



Extract from insurance terms of the camera assurance  
For Bonex und Co KG

#### **Contracting partner and insured devices**

1. With the handing over of the device the buyer acquires of bought device insurance cover within the scope of the collective contract between FAIRSicherungsladen Freiburg. The risk bearer of the collective contract is Ostangler Brandgilde VVaG. Contact and responsible person is FAIRSicherungsladen Freiburg.
2. We insure according to purchase document of Bonex GmbH und Co KG acquired as well as in this closer to called devices to the purchase price called there and the registry on the Internetseite <http://www.fotofairsicherung.de/bonex-scooter>.
3. The contract of insurance is able only by purchase of the device at the latest by acceptance of the delivering forwarding agency.
4. The contract documents are valid for this contract to the electronics assurance (ABE2008). The collective contract can be seen on the Internet site <http://www.fotofairsicherung.de/bonex-scooter>. Besides, there the insurance terms are ready to the download.
5. Claims from the legal material defect liability are not touched by this contract.

#### **2 insured dangers and damages** (supplement to the ABE 2008)

1. Insurance cover exists by damage or destruction by a. Accident (sudden and unpredictable event like case damages, lintel damages and push damages), or improper use (how clumsiness or false service), B. Short end, Überspannung, induction, C. Water or humidity, d. Storm, hail, frost, ice drift, Über-schwemmung, as far as the customer has not acted in the called cases deliberately or roughly negligently. e. The insurer also performs compensation of the loss of insured things by inadvertent dropping and slipping off in not accessible places like zB rock columns or waters.
  3. If the insured person injures a contractual obligation so the insurer is released according to 8 parts B ABE2008 if necessary from the obligation to the achievement.
  - 3. No insurance cover exists for** a. The repair which is not carried out by Bonex systems or is imitated; B. Damages, from the customer or arbitrarily by from him instructs third are repaired; C. Repair with traders d. The damages which fall under the guarantee, guarantee or liability of the manufacturer, the trader or a third person or are covered by another contract of insurance; e. The damages which do not affect the function of the device (scratch, depressions, bagging, sprayings, decorative equipment etc.); following damages on account of nuclear energy, to war events of every kind, civil wars or internal riots, revolution, rebellion, uprising, earthquake; g. Objects and consumption materials which must be substituted regularly; belong to it. Batteries and light pears, etc.; H. Damages to afterwards acquired accessories; i. The costs which result for the disposal of the damaged device.
- With total loss or uneconomical repair the insurance achievement is limited to the original purchase price.

#### **4 achievement extents and Selfkeeping** (supplement to the ABE 2008)

1. In the insured event the takeover all occurs to the repair or renewal of the device to necessary costs including the attacking material expenditures and working expenditures.
2. With an insured event after 2 e. the refund/ reimbursement is limited to max. 2,500 Euros.

#### **5 behaviours of the customer in the damage case** (supplement to the ABE 2008)

1. The customer has to hand over after entry of the insured event for the assertion of his claims the damaged device together with the original purchase document incl. the confirmation of insurance in Bonex und Co KG.
2. Producing the achievements from this insurance contract takes over Bonex und Co KG.
3. The customer has to follow the instructions of Bonex und Co KG as well as FAIRSicherungsladen Freiburg and to take care, to hold the damage so slightly as possible.

#### **6 insurance premiums and insurance proof**

1. The insurance premiums are valid it by purchase the device The unique premium is due immediately and is paid by buyer.

2. The buyer receives a confirmation of insurance with the registration.

#### **7 beginnings and end as well as lengthening of the achievement**

1. The insurance cover begins with the handing over of the device by Bonex or a forwarding agency. Payment of the premium is assumed.
2. The insurance cover automatically ends 24 months after the beginning of the contract of insurance.

#### **8 Transferability**

If the insured device is disposed, the insurance cover on the acquirer goes over up to the expiry of the assurance. A contribution refund to the original buyer is excluded.

3. Every use of personal customer data occurs in accordance with the federal data of law for the protection (Bundesdatenschutzgesetzes (BDSG)).

#### **9 possibilities for the ending of the contract**

- a. Cancellation right. They can revoke your contract explanation or your contract within four weeks on receipt of or access of the insurance policy including the insurance terms as well as the further information after 7 paragraphs 1 and 2 contract of insurance law (Versicherungsvertragsgesetz/ VVG) without giving reasons in text form (e.g., letter, fax, e-mail). The term begins at the earliest with preservation of the insurance proof and the precalled legally prescribed documents and with access of this instruction. For the protection of the cancellation term the timely sending of the cancellation (see ABE 2008) is enough. The cancellation is to be directed in FAIRSicherungsladen Freiburg. Thomas Götz-Basten, Goethestr. 1 79100 Freiburg, fax +49 761 80207; email [info@fotofairsicherung.de](mailto:info@fotofairsicherung.de)
- b. Notice. The contract automatically ends a year after beginning.
- c. The contract also ends with the payment of the compensation according to 3 without claim to restitution of proportionate premium.

#### **10 cancellation results**

In case of an effective cancellation the contract is lifted from the outset and we refund the whole paid premium if no damage has entered. **Complaint procedures.** If for you problems from this contract originate, turn please first to FAIRSicherungsladen Thomas Götz-Basten, Goethestr. 1 79100 Freiburg, fax +49 761 80207; email [info@fotofairsicherung.de](mailto:info@fotofairsicherung.de) or to the government institution of financial service supervision area of Assurances, Graurheindorfer Strasse 108, 53117 Bonn. They also have the possibility how to call independent and neutral mediator the insurance ombudsman. They reach him under:

Insurance ombudsman inc.

Post office box 080632, 10006 Berlin

Tel.: 0800 - 3 69 60 00,

E-mail: [beschwerde@versicherungsombudsmann.de](mailto:beschwerde@versicherungsombudsmann.de)

The arbitration procedure is possible up to a complaint value of 50,000 euros and is free for you.

#### **11 Note to the data processing**

1. Raise FAIRSicherungsladen Thomas Götz-Basten and Ostangler Brandgilde VVaG, personal data of the customer (e.g., name and address of the customer) as well as information process and use about the insured object to the grounds and winding up of the contract of insurance. So far within the scope of the winding up inevitably, personal data of the customer as well as the information about the insured object transmit FAIRSicherungsladen Thomas Götz-Basten and Ostangler Brandgilde VVaG in FAIRSicherungsladen Thomas Götz-Basten and Ostangler Brandgilde VVaG with it the customer also there his claims and rights from the contract of insurance can assert.

2. FAIRSicherungsladen Thomas Götz-Basten an Ostangler Brandgilde VVaG process and use the person-related data of the customer for the grounds and winding up of the contract of insurance with the customer as well as, for the rest, only, as far as this is legal or is allowed on account of an approval of the customer.

#### **12 final regulations**

1. German right is valid for this contract.
2. As far as here divergent is not determined, the legal regulations are valid.
3. From this contract of insurance no claims of the customer originate compared with Bonex und Co KG