

WIND- en WATERSPORT VLAANDEREN vzw

- **Physical accidents 1.102.168**
- **Civil liability 1.102.169**
- **Legal assistance 1.102.169/1**

The Insured Activities

The practicing of: **boating, water recreation, seafishing, windsurfing, sailing, water-skiing, surfing, rafting**, ... in federal-, club- and in private practice (24/24)
Both at home and abroad.

The Insured Guarantees

Physical Accidents (1.102.168, including cardiac failure)

1. Death: € 15.000- (5 year old and up)
2. Permanent Disability: € 35.000-
3. Temporary Disability:
 - Members up to the age of 65: € 30- per day + additional option: € 5,60- per day (exemption of 30 days)
 - Time limitation: 104 weeks
 - Above the age of 65: nihil
4. Treatment and funeral expenses:
 - According to RIZIV-scale: up to 150% of the official medical fee
 - For treatment excluded from the RIZIV-scale: €500-/claim.
 - Exemption: nihil
 - Time limitation: 104 weeks
 - Dental prosthesis: € 150- per tooth / max. € 600- per accident
 - Transport costs: according to the Occupational injury legislation of 25.06.1992 L.V.O., art. 20
 - Funeral expense for 5 year olds and up: € 620-
 - i. Younger than 5 year old: €8.500-
5. Rescue-costs: € 5.000- per accident

Civil Liability (1.102.169)

- Civil liability “Federation / Club / Member”
Priority to the personal liability insurance
 1. Physical damage:
 - Limited to € 5.000.000- per claim
 - Limited to € 2.500.000- per victim
 2. Material damage:
 - Limited to € 620.000- per claim
- Entrusted property
 - €12.500/claim for entrusted property, indoor sports facilities and contents during the insured practice.
 - Exemption of €125-/claim
- Damage to wind chariots is insured during races with following conditions:
 - Intervention in 75% of the damage, topped to €5000-/claim
 - When liability is confirmed by officials in the original report
 - If no infringement of official regulations took place

Legal Assistance (1.102.168/1)

Limited to € 12.400- per claim

Would you like more information ?

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