goods. In either case, we will compensate the Insured for any expenses reasonably incurred recovering the goods.

11. BENEFIT PAYMENT TERMS

Benefits are paid within thirty days of the amicable agreement or enforceable court ruling. In the event of objection, this time period will run from the date the objection is withdrawn or settled. Otherwise, except in case of force majeure, the benefits shall bear late penalty interest, at the legal rate in force in France.

12 SUBROGATION

Under Article L.121-12 of the Code, are subrogated to the rights of the Insured up to the amount of the sums paid by us against persons responsible for the loss.

If, by the Insured's doing, subrogation does not work to our advantage, we will cease extending coverage, to the extent where subrogation rights could have been exercised.

Terms specific to terrorism, civil unrest or similar

If, under legislation in force, the Insured is entitled to relief subsequent to a terrorist attack, riot, civil unrest, or sabotage, they hereby agree to grant us power of attorney for the amount that would have been payable under our insurance policy.

13. PRESCRIPTION (STATUTE OF LIMITATIONS)

Under Article L.114-1 of the French Insurance Code, "All actions stemming from an insurance policy are limited to a two-year period, starting at the date of the loss". Nevertheless, the starting date of the limitation period may be differed in two cases:

- 1) In the event of misrepresentation, omission, or false or inaccurate claim, the limitation period starts on the date the Insurer becomes aware of this;
- 2) In the event of loss or damage, the limitation period may start on the date the Insured actually became aware of the problem, if they can prove they were unaware of the problem until that time.

If the Insured takes action against the Insurer because of a third party, the limitation period will not begin until the date when the third party takes action against the Insured, or is compensated by the latter. The limitation period is extended to ten years for life insurance policies, when the beneficiary is distinct from the subscriber, and with insurance policies against accidents to people, when the beneficiaries are rights holders of a deceased insured. For life insurance policies, notwithstanding point 2, the beneficiaries may in no event take any action beyond 30 years after the insured's death.

According to Article L.114-2 of the French Insurance Code, "The limitation period may be suspended by an 'ordinary cause of interruption', and by the appointment of insurance adjusters following a claim. The limitation period may also be suspended as the result of a registered letter with return receipt sent by the Insurer to the insured, concerning payment of premiums, or from the Insured to the Insurer, concerning payment of benefits". Under Article L.114-2 of the French Insurance Code, "ordinary causes of interruption" include: acknowledgment of the obligee's right, (Article 2240 of the French Civil Code), the filing of suit, including against a solidary obligor or a joint tortfeasor, (article 2241 à 2243 du code civil), or an order of enforcement (Articles 2244 to 2246 of the French Civil Code).

14. NOTIFICATION ADDRESS & JURISDICTION

- For execution of the Policy, the Insurer's notification address is that of their headquarters.
- Only French jurisdiction is recognized

15. SUPERVISORY AUTHORITY

The Insurer's supervisory authority is: Autorité de Contrôle des Assurances and des Mutuelles 61, rue Taibout 75009 Paris.

16. PRIVACY & PERSONAL DATA PROTECTION

To invoke your privacy and personal data protection rights with regard to computer files we may hold on you, see Article 27 of the French law of 6 January 1978.

17. COMPLAINTS

The Policyholder should first consult with their regular contact. If not satisfactory reply is received, they may

send their complaint to the Mediation Correspondent:
ALBINGIA 109/111, rue Victor Hugo 92532 Levallois
Perret cedex France, mentioning the file number.

