

Non-binding recommendations by the German Insurance Association (GDV) for optional use. Other conditions may be agreed. In case of deviations the German wording shall prevail.

**Annex to the
General German Conditions of Insurance for Inland Vessels 2024 (ADB 2024)
(Annex ADB 2024)**

Standard policy conditions of the GDV

Last amended: March 2024)

This Annex lists provisions, for which individual agreements are to be made according to the ADB 2024.

Section A General provisions

1 Subject matter of the insurance (Clause A1.2 ADB 2024)

Pursuant to Clause A1.2 ADB 2024, the following is additionally insured: ...

2 Territorial scope (Clause A3.5 sentence 1 ADB 2024)

Pursuant to Clause A3.5 sentence 1 ADB 2024, the following territorial scope is agreed for objects as per Clause B2.2 ADB 2024: ...

3 Deductible (Clause A5.1 ADB 2024)

The deductible agreed as per Clause A5.1 ADB 2024 amounts to: ...

4 Deduction for ice damage (Clause A5.2 ADB 2024)

The following deduction in percent of the indemnifiable loss/damage applies to ice damage: ...

5 “New for old” deduction (Clause A5.5 ADB 2024)

Pursuant to Clause A5.5 ADB 2024, the following “new for old” deduction is agreed: ...

Section B Hull insurance

6 Sum insured (Clause B11.1 ADB 2024)

The sum insured agreed pursuant to Clause B11.1 ADB 2024 for the hull insurance amounts to: ...

7 Present value as the insured value (Clause B11.4 ADB 2024)

It is agreed pursuant to Clause B11.4 ADB 2024 that the insured value is the present value of the insured vessel at the start of the respective current policy year.

Section C Insurance of third-party liability claims

8 Sum insured (Clause C4.1 ADB 2024)

The sum insured agreed pursuant to Clause C4.1 ADB 2024 for the liability to third parties amounts to: ...

Optional Sections (where agreed)		Section H	Insurance of damage caused by cargo and damage to the coating
Section D Insurance of wreck removal			
9	Subject matter of indemnity (Clause D2.2 ADB 2024) It is agreed pursuant to Clause D2.2 ADB 2024 that the Insurer will also indemnify for the cost incurred, as a consequence of an indemnifiable hull damage as per the provisions in Section B, for wreck removal if an authorised third party asserts a statutory claim to remove the wreck or asserts a claim for the costs associated therewith against the Insured.	15	Insurance of damage to the coating (Clause H2.2.1 ADB 2024) It is agreed pursuant to Clause H2.2.1 ADB 2024 that damage to the coating in cargo tanks of the insured vessel caused by unsuited cargo is insured.
10	Sum insured (Clause D4 ADB 2024) The sum insured agreed pursuant to Clause D4 ADB 2024 for wreck removal amounts to: ...	16	Deductible for damage to the coating in cargo tanks (Clause H4.2 ADB 2024) The deductible agreed as per Clause H4.2 ADB 2024 for damage to the coating in cargo tanks caused by unsuited cargo within the meaning of Clause H2.2.1 ADB 2024 amounts to ... percent of the claim amount per year or part thereof after the damaged coating was applied, up to a maximum of ... percent.
Section E Extended cover for loss of or damage to machinery		Section I Insurance of motor vehicles carried on the vessel	
11	Deduction for increase in value (Clause E5.2.1 ADB 2024) The deduction for the increase in value pursuant to Clause E5.2.1 ADB 2024 amounts to percent per year since manufacturing, but no more than ... percent.	17	Subject-matter insured (Clause I2 ADB 2024) The following motor vehicles are insured pursuant to Clause I2 ADB 2024: ...
12	Machinery deductible (Clause E7.1 ADB 2024) The deductible agreed as per Clause E7.1 ADB 2024 for loss of or damage to machinery amounts to ...	18	Sum insured (Clause I4.1 ADB 2024) The sum insured agreed pursuant to Clause I4.1 ADB 2024 for the motor vehicles carried on the vessel amounts to: ...
Section F Extended cover for loss of or damage to electronic and electrotechnical systems and equipment		19	Deductible (Clause I11 ADB 2024) The deductible agreed as per Clause I10 ADB 2024 for loss of or damage to motor vehicles carried on the vessel amounts to ...
13	Subject-matter insured (Clause F2.1.5 ADB 2024) It is agreed pursuant to Clause F2.1.5 ADB 2024 that any immovable operational electronic and electrotechnical systems and equipment normally carried on board the insured vessel, which are not intended to be used directly for the operation of the vessel, are also insured.	Section J Insurance of household items and personal belongings (personal effects)	
14	Deductible (Clause F7.1 ADB 2024) The deductible agreed as per Clause F7.1 ADB 2024 for loss of or damage to electronic and electrotechnical systems and equipment amounts to: ...	20	Sum insured for jewellery and objects made from precious metals (Clause J2.3 ADB 2024) The sum insured agreed pursuant to Clause J2.3 ADB 2024 for jewellery and objects made from precious metals amounts to: ...
		21	Sum insured for household items and personal belongings (Clause J6.1 ADB 2024) The sum insured agreed pursuant to Clause J6.1 ADB 2024 for household items and personal belongings amounts to: ...
		22	Indemnification on a first-loss basis (Clause J6.4 ADB 2024)

	It is agreed pursuant to Clause J6.4 ADB 2024 that the loss of or damage to insured items under Clause J2 be indemnified on a first-loss basis.		Pursuant to Clause M3.3 ADB 2024, the following is included in the cover: ...
23	Deductible (Clause J8.1 ADB 2024) The deductible agreed as per Clause J8.1 ADB 2024 for loss of or damage to household items and personal belongings amounts to: ...	31	Cover for tools (Clause M3.5 ADB 2024) Pursuant to Clause M3.5 ADB 2024, tools are included in the cover.
		32	Territorial scope (Clause M4.1.1 ADB 2024) Pursuant to Clause M4.1.1 ADB 2024, the following territorial scope is agreed: ...
Section L	Loss of hire insurance		
24	Sum insured (Clause L4.1 ADB 2024) The sum insured agreed pursuant to Clause L4.1 ADB 2024 for loss of hire amounts to: ...		
25	No fixed and undisputable agreed value (Clause L4.2 ADB 2024) Pursuant to Clause L4.2 ADB 2024, it is agreed that the insured sum is not deemed to be a fixed and undisputable agreed value.		
26	Limitation of the indemnity in days (Clause L5.3 ADB 2024) Pursuant to Clause L5.3 ADB 2024, the number of days per loss or damage event amounts to ... days and for the aggregate of all loss events within 12 months after commencement of the insurance contract to ... days.		
27	Automatic reinstatement (Clause L5.4 ADB 2024) The automatic reinstatement of the maximum limit of indemnity per annum pursuant to Clause L5.4 ADB 2024 is deemed to have been agreed/to not have been agreed.		
28	Deductible (Clause L6 ADB 2024) The deductible in terms of days for loss of hire pursuant to Clause L6 ADB 2024 amounts to ...		
Section M	Insurance of floating dredge systems		
29	Subject-matter insured Dredges (Clause M3.2 ADB 2024) It is agreed pursuant to Clause M3.2 ADB 2024 that dredge equipment, conveying equipment, conveyor belts, etc. that are not permanently installed on the vessel are insured.		
30	Subject-matter insured (Clause M3.3 ADB 2024)		