

**CGM GALLAGHER BROKERS JAMAICA LIMITED  
COVER NOTE**



**PUBLIC LIABILITY**

**INSURED** : **Latitude Jamaica**  
**ADDRESS** : Anchovy Land Settlement, Port Antonio, Portland  
**OCCUPATION** : Tour Operator  
**INSURER** : Lloyds of London Syndicate # 2987 - BRIT  
**POLICY PERIOD** : February 26, 2014 – February 25, 2015  
**POLICY NO.** : TBA  
**PREMIUM** : **US\$1,500.00 + GCT = US\$1,747.50**

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**SCOPE OF COVER:** **PUBLIC LIABILITY**  
Legal liability for accidental death or bodily injury(including illness or disease) to third parties or loss of or damage to third party property arising out of the activities of the Insured in their business

**LOCATIONS:** Anywhere in the island of Jamaica

**LIMITS OF LIABILITY:** Any One Accident US\$500,000.00  
Any One Period of Insurance US\$500,000.00

**ESTIMATED ANNUAL  
TURNOVER:** US\$30,000.00

**JURISDICTION:** Jamaica

**DEDUCTIBLE/EXCESS:** US\$1,500.00 each & every loss –local jurisdiction

**GUESTS SPLIT:** France/Europe –80%  
USA –10%  
Latin America –10%



**EXTENSIONS/ CLAUSES:**

1. Damage to leased or rented property
2. Loading and unloading
3. Thirty (30) days claims notification
4. Thirty (30) days notice of cancellation- 10 days for non- payment
5. Fire and explosion - third party only
6. Collection and delivery
7. Plant and machinery (owned or hired) subject to annual inspection
8. First Aid Facilities
9. Vehicles used as Tool of trade
10. Food and drink – US\$20,000 any one incident/ any one period
11. Car Park Liability - \$20,000 any one incident/ any one period
12. Defective sanitary arrangement – sudden & unforeseen
13. Flood however caused
14. Goods in care custody or control – US\$5,500 aggregate
15. Personal effects belonging to employees – US\$500/\$1,000 aggregate
16. Directors, Executives as additional named insured.

**EXCLUSIONS:**

1. Motor Vehicle Passenger Liability howsoever caused
2. Tour Operators Liability Exclusion:  
This policy does not apply to any liability arising directly or indirectly, out of the sale or arrangement, by or on behalf the insured, of travel accommodation or leisure facilities for the customers of the insured.