



Hotel & Resort Liability Insurance

*The Right
Coverage for the
Risks You Face*



CARIBBEAN
HOTEL
ASSOCIATION

*Call us for an obligation-free
assessment of your
hotel's liability.*



Today's world-class resorts provide a wide range of activities to their guests either directly or through independent suppliers and concessionaires. Standard liability policies afford limited protection to a hotel when a liability claim arises from these activities and will unlikely protect the hotel if the action is taken in a jurisdiction different from where the hotel is located.

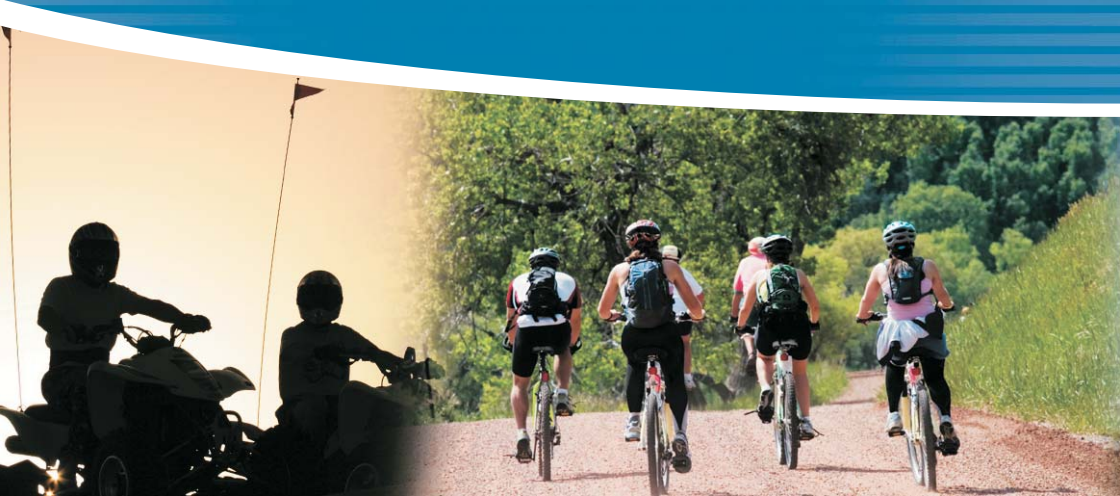
Call now for our free assessment of your hotel or resorts liability

The CGM Gallagher Group, with the assistance of the Caribbean Hotel and Tourism Association and on behalf of its member hotels, has designed an exclusive Hotel & Resort Liability Insurance Policy. This program, insured by Lloyds and other established underwriters, is competitively priced and offers policy limits ranging from US \$1 million to as high as \$100 million in coverage. In addition to arranging liability insurance, we provide ongoing risk assessment, including reviews of the various contracts hotels may enter into with tour operators, concessionaires and suppliers which may put the hotel at major risk.

For the Netherlands Antilles and Aruba, ATLAS INSURANCE through its correspondence agreement with the CGM Gallagher Group, is proud to introduce the CHTA Hotel & Resort Liability insurance policy.

Our Proposal to You:

1. To undertake, at no cost, an assessment of your hotel's vulnerability to liability risk which will range from ensuring that you are meeting local regulatory and statutory requirements to identifying your vulnerability to risks from the various activities offered to guests.



2. To recommend suitable liability coverage to protect against these risks identified along with an insurance quotation.

Our liability insurance program can be purchased on its own without the condition that other insurances such as property insurance must also be arranged by us. At the same time we have excellent sources of property, group employee benefits and business interruption coverage and would customize the coverage for your particular needs at competitive prices.

Summary of CGM Gallagher's Liability policy

- Coverage for food & drink poisoning to guests both on the hotel premises and off the premises such as excursions and/or beach barbeques whether provided by the hotel's own catering or by a catering sub contractor employed by the hotel.
- Coverage for injury to guests arising from the provision of first aid services.
- Protection from automobile liability claims on a contingent basis in respect of both owned and non-owned vehicles in the event that the hotel is found liable for injury or damage to guests or their property.

- Coverage for injury to guests who participate in water sports provided by or on behalf of the hotel.
- Coverage for injury to guests arising out of the use of watercraft provided by or on behalf of the hotel.
- Coverage for injury to guests who participate in other recreational activities such as site seeing, golf, tours, excursions, horse riding, gymnasiums, spas, therapies and massage provided by or on behalf of the hotel.
- Coverage for the hotel if the hotel is found to be liable for the actions of its concessionaires.
- Coverage for loss or damage to property belonging to hotel guests.
- Extended definition of bodily injury.
- Coverage for advertising liability.
- Coverage for valet parking.
- Worldwide Jurisdiction.
- Lloyds of London Security.
- Up to USD \$100,000,000 Limit of Liability.

Endorsed by the
Caribbean Hotel and
Tourism Association



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ATLAS INSURANCE is an independent international insurance broker with offices in Curaçao, Aruba and Miami. As a result of our extensive international network, we are able to place and arrange cover for all types of business risks.

The CGM Gallagher Group is a partner of the Arthur J. Gallagher Group, one of the world's largest insurance brokers. We are the largest insurance broker in the English-speaking Caribbean, with offices in Barbados, Grenada, Jamaica, St. Vincent and St. Lucia. The Group also operates a reinsurance broking division (IIBRe) and a risk management company (CaribRM). CGM Gallagher already represents many of the larger hotels and resorts throughout the region.