

Professional liability insurance

If things are damaged or someone else is injured during the execution of your order, our **professional liability insurance** is liable.

Orders carried out outside of Smart are NOT covered by the insurance. For this purpose, we recommend extra business liability insurance for part-time self-employed activities.

The cooperative **does not have event insurance**. If you organize an event, you must take care of the extra insurance.

Membership of professional associations for certain occupational groups

Smart is part of the **Berufsgenossenschaft VBG** as a "mixed group": all occupational groups mentioned in the cooperative's statutes are covered. If there is a compulsory membership in another trade association for your activity, please let us know.

Please note: Some activities might not be covered by the liability insurance, e.g. services of higher risk or some services provided abroad. Please contact Smart in case of questions.

In the event of damage, please contact us immediately in writing and describe the following points:

- Who caused the damage?
- When and where did the damage occur (exact address, date and time)?
- Who was damaged?
- What damage was caused?
- Was the damage recorded by the police?
- Are there any witnesses to the damage?
- Is the damage documented with pictures?