

## Liability insurance – included in the membership fee!

Naturefriends members are optimally insured.

In addition to the leisure accident insurance, a **free liability insurance** is included in the Naturefriends membership.

**Coverage:** EUR 3.000.000,- (subsidiary)

**Validity:** Europe-wide, incl. the bordering Mediterranean countries.

The insurance coverage extends to legal liability claims of private law content, which result from the exercise of the association activity

- to the Friends of Nature or its officials
- to the members on the occasion of their activity in the association or from the practice of all sports including participation in prize and competition events.

If insurance coverage exists for a member under another liability insurance policy (for example, under a household insurance policy), the insurance coverage is only subsidiary.

### **Exception:**

Motoring and aviation, and in the capacity of keeper of motor vehicles, aircraft or watercraft.