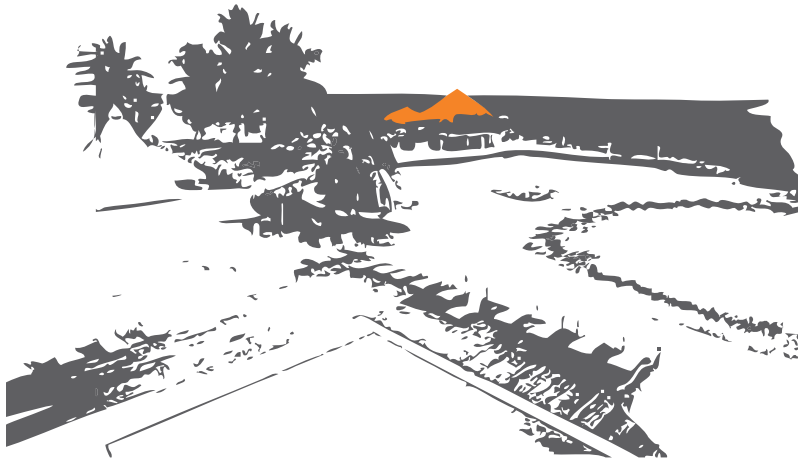




The right coverage for the risk you face

ATLAS HOTEL & RESORT



THIS EXCLUSIVE HOTEL & RESORT LIABILITY INSURANCE IS THE BEST YOU CAN GET FOR THE HOSPITALITY FIELD. DEVELOPED BY THE **CGM GALLAGHER GROUP** IN CONSULTATION WITH THE **CARIBBEAN HOTEL AND TOURISM ASSOCIATION**, THIS INSURANCE OFFERS EXACTLY WHAT HOTELS AND RESORTS WOULD WISH.

THE LIABILITY PROGRAM

- Is insured by Lloyds and other established underwriters
- Offers policy limits, ranging from US\$1 million to as high as US\$100 million in coverage
- Is competitively priced
- Offers ongoing risk assessment, including reviews of potential risks of the various contracts hotels may enter into with tour operators, concessionaries and suppliers.

FOR WHOM

The Hotel & Resort Liability Insurance is suitable for hotels, motels, or holiday resorts.

PRODUCTS HIGHLIGHTS

- Coverage for food & drink poisoning of guests, both on the hotel premises as when away from the hotel premises, for instance on excursions, 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 bases 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 concessionaries
- 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 US 100,000,000 Limit of Liability.



Aruba | L.G. Smith Boulevard 162 | Tel + 297 583 8160 | Fax + 297 583 8186 | info@atlas-insurance.com
Curaçao | Fokkerweg 6 | P.O. BOX 4885 | Tel + 5999 465 7766 | Fax + 5999 465 6561 | info@atlas-insurance.com

www.atlas-insurance.com