

<b>Assured :</b>	Mr. Marc Audrin
<b>Business:</b>	Operator for incoming tourists
<b>Policy Wording:</b>	As per Argus Combined Liability Policy with Section B – Public Liability operative Subject to Maltese contract and jurisdiction Clauses.
<b>Period of Insurance:</b>	From 31/12/2014 to 30/12/2015
<b>Additional Exclusions:</b>	<ul style="list-style-type: none"><li>(a) customer to customer liability</li><li>(b) student to student liability</li><li>(c) E&amp;O and D&amp;O</li><li>(d) products liability (other than for the provision of food and beverages supplied by bars and restaurants contracted by the Assured)</li><li>(e) excluding loss or damage to venues, vehicles and watercraft</li><li>(f) excluding loss or damage to vehicles parked in car park facilities provided by the Assured or under the care, custody or control of the Assured</li><li>(g) liability arising out of insolvency</li><li>(h) death or Injury or liability arising out of the use of pyrotechnics and fireworks.</li></ul>
<b>Extension:</b>	Food and Drink Extension
<b>Special Conditions :</b>	<ul style="list-style-type: none"><li>(a) It is a condition precedent to liability that the Assured shall ensure that all service providers/sub-contractors shall maintain third party liability insurance for the whole duration of the period of insurance for the following limits:-<ul style="list-style-type: none"><li>(i) motor insurance as per statutory limits (minimum €5,000,000 per accident relating to death or bodily injury and €1,000,000 per accident relating to damage to property</li></ul></li></ul>

- (ii) watercraft as per insurance liability limits stipulated by the Port Directorate of the Malta Maritime Authority
  - (iii) all other providers minimum € 250,000.
- (b) Notwithstanding anything contained herein to the contrary under Exclusion 3 under this Section of this Certificate, it is hereby declared and agreed that any reference to the exclusion of motor and marine craft liability is deemed to be deleted.

It is hereby warranted that the Assured shall ensure all service providers/sub-contractors shall maintain third party liability insurance for the whole duration of the period of insurance for the following limits:-

- (i) motor insurance as per statutory limits (minimum €5,000,000 per accident relating to death or bodily injury and €1,000,000 per accident relating to damage to property
- (ii) watercraft as per insurance liability limits stipulated by the Port Directorate of the Malta Maritime Authority

**Geographical Limits:**

The Maltese Islands and elsewhere in the world (but excluding USA and Canada) for commercial visits by directors and non manual employees

**Limits of Indemnity:**

€250,000

**Excess:**

€1,000 each and every claim

**Premium:**

€675.00 plus €67.50 stamp duty plus €10 fee

**Security:**

100% Argus Insurance Company (Europe) Limited  
Represented by Argus Insurance Agencies Limited

**For an on behalf of  
AIB Insurance Brokers Limited**

**Prepared by: Clive Cocks** *Dip.Mangt; Cert CII*  
**Date: 18<sup>th</sup> December 2014**