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EXPO 2027

INSURANCE GUIDELINES

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Belgrade, Serbia



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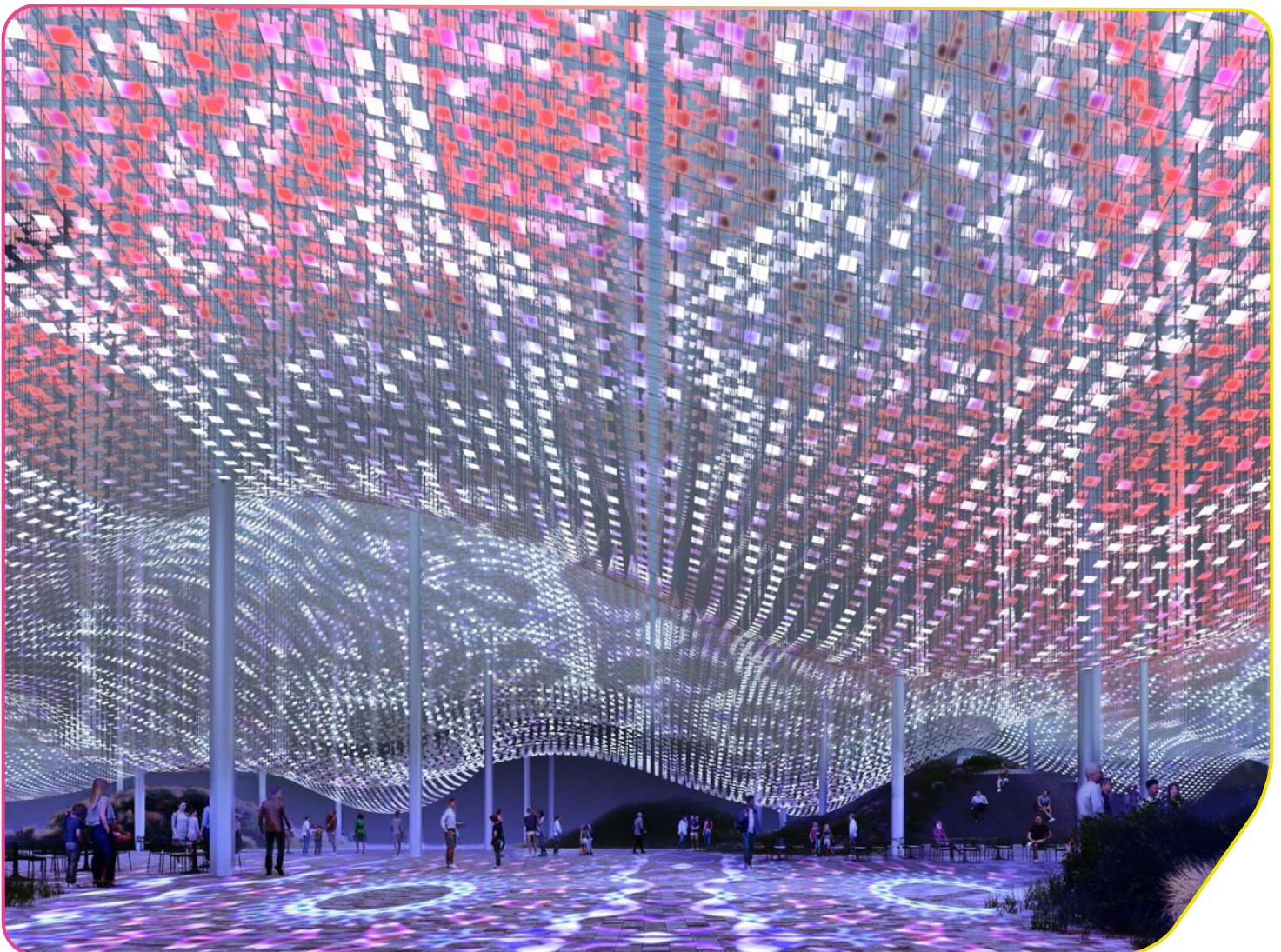
1 INTRODUCTION

1.1 Purpose

Within the framework of the organisation and staging of the Exhibition, insurance represents one of the key mechanisms for mitigating risks and ensuring the continuity of the activities of all Participants. Taking into account the complexity of the event and the large number of people, resources, and equipment involved in its implementation, adequate insurance becomes an indispensable instrument in the planning and execution of the Exhibition.

The purpose of these Guidelines is to define in greater detail matters related to insurance within the preparation and staging of the Exhibition. The Guidelines address key aspects such as the subject matter of insurance, the amount of the insured sum, the duration of insurance coverage, as well as other essential elements related to the conclusion and implementation of insurance. In this way, the Guidelines are intended to facilitate the Participants' preparation and implementation of adequate insurance, through a clear presentation of the obligations and recommendations that must be taken into account during the preparation and staging of the Exhibition.

The Guidelines have been drafted in accordance with the Agreement, Special Regulations No. 8 Concerning Insurance, and the relevant regulations in force as of 10 November 2025 and are subject to subsequent amendments.



1.2. Definitions of Terms

In this Guidelines the following words and phrases shall have the following meanings.

Abbreviations	Definitions
Agreement	The Agreement between the Republic of Serbia and the BIE on privileges and benefits necessary for the participation in the Exhibition;
All-Risk Civil Liability Insurance	Statutory civil liability of the insured for damages arising from the death, bodily injury or health impairment, as well as destruction or damage to third-party property;
BIE	Bureau International des Expositions;
Compulsory Third Party Liability Insurance for Owners of Motor Vehicles	Compulsory third party liability insurance for owners of motor vehicles covering damages caused to third parties by the use of a motor vehicle resulting in death, bodily injury, health impairment, destruction or damage to property, including damage to items received for carriage provided such items were for the personal use of persons present in the vehicle;
Construction and Erection All Risk Insurance	Insurance providing coverage against damages to the insured facility, equipment, and construction materials during construction and assembly;
Convention	The Convention relating to International Exhibitions, signed in Paris on 22 November 1928, as amended;
Exhibits Insurance	Insurance of exhibits intended for the Participant's presentation at the Expo site;
Expo 2027 Belgrade or Exhibition	The Internationally Recognised Exhibition Expo 2027 Belgrade, which will take place in Belgrade, Republic of Serbia, between 15 May and 15 August 2027;
Expo Site	All areas and buildings used and managed by the Organiser as the Exhibition Site, as well as the exhibition facilities of the Participants;
General Regulations	The General Regulations of Expo 2027 Belgrade, approved at the 175th General Assembly of the BIE;
Goods in Transit Insurance	Insurance covering physical damage or loss of goods, as well as insured expenses, during road, rail, sea, or air transport, including loading, trans-shipment, unloading, and temporary storage;
Guidelines	These Insurance Guidelines, prepared, amended, and distributed by the Organiser to the International Participants;
Health Insurance	Insurance covering medical treatment costs in healthcare institutions on the territory of the Republic of Serbia;
Insurance Premium	The monetary amount payable by the policyholder for the insurance;
Insurer	A legal entity which, under an insurance contract, undertakes to indemnify damages or pay the agreed monetary amount to the beneficiary or the insured party once the covered risk materialises;
IP Portal	A digital platform enabling the submission and approval of all key Expo documents, as well as all communication with the Expo organisation through a single online portal;

Multilateral Agreement	The Multilateral Guarantee Agreement concluded between the national insurers' bureaux of the Member States of the European Economic Area and other associated States, whereby each national bureau guarantees for damages occurring within its territory caused by the use of motor vehicles normally based in another contracting State, regardless of whether such vehicles are insured or not;
Non-Official Participant	A legal entity, territorial-administrative unit, or organisation that has obtained authorization from the Organiser to participate in the Exhibition outside the section of Official Participants;
Official Participant	A State or intergovernmental organisation that has accepted the official invitation of the Republic of Serbia to participate in the Exhibition.
One-Stop Shop	The physical and online platform which will be set up by the Organiser to provide Official Participants with information, and to handle submissions and applications of Official Participants in relation to their participation in the Exhibition;
Organiser	"EXPO 2027 d.o.o. Belgrade, with registered headquarters at 5 Kralja Milana Street, Belgrade – Stari Grad, the Republic of Serbia, solely owned by the Republic of Serbia and established to prepare, organise, operate and manage the Exhibition;
Participant	Official Participants, Non-Official Participants, and other persons defined in Article 3 of Special Regulations No. 8;
Pavilion	A temporary exhibition facility that is installed and removed for the purpose of participation in the Exhibition, including both individual pavilions and exhibition spaces within joint pavilions;
Policy Excess	The part of damage which shall be borne by the insured party in accordance with the concluded contract;
Professional Liability Insurance	Insurance providing protection against the consequences of professional errors occurring in the course of the policyholder's registered business activities;
Property Insurance	Insurance of movable and immovable property at the Expo Site;
Replacement Value	The cost required for the repair or replacement of the damaged property with an equivalent item in terms of structure, quality, purpose, size, model and performance, in accordance with the circumstances prevailing at the time and place of the loss.
Special Regulations	The Special Regulations of Expo 2027 Belgrade referred to in Article 34 of the General Regulations;
Subject of Insurance	Specific material goods, material interest, liability, human health or life exposed to the possibility of risk;
Third Party Liability Insurance for Construction Works	Liability insurance covering damages to third parties that may occur during works;
Waiver of Right of Recourse	A contractual clause excluding the insurer's right to claim from the Organiser the amount paid under the insurance contract;
Work Injuries and Occupational Diseases Insurance	Insurance concluded to provide compensation in the event of workplace injuries and occupational diseases;

1.3 Control and Guide

Control and Guide in the Guidelines are marked with codes **C-00** – Control and **G-00** – Guide. These codes consist of a letter (C or G) and a two-digit number indicating the sequence of the mandatory or recommended actions:

C-00 – Control refers to mandatory actions or requirements that Participants must undertake or comply with, as described in the Guidelines.

G-00 – Guide indicates recommended actions suggested to the Participants by the Organiser.



2 GENERAL OVERVIEW

2.1 Mandatory Insurance

In accordance with the laws and other regulations of the Republic of Serbia, as well as under the General Regulations and Special Regulations No. 8 Concerning Insurance, Participants are required to obtain the following insurance policies:

- Work Injuries and Occupational Diseases Insurance;
- Health Insurance;
- Third Party Liability Insurance for Construction Works;
- Compulsory Third Party Liability Insurance for Owners of Motor Vehicles;
- Professional Liability Insurance;
- Property Insurance;
- Exhibits Insurance;
- Civil Liability Insurance;
- Construction and Erection All Risk Insurance;
- Goods in Transit Insurance.

These insurance policies will be described in greater detail in Chapters 3, 4, and 5 of this Guidelines.

2.2 Assistance by the Organiser

The Organiser will provide Participants with the following insurance-related services:

- providing the Participants with a list of insurance companies considered appropriate as service providers to assist Participants in their selection;
- responding to Participants' inquiries concerning insurance provided by the Organiser;
- receiving all information concerning insurance provided by the Participant.

The Organiser will provide feedback within the shortest possible timeframe.



2.3 Timeframe

Requirements concerning deadlines for obtaining insurance will vary depending on the commencement and/or conclusion of each phase.

		Work injuries and Occupational Diseases Insurance	Health Insurance	Third-Party Liability Insurance for Construction Works	Compulsory Third Party Liability Insurance for Owners of Motor Vehicles	Professional Liability Insurance	Property Insurance	Exhibits Insurance	Civil Liability Insurance	Construction and Erection All Risk Insurance	Goods in Transit Insurance			
2025	November													
	January													
2026	September								Possible application during this period for goods unloaded at the Expo site (e.g. stored in a warehouse)	Possible application during this period for goods unloaded at the Expo site (e.g. stored in a warehouse)				
	December													
2027	March													
	April													
	May						Potential applicability during this period		Potential applicability during this period				Potential applicability during this period	
	August													
	November													
	December						Potential applicability during this period		Potential applicability during this period					

Figure 2.1. The coloured areas indicate the periods during which the insurance coverage is expected to be in effect, generally spanning from 2025 (with the arrival of the first Participants expected by the end of 2025) to 2027. The specific duration may vary depending on each individual participant and their respective timelines. The deadlines for submission of the policies are provided in the text below.



2.4 General Conditions for Insurance

2.4.1. Selection of an Insurer

C-01 Offices of the Section Commissioners, Participants with their registered seat in the Republic of Serbia and Participants' staff with permanent residence in the Republic of Serbia, may only use the services of Insurers registered in the Republic of Serbia and holding a license from the National Bank of Serbia allowing them to perform insurance activities.

The Organiser will make available to Participants a list of insurance companies considered appropriate as service providers to assist Participants in their selection.

2.4.2. Waiver of Right of Recourse

C-02 The Organiser and Participants waive the right to claim compensation from each other or their staff, as well as from other Participants or their staff, for damages of any kind, except where such damages are caused by wilful act or by gross negligence.

The waiver of rights shall take effect upon the execution of the Participation Contract or any other agreement related to the Exhibition.

C-03 Participants are required to conclude insurance contracts containing a Waiver of Right of Recourse clause with respect to the Organiser in relation to the following types of insurance:

- Property Insurance;
- Exhibits Insurance;
- Civil Liability Insurance;
- Construction and Erection All Risk Insurance.

2.4.3. Obligations of Participants

C-04 Participants shall provide the Organiser with a copy of the insurance policy or certificate of insurance, as well as proof of payment of the first insurance premium, within the deadlines specified in these Guidelines; the Participants referred to in Article 3, Paragraph 2 of Special Regulations No. 8 shall submit the said evidence through the Participant referred to in Article 3, Paragraph 1 of Special Regulations No. 8.

C-05 In the event of any amendments to, or termination of the insurance contract, Participants must promptly notify the Organiser and provide the Organiser with a new insurance policy or certificate of insurance no later than five (5) days from the issuance of the new policy; the Participants referred to in Article 3, Paragraph 2 of Special Regulations No. 8 shall submit the said notices and evidence through the Participant referred to in Article 3, Paragraph 1 of Special Regulations No. 8.

C-06 Participants shall bear all costs related to the insurance they obtain themselves. Participants must ensure that their insurance policy complies with their own requirements as well as with the requirements of Special Regulations No. 8 Concerning Insurance and these Guidelines. The Organiser shall have no responsibility whatsoever for the cost of any insurance cover procured by the Participant, nor shall it bear any liability of any kind in the event of any non-compliance of such insurance cover with the requirements set out in Special Regulations No. 8 on insurance and in these Guidelines.

C-07 Where the Organiser obtains insurance on behalf of the Participants, the Participants shall be required to bear a portion of the cost of such insurance on the basis of the usable floor area unless otherwise defined in a written agreement concluded between the Organiser and the relevant Participants. Any deviation from these Guidelines shall only be permitted if expressly provided for in a written agreement between the Organiser and the Participants.

3 INSURANCE MANDATORY

under the Laws and other regulations of the Republic of Serbia

All insurance policies that are mandatory under the laws and other regulations of the Republic of Serbia shall be concluded in accordance with the regulations of the Republic of Serbia.

3.1 Work Injuries and Occupational Diseases Insurance

All employers in the Republic of Serbia are required to insure employees and other persons who, on any grounds, perform work for the employer or are undergoing training for work with the employer, except for persons performing domestic help duties for the employer against workplace injuries and occupational diseases. The insurance premium for this type of insurance is paid by the employer.

C-08 The Participant shall insure persons employed by the Participant, as well as any persons who, on any grounds, perform work for the Participant or are undergoing training for work with the Participant, against occupational injuries and occupational diseases, for the purpose of securing indemnification in the event of the occurrence of an insured event.

C-09 The Participant shall provide the Organiser with a copy of this insurance policy prior to its employees or other persons hired commencing work, as well as the policies obtained by entities hired by the Participant to provide support in the implementation of the Exhibition, no later than prior to their engagement in tasks related to the Exhibition.

3.2 Health Insurance

C-10 Participants shall provide adequate Health Insurance for their staff and exhibitors' staff.

The method of providing Health Insurance depends on whether the persons are (i) citizens of the Republic of Serbia or have a permanent residence in the Republic of Serbia, or (ii) persons without citizenship or residence in the Republic of Serbia.

3.2.1 Persons with Citizenship or Residence in the Republic of Serbia

C-11 Participants shall provide adequate Health Insurance for their staff holding citizenship or permanent residence in the Republic of Serbia, in accordance with the relevant legislation of the Republic of Serbia.

3.2.2 Persons without Citizenship or Permanent Residence in the Republic of Serbia

The method of providing Health Insurance for persons without citizenship or permanent residence in the Republic of Serbia depends on whether such persons are from countries which have concluded bilateral social security agreements with the Republic of Serbia or from countries which have not concluded such agreements.

3.2.2.1 Insured Persons from Countries with Bilateral Social Security Agreements with the Republic of Serbia

C-12 All Participants shall provide Health Insurance for their staff and exhibitors' staff without citizenship or permanent residence in the Republic of Serbia, either through:

- an appropriate certificate of entitlement issued in accordance with the specific bilateral agreement; or
- another manner stipulated by that agreement.

The list of countries with which the Republic of Serbia has concluded bilateral social security agreements is provided in Appendix 1 to these Guidelines.

Workers posted to the Republic of Serbia from countries with which the Republic of Serbia has concluded a bilateral social security agreement may be entitled to the full scope of health care, except workers posted from Bosnia and Herzegovina and the Czech Republic who, under the agreements with those two countries, may exercise the right only to emergency health care.

The right to health care in the Republic of Serbia for workers posted to Serbia is exercised on the basis of established inter-state forms (certificates issued by foreign social insurance institutions confirming entitlement to health care), bearing the following designations:

- Republic of Austria: A/SRB 4A;
- Kingdom of Belgium: BE/SRB 128;
- Republic of Bulgaria: BG/SRB 111A;
- Kingdom of the Netherlands: N/Y 101;
- Republic of Italy: IT 5;
- French Republic: SE 21-09 SRB-FR 128;
- Republic of Croatia: HR/SRB 111A;
- Montenegro: MNE/SRB 111A;
- Bosnia and Herzegovina: BIH/SRB 111A;
- Hungary: HUN/SRB 110;
- Federal Republic of Germany: SRB 106 DE;
- Grand Duchy of Luxembourg: SRB LUX 128;
- Slovak Republic: SK/SRB 109;
- Republic of Slovenia: SI/SRB 05;
- Czech Republic: CZ/SRB 111;
- Republic of North Macedonia: RM/SRB 128;
- Romania: RO/SRB 106;
- Republic of Tunisia: form not yet determined;
- Republic of Türkiye: TR/SRB 111A;
- Province of Quebec (Canada): SRB/QUE 1A.

The above inter-state forms for posted persons may be submitted to the Belgrade City Branch of the Republic Health Insurance Fund either by the employer in the Republic of Serbia or by the insured person personally.

On the basis of the submitted inter-state form, a photocopy of the travel document, proof of registered residence, and payment of the fee for issuing a health insurance card in the amount of RSD 400.00 the competent organisational unit of the Republic Health Insurance Fund issues a Certificate of Health Insurance (PZK) or a Health Insurance Card (KZO).

With these documents, the above persons obtain the same scope of health care as other insured persons of the Republic Health Insurance Fund and may be charged only for those health services that are also chargeable to insured persons of the Republic of Serbia.

3.2.2.2 Insured Persons from Countries without Bilateral Social Security Agreements with the Republic of Serbia

C-13 Participants shall obtain Health Insurance policies valid in the Republic of Serbia for their staff and exhibitors' staff without citizenship or permanent residence in the Republic of Serbia, who are insured in countries that have not concluded bilateral social security agreements with the Republic of Serbia.

The insurance referred to in the previous paragraph may be private health insurance or travel insurance.

C-14 The Health Insurance policy must cover medical treatment costs in healthcare institutions within the territory of the Republic of Serbia.

Policy Excess procurement under Health Insurance is permitted.

C-15 Participant submitting an Expo visa application electronically for their personnel, through the Organiser, shall provide the Organiser with a copy of this insurance policy together with the list of persons for whom the Expo visa is requested. Individuals submitting a visa application independently, as well as individuals arriving from visa-free regime countries, shall provide the Organiser with a copy of this insurance policy through the Participant no later than before their engagement in tasks related to the Exhibition.

3.2.3 Emergency Medical Assistance of Serbia

Healthcare institutions in the Republic of Serbia are required to provide emergency medical assistance to foreign nationals. Insured persons from countries with which a bilateral social security agreement has been concluded (Section 3.2.2.1 of these Guidelines) shall exercise the right to emergency medical assistance in Serbia on the basis of a certificate of their health insurance. Insured persons from countries without such agreements (Section 3.2.2.2 of these Guidelines) shall pay for emergency healthcare services. Upon their return to their home country, they may seek reimbursement from their insurance company, provided this is covered by the insurance policy obtained.

Insured persons from countries with which a bilateral social security agreement has been concluded exercise the right to use health care in the Republic of Serbia on the basis of established inter-state forms (where prescribed), the European Health Insurance Card (EHIC), or a document evidencing that they are insured in their home country.

Foreign insured persons who are temporarily staying in the Republic of Serbia may obtain emergency health care on the basis of inter-state forms bearing the following designations:

- Kingdom of Belgium: BE/SRB 111;
- Kingdom of the Netherlands: N/Y 111;
- Republic of Italy: IT 7;
- French Republic: SE 21-05 SRB-FR 111;
- Montenegro: MNE/SRB 111;
- Bosnia and Herzegovina: BIH/SRB 111;
- Republic of North Macedonia: RM/SRB 111;
- Romania: RO/SRB 111;
- Republic of Tunisia: form not yet officially determined;
- Republic of Türkiye: TR/SRB 111;
- Quebec: SRB/QUE 1A.

On the basis of the European Health Insurance Card (EHIC), emergency medical assistance is available to insured persons from the following countries: the Republic of Austria, the Republic of Bulgaria, the Republic of Croatia, Hungary, the Federal Republic of Germany, the Grand Duchy of Luxembourg, the Slovak Republic, the Republic of Slovenia, and the Czech Republic.

Citizens of the Republic of Poland and of the United Kingdom of Great Britain and Northern Ireland may obtain emergency health care on the basis of a document proving that they are covered by health insurance in their home country and a valid travel document.

If insured persons from the above-mentioned countries do not have the necessary certificate of entitlement with them, emergency assistance may be provided, with the certificate to be requested subsequently from their competent insurer.

On the basis of a submitted inter-state form (submitted personally by the insured person), the competent organisational unit of the Republic Health Insurance Fund issues a Health Record for a Foreign Insured Person and their family members (Form INO-1).

Form INO-1 enables the provision of emergency health care in health institutions included in the Health Institutions Network Plan with which the Republic Health Insurance Fund has concluded a health services agreement.

3.3 Third Party Liability Insurance for Construction Works

C-16 The Participant who holds the status of investor or contractor shall obtain Third Party Liability Insurance for Construction Works.

This insurance policy must be obtained for both (i) the construction or installation period of the Pavilion or any other allocated area and (ii) the dismantling period of the Pavilion or any other allocated area. In this respect, Participants may obtain either a single policy covering both periods or two separate policies.

This insurance shall also cover preparatory works.

The insurance policy for the construction or installation period must be submitted to the ministry competent for construction affairs together with the Works Notification.

C-17 The coverage period of this insurance shall run from the commencement of works related to the construction or installation until their completion, and from the commencement of dismantling works until their completion.

C-18 The Third-Party Liability Insurance policy must comply with the laws and other regulations of the Republic of Serbia.

As of the date of adoption of these Guidelines, and in accordance with the laws and other regulations of the Republic of Serbia, the minimum insured sum for this insurance, per occurrence and in aggregate for the coverage period, shall be no less than 20% of the value of the works specified in the document authorising the execution or construction of the facility, up to a mandatory minimum cap corresponding to the RSD equivalent of EUR 10,000,000, calculated at the official middle exchange rate of the National Bank of Serbia on the date of concluding the insurance..

G-01 It is recommended that Participants should consult with the Organiser regarding the applicable minimum insured sum before obtaining this insurance policy.

C-19 The Participant shall provide the Organiser with a copy of this insurance policy for construction or installation no later than three (3) days prior to the commencement of works, and the policy for dismantling no later than 1 August 2027.

The agreement of the Insured's Participation in Loss under the Third-Party Liability Insurance for construction works shall be permitted. In the event of loss for which they are liable under the Third-Party Liability Insurance for construction works, the Participants shall be obliged to bear the amount of the Insured's Participation in Loss.

A more detailed explanation will be included in the next version of the Design and Build Guide.

3.4 Compulsory Motor Vehicle Liability Insurance for Damage Caused to Third Parties

C-20 Participants shall not be permitted to use motor vehicles without insurance obtained in accordance with the laws of the Republic of Serbia.

- A. A driver of a motor vehicle with foreign registration plates must hold a Green Card upon entering the territory of the Republic of Serbia.
- B. A Green Card is not required for owners of motor vehicles from countries signatories to the Multilateral Agreement or a bilateral agreement on mutual recognition of compulsory motor vehicle liability insurance policies.
- C. Persons without a Green Card and not originating from countries that have signed the above agreements shall be required to conclude a motor vehicle insurance contract with a domestic insurance company at the border, valid only within the territory of the Republic of Serbia.

C-21 Proof of valid insurance must be kept in the vehicle at all times.

3.5 Professional Liability Insurance

C-22 A legal entity or entrepreneur engaged in the preparation of planning documents, the development and review of technical documentation, or acting as a contractor, supervisor, or technical inspector, shall obtain Professional Liability Insurance covering damages which may be incurred to the Organiser, Participants, or third parties.

C-23 The Professional Liability Insurance policy referred to in the previous paragraph must comply with the laws and other regulations of the Republic of Serbia.

As of the date of adoption of these Guidelines, and in accordance with the laws and regulations of the Republic of Serbia, the minimum insured sum per occurrence and in aggregate for the coverage period under this insurance amounts to:

- EUR 20,000 in dinar equivalent at the official middle exchange rate of the National Bank of Serbia on the date of payment, for entrepreneurs;
- EUR 65,000 in dinar equivalent at the official middle exchange rate of the National Bank of Serbia on the date of payment, for companies or other legal entities.

G-02 It is recommended that Participants should consult with the Organiser regarding the applicable minimum insured sum before obtaining this insurance policy.

C-24 A licensed spatial planner, licensed urban planner, licensed architect – urban planner, licensed engineer, licensed architect, licensed landscape architect, and licensed contractor shall obtain Professional Liability Insurance covering damages which may be caused to the Organiser, Participants, or third parties.

C-25 The professional liability insurance policy must be submitted to the Organiser through the IP portal, using the “Design, construction, installation of exhibits and approval process” module, at the time of appointing the aforementioned responsible persons. The Participant shall provide the Organiser with a copy of this insurance policy no later than seven (7) days prior to the commencement of works, therefore, the Participant may not start any works prior to obtaining the said policy.

The agreement of the policy excess under the Professional Liability Insurance shall be permitted. In the event of loss for which they are liable under the Professional Liability Insurance, the Participants shall bear the amount of the policy excess.

A more detailed explanation will be included in the next version of the Design and Build Guide.



4 INSURANCE MANDATORY

under the General Regulations

4.1 Property Insurance

Property Insurance is intended to protect buildings, equipment, and other assets against damages caused by risks such as fire, storm and hail, direct lightning strike, etc. This chapter provides an overview of the conditions applicable to obtaining a Property Insurance policy, in order to ensure adequate protection at the Expo Site.

C-26 Participants must obtain Property Insurance and submit the policy immediately upon issuance, no later than two (2) weeks prior to the commencement of the insurance period.

Policy excess agreement under Property Insurance is permitted.

Official Participants may upon notifying the Organiser in writing, act as their own insurer in respect to movable property for which it is responsible.

4.1.1 Subject of Insurance

C-27 Participants must ensure that Property Insurance covers the following movable and immovable assets owned by the Participant:

- investments in the Pavilion or any other allocated area;
- equipment (furniture, machines, and appliances);
- stocks (materials, semi-finished and finished products, or goods intended for production, processing, or sale).

The subject matter of Property Insurance does not include Participants' exhibits. These are covered under Chapter 4.2 of these Guidelines. The subject matter of insurance also does not include shell and core of the Pavillions or any other allocated area.

C-28 In addition, the Participant shall ensure that all assets it rents, holds or controls at the Expo Site, which are not owned by the Organiser, are insured.

C-29 Participants must ensure that Property Insurance covers the following risks: fire, direct lightning strike, explosion, aircraft crash, storm and hail at full replacement value of the assets, vehicle impact, smoke, sonic boom (10% of the insured sum), leakage from fire protection sprinklers (10% of the insured sum), water leakage from installations (10% of the insured sum), glass breakage (3% of the insured sum), burglary and robbery including malicious mischief and vandalism (10% of the insured sum).

4.1.2 Period of Insurance

C-30 The period of this insurance shall last:

- for immovable property – from the completion of Pavilion installation works until the start of Pavilion dismantling works, i.e. in the case of leased immovable property, from its handover to the Participants until its return to the Organiser;
- for movable property – from the unloading of the property at the Expo Site until their loading for removal from the Expo Site.

4.1.3 Sum Insured

C-31 The sum insured shall be fixed on the basis of the replacement value of the insured property.

4.1.4 Extension of Coverage

C-32 Participants must ensure that Property Insurance includes extended coverage for the following items:

- clearance and demolition costs: 10% of the insured sum;
- automatic coverage for increased asset value: 10% of the insured sum.

4.2 Exhibits Insurance

Exhibits Insurance is intended to protect against damages arising from risks such as fire, storm and hail, direct lightning strike, etc. This chapter provides an overview of the conditions applicable to obtaining Exhibits Insurance policies, in order to ensure adequate protection at the Expo Site.

C-33 Participants must obtain Exhibits Insurance as described in Article 13 of Special Regulations No. 8 Concerning Insurance and submit the policy immediately upon issuance, no later than two (2) weeks prior to the commencement of the insurance period.

The Organiser shall not be liable for any damage caused to Participants' exhibits.

Policy excess agreement under Exhibits Insurance is permitted.

Official Participants may upon notifying the Organiser in writing, act as their own insurer in respect to exhibits for which it is responsible. Further information on self-insurance will be communicated to interested Participants in due course.

4.2.1 Subject of Insurance

C-34 The Exhibits Insurance policy obtained by the Participant must cover all exhibits owned by the Participant.

This insurance does not cover works of art and historical artefacts.

C-35 In addition, the Participant shall ensure that all exhibits rented, held, or controlled by it at the Expo Site are insured.

C-36 Participants must ensure that Exhibits Insurance covers the following risks: fire, direct lightning strike, explosion, aircraft crash, storm and hail, vehicle impact, smoke, sonic boom (10% of the insured sum), leakage from fire protection sprinklers (10% of the insured sum), water leakage from installations (10% of the insured sum), burglary and robbery including malicious mischief and vandalism (10% of the insured sum).

C-37 Participants must ensure that Exhibits Insurance also includes extended coverage for the following items:

- clearance and demolition costs: 10% of the insured sum.

4.2.2 Period of Insurance

C-38 The period of this insurance shall last from the unloading of exhibits at the Expo Site until the loading of exhibits for removal from the Expo Site.

4.2.3 Sum Insured

C-39 The sum insured shall be fixed on the basis of the replacement value of the insured exhibits, or as the amount agreed between the Participant and the insurer on the basis of an objective assessment of the insured exhibits, if their Replacement Value cannot be determined.

4.3 Civil Liability Insurance

The Organiser shall obtain a group insurance policy covering all risks arising from its civil liability as well as the civil liability of the Participants on the Expo Site. This chapter sets out in detail the subject matter of insurance and exclusions from the policy, as well as the payment of the insurance premium.

C-40 Participants who do not wish to be included in the group insurance policy must submit a copy of their own insurance policy immediately upon issuance, and no later than two (2) weeks prior to the commencement of the insurance period.

If the Participant obtains the policy independently, it must ensure that the policy meets all requirements set out in these Guidelines, most notably the requirements set out in Sections 4.3.1, 4.3.3. and 4.3.4. The Organiser will review compliance and, in a timely manner, inform the Participant whether the policy is acceptable or not.

4.3.1 Subject of Insurance

Civil Liability Insurance provides protection against damages arising from civil liability and must, at a minimum, cover the following:

- bodily injury and property damage to third parties resulting from the activities of the Organiser or Participants;
- bodily injury and property damage to third parties caused by defective products or goods manufactured, sold, or distributed by the Organiser or Participants;
- bodily injuries (such as food poisoning) suffered by visitors resulting from the consumption of food products at the Expo Site;
- bodily injury and property damage suffered by visitors resulting from the accidental fall of exhibition items at the Expo Site.

General liability insurance does not cover, inter alia, losses arising from:

- excessive consumption of alcoholic beverages or use of narcotic drugs (a person is deemed intoxicated if, after the insured event, blood alcohol concentration exceeds 0.7‰ or traces of narcotic substances are found);
- cancellation, non-performance, or delay in organisational activities;
- contractual liability;
- pure financial losses;
- the quality of, or omissions within, the event itself;
- acts of individual or group violence, riots, quarrels, fights and similar physical altercations, with or without the use of weapons, unless arising from extraordinary circumstances such as crowd movements or general unrest, and in accordance with applicable laws and regulations;
- advertising;
- poor sound quality;
- infringement of copyright;
- contractual penalties, liquidated damages, fines and all economic losses (including business interruption);
- product recalls, replacement of defective products, and similar matters.

G-03 Participants wishing to insure their activities outside the Expo Site may do so with a separate Civil Liability Insurance policy.

4.3.2 Insured Parties

The insured parties are the Organiser and the Participants.

C-41 The Participants shall be required to submit a request to the Organiser should they wish to be included in the group policy as insured parties. The procedure for submitting such request shall be prescribed separately.

Should the Participants elect not to participate in the group insurance policy, they shall be obliged to procure an individual insurance policy in accordance with the General Regulations, Special Regulations No. 8 and the conditions set out in these Guidelines.

4.3.3 Period of Insurance

C-42 The period of this insurance shall be from the opening of the Exhibition until the commencement of Participants' dismantling works on the Pavilion, or the return to the Organiser of any other space allocated to the Participants.

4.3.4 Sum Insured

C-43 The sum insured shall be at least EUR 10,000,000 per insured event and for the entire insurance period, regardless of the number of occurrences.

4.3.5 Payment of Insurance Premium

C-44 Participants shall pay the Organiser the insurance premium for Civil Liability Insurance in the RSD equivalent calculated at the official middle exchange rate published by the National Bank of Serbia on the date of payment. The Organiser shall calculate the premium proportionally, based on the usable floor area occupied by the Participants. The insurance premium must be paid within 30 working days of receipt of the invoice or payment request issued by the Organiser. Details on the amount of the insurance premium and the method of payment shall be provided subsequently.

C-45 Participants shall bear all costs associated with the administration and settlement of claims and disputes for which they are liable.

C-46 In the event of a claim under Civil Liability Insurance for which Participants are liable, they shall bear the Policy Excess amount. The Policy Excess amount structure for this insurance shall be published via the IP Portal at least six (6) months prior to the Exhibition.



5 ALL-RISK INSURANCE

Mandatory under the Special Regulations

5.1 Construction and Erection All Risk Insurance

Construction works are, by their nature, exposed to numerous risks that may cause serious disruptions and financial losses. Construction and Erection All Risk Insurance represents an important mechanism for protecting against the many risks inherent in construction works. This chapter provides an overview of the conditions applicable to obtaining a Construction and Erection All Risk Insurance.

C-47 Participants are required to obtain a Construction and Erection All Risk Insurance policy for their Pavilion or any other allocated area.

C-48 Participants are required to submit insurance policy to the Organiser through the IP portal, using the “Design, construction, installation of exhibits and approval process” module, along with the Request for Approval to Commence Works. The Participant cannot commence work before obtaining the policy.

Policy Excess agreement under Construction and Erection All Risk Insurance is permitted.

G-04 It is recommended that Participants also obtain an All Risk Insurance policy for the structure, or any other allocated space, during the dismantling period.

5.1.1 Subject of Insurance

C-49 Participants must ensure that their Construction and Erection All Risk Insurance covers all risks that may arise during the construction and assembly of the Pavilion or any other allocated area, as well as risks related to materials under their supervision at the Expo Site.

C-50 Participants must ensure that their Construction and Erection All Risk Insurance covers the following works and property owned, rented, held, or controlled by them:

- construction works, materials, installations, plants, and equipment incorporated into the facility, including preparatory works;
- construction equipment and auxiliary structures used for construction (workers’ accommodation, warehouses, etc.);
- the existing structure on which works are carried out.

C-51 Participants must ensure that their insurance covers all risks (for example: fire, unforeseen construction accident, natural perils - storms, hail, theft, etc.) except for the risks expressly excluded under the insurer’s policy conditions for:

- the structure under construction/assembly;
- the existing structure (20% of the insured sum).

5.1.2 Period of Insurance

C-52 The period of this insurance shall be from the scheduled start date until the completion of assembly works on the Pavilion or any other allocated area.

5.1.3 Sum Insured

C-53 Participants must ensure that the insured sum under the Construction and Erection All Risk Insurance is determined according to the total contract price of the construction works.

C-54 Participants must ensure that their Construction and Erection All Risk Insurance policy includes extensions of coverage for the following items, with limits proportionate to the scale and complexity of the works, unless otherwise specified:

- clearance of debris: 15% of the insured sum;
- professional fees: 15% of the insured sum;
- automatic increase of the contract value: 10% of the insured sum;
- costs of accelerating repair or replacement: 20% of the loss amount;
- off-site storage: 30% of the insured sum.

5.2 Goods in Transit Insurance

This chapter describes in detail the conditions for obtaining a Goods in Transit Insurance policy, in order to ensure appropriate coverage during the transport of property and goods to and from the Expo Site or other allocated space.

C-55 Participants must obtain Goods in Transit Insurance and submit the policy immediately upon issuance, no later than two (2) weeks prior to the commencement of the insurance period.

Policy Excess agreement under Goods in Transit Insurance is permitted.

5.2.1 Subject of Insurance

C-56 The subject matter of this insurance is the goods in transit to and from the Participant's Pavilion or other allocated space.

5.2.2 Period of Insurance

C-57 The validity period of this insurance shall be from the loading of the insured goods in the Participant's home country or at another location until their unloading at the Participant's Pavilion or any other allocated area, as well as from the loading of the insured goods for transit from the Pavilion or any other allocated area, to its unloading in the Participant's home country or at another location.

5.2.3 Sum Insured

C-58 The sum insured shall be determined according to the replacement value of the insured goods.

6 VOLUNTARY INSURANCE

Since Participants may engage in various activities at the Expo Site not covered by the mandatory insurance policies described in the previous chapters, Participants should consider obtaining additional voluntary insurance to cover all potential risks associated with such activities.

G-05 Participants are advised that, in addition to the mandatory insurance policies, they may, at their own discretion, obtain voluntary insurance policies covering the following situations:

- Civil Commotion, Malicious Damage, Riot or Strike and Lock-out;;
- Flood, High water;
- Earthquake;
- Machinery Breakdown;
- Comprehensive Insurance of Portable Devices;
- Exhibit Breakage;
- Automobile Casco;
- Construction Machinery Insurance
- Liability for Activities outside the Expo Site.



APPENDIX 1

International Agreements on Cooperation in the Field of Health Insurance

The Republic of Serbia has concluded international agreements defining cooperation in the field of health insurance with 25 countries and one province.

1 Based on the Insurance Principle

Each contracting party bears the costs of healthcare services provided on the territory of the other contracting party for its insured persons and their family members.

1.1 Countries with which agreements on health insurance based on the insurance principle have been concluded:

- Republic of Austria;
- Kingdom of Belgium;
- Bosnia and Herzegovina;
- Republic of Bulgaria;
- Grand Duchy of Luxembourg;
- Hungary;
- Federal Republic of Germany;
- Romania;
- Republic of Italy;
- Republic of North Macedonia;
- Slovak Republic;
- Republic of Slovenia;
- Republic of Tunisia;
- Republic of Turkey;
- French Republic;
- Kingdom of the Netherlands;
- Republic of Croatia;
- Montenegro;
- Czech Republic;
- Swiss Confederation¹.

¹ This agreement regulates only matters of insurance in the event of work injuries and occupational diseases.

1.2 Province with which a health insurance agreement has been concluded:

- Quebec

2 Based on the Reciprocity Principle (Territorial)

The costs of healthcare services are borne by the contracting state on whose territory the healthcare services are provided.

2.1 Countries with which agreements on health insurance based on the reciprocity principle have been concluded:

- United Kingdom of Great Britain and Northern Ireland;
- Republic of Poland.

3 Based on the Refund Principle

Insured persons and their family members bear the costs of healthcare services in the other contracting state themselves, and the amounts paid are refunded by their home insurance provider.

3.1 Countries with which agreements on health insurance based on the refund principle have been concluded:

- Kingdom of Denmark;
- Kingdom of Norway;
- Kingdom of Sweden.

APPENDIX 2

Compulsory Motor Vehicle Liability Insurance Regimes for Damage Caused to Third Parties

1 Countries for whose vehicles a Green Card is not required:

- Republic of Austria;
- Republic of Bulgaria;
- Kingdom of Belgium;
- Czech Republic;
- Republic of Cyprus;
- Federal Republic of Germany;
- Kingdom of Denmark;
- Kingdom of Spain;
- Republic of Estonia;
- French Republic;
- Republic of Finland;
- United Kingdom of Great Britain and Northern Ireland;
- Hellenic Republic (Greece);
- Hungary;
- Italian Republic;
- Republic of Ireland;
- Grand Duchy of Luxembourg;
- Republic of Lithuania;
- Republic of Latvia;
- Republic of Malta;
- Kingdom of the Netherlands;
- Portuguese Republic;
- Republic of Poland;
- Romania;
- Kingdom of Sweden;
- Slovak Republic;
- Republic of Slovenia;
- Republic of Croatia;
- Swiss Confederation;
- Principality of Liechtenstein;
- Principality of Andorra;
- Kingdom of Norway;
- Republic of Iceland;
- Bosnia and Herzegovina;
- Montenegro.

2 Countries for whose vehicles a Green Card is mandatory:

- Ukraine;
- Republic of Moldova;
- Republic of Azerbaijan;
- Republic of Turkey;
- Republic of North Macedonia;
- Republic of Albania;
- Tunisian Republic;
- Kingdom of Morocco.

3 Countries whose vehicles are covered by a Green Card issued under the authorisation of the Azerbaijan Green Card Bureau:

- Republic of Kazakhstan;
- Georgia.

4 For vehicles from all other countries that are not members of the Green Card System, i.e., not listed in sections 1, 2, and 3 above, only the border insurance regime applies.

5 For EULEX mission vehicles based in the territory of the Autonomous Province of Kosovo and Metohija, the conclusion of compulsory motor third-party liability (MTPL) insurance is required upon crossing the administrative line, unless at that moment they hold a valid Green Card issued in accordance with the relevant regulations.

6 For vehicles registered by the Provisional Institutions of Self-Government in Pristina, the 2015 Memorandum of Understanding reached within the Belgrade–Pristina Dialogue conducted under the auspices of the European Union shall apply.