

## **DR-WALTER PROTRIP-WORLD-H**

### **Exclusion of benefits - the facts**

#### **No insurance cover is provided for damages:**

- for fulfilment of contract, remedial action, work performed by the purchaser or others in lieu of fulfilment of contract, withdrawal from contract, reduction of purchase price, damages paid in lieu of services even though they are statutory liability claims;
- for damage caused in order to be able to perform the remedial action;
- for loss of use of the object that is the subject of the contract, or failure of the contractual services to produce the promised success;
- for reimbursement of expenditure incurred in vain in expectation of proper fulfilment of the contract;
- for reimbursement of pure financial loss suffered due to delays in the performance of the contractual services;
- if other compensations are made in lieu of fulfilment;
- for claims made by any persons who have deliberately caused the damage in question;
- for claims made by any persons who have
  - marketed products, or
  - rendered work or other servicesin full knowledge of the defective nature or harmfulness of said goods or services;
- for claims for damage to third-party effects and all pure financial losses if the policyholder has rented, leased, borrowed this property or acquired it through unlawful acts, or if they are subject to a special administration. If the prerequisites for the above exclusion are present in the persons of the employees, workers, officials, authorised representatives or agents of the policyholder, the insurance cover also lapses, both for the policyholder and for any persons co-insured under the policy;
- for damages caused by the owner, proprietor, keeper, or driver of a motor vehicle, aircraft, or watercraft due to damage caused by use of the vehicle or craft.

You will find the detailed terms and conditions in the [General Insurance Conditions](#).