



General insurance conditions for surrendered wardrobe

- intended for the insured person -

§ 1 Insured items

1. The insurance covers the wardrobe items handed over for storage, including scarves, gloves and glasses contained therein, as well as umbrellas, canes and handbags and similar containers and their contents.
2. Valuables, jewelry, other items made of precious metals, cash and other means of payment, business papers, documents of all kinds, driver's licenses and keys are not insured.

§ 2 Insured perils

1. The operator shall pay compensation for loss of and damage to the insured property.
2. However, the compensation is limited to
€ 500,- for all checkroom items handed in on one checkroom ticket, of which a total of
€ 100,- for the contents of handbags and similar containers.

§ 3 Exclusions

1. The insurance does not cover hazards or damages caused by
 - a) the condition of the wardrobe pieces
 - b) Substances contained in the wardrobe items
 - c) Weather influences
 - d) Loss of the checkroom ticket
 - e) loss of the contents of unlocked handbags and similar containers
 - f) War events of any kind, civil unrest, seizure, confiscation or other intervention by public authorities, acts of political violence or nuclear energy.If it is not possible to prove the existence of one of these causes, the overwhelming probability that the damage was caused by one of these causes shall suffice to exclude the Insurer's liability.
2. Indirect damage of any kind is also not insured.

§ 4 Period of insurance

1. The insurance begins with the acceptance of the garments by the staff in the checkroom.
2. The insurance ends with the issue of the checkroom items by the staff in the checkroom, but at the latest with the official closing of the checkroom or termination of duty of the staff in the checkroom.

§ 5 Compensation calculation

- Within the scope of the compensation limitation pursuant to § 2.2, the operator shall replace
- a) in the event of loss, the fair value resulting from the replacement price, taking into account the difference between new and old,
 - b) in the event of damage, the repair costs less any increase in value caused by the repair. Reductions in value will only be compensated if the wardrobe item

can no longer be restored to its previous state of use by replacement or restoration.

§ 6 Obligations of the insured person (coat rack)

1. Damage must be reported to the checkroom attendant or staff in the checkroom before leaving.
2. Damage caused by theft must be reported immediately to the local police department.
3. Claims for compensation must be made to the operator in writing within seven days, enclosing the complete and signed claim form.
4. If the insured person learns of the whereabouts of lost checkroom items, he or she must notify the operator immediately and work to ensure that all necessary steps are taken to secure and recover the items.

§ 7 Legal consequences of breaches of obligations by the insured person (checkroom attendant)

1. If one of the obligations mentioned in § 6 is violated, the operator is released from the obligation to perform, unless the violation is based neither on intent nor on gross negligence.
2. In the event of a breach of obligations to avert or minimize the damage, the operator is not obligated to pay if the policyholder intentionally breached the obligation. In the event of a grossly negligent breach, the operator is entitled to reduce its benefits in proportion to the severity of the policyholder's fault; the burden of proof for the absence of gross negligence lies with the policyholder.
3. In the event of a grossly negligent breach of other obligations, the operator shall remain obligated to pay benefits insofar as the breach had no influence either on the determination of the insured event or on the determination or the scope of the benefits incumbent on the insurer. This does not apply if the policyholder has fraudulently breached the obligations.

§ 8 Payment of compensation

1. The compensation shall be paid no later than four weeks after its final determination by the operator.
2. If lost checkroom items are found again before payment of the compensation, the injured party is obliged to take them back. If the operator has already paid the compensation, he can demand the assignment of the owner's rights.