

General Third Party Liability Insurance

Insurance Product Information Document



Company: CROMAR LTD. – Coverholder at LLOYD'S

Product: Secure Hotel Liability – General Third Party Liability for Leased Houses/Hotels

Registered in Greece. Authorised and regulated by the Bank of Greece: register number 207659

This Insurance Product Information Document provides a summary of the main coverage and exclusions and is not personalized to your specific individual needs. Complete pre-contractual and contractual information is provided in the full policy documentation.

What is this type of insurance?

This is a product designed to protect you against claims that may occur to clients, guests, suppliers, passers-by, neighbours, tenants, owners, contractors/repairers due to negligent acts from your activities and from the use and operation of the leased house/hotel.



What is insured?

- ✓ Coverage is provided for your Legal Liability to Third Parties resulting in claims for:
 - Bodily Injury / Death due to perils covered under the property policy
 - Bodily Injury / Death due to the use and operation of the leased house/hotel.
 - Material Damage due to the use and operation of the leased house/hotel.
 - Pain and suffering
 - Defence costs and expenses

EXTENSIONS OF COVER

- ✓ Damages from the use of elevators
- ✓ Damages resulting from falling or breakage of signs
- ✓ Damages caused during loading / unloading within your premises for which you are liable
- ✓ Damage caused during maintenance and repair works up to € 50.000 per event and in total for the insured period
- ✓ Employer's Liability
- ✓ Claims resulting from the use of the water pool
- ✓ Claims resulting from food poisoning
- ✓ Claims resulting from accidental pollution
- ✓ Claims due to minor athletic activities
- ✓ Claims resulting from the operation of gym, spa and beauty salons facilities
- ✓ Claims resulting from the organizing of excursions and events in open areas (other than transfer) up to € 100.000 per event and in total for the insured period
- ✓ Damages to third party vehicles due to fire, explosion and short-circuit of the insured's installations and theft from the closed parking of the insured's installations up to € 10.000 per vehicle and € 50.000 per event and in total for the insured period
- ✓ Claims resulting from the use of the beach facilities excluding motorised water sports and the use of water parks
- ✓ Damages resulting from theft to jewellery from the hotel's reception up to € 3.000 per safe, € 15.000 per event and € 30.000 in total for the insured period



What is not insured?

- ✗ Theft to third party personal items out of rooms
- ✗ Damage due to shortage and inadequate maintenance of the installations
- ✗ Claims resulting from disinfestation from pests and insects
- ✗ Claims resulting from Real Estate Management Services
- ✗ Strikes, Riots and Civil Commotion, Terrorism, Malicious Damage
- ✗ Damage caused by sewage installations, unless the insured building is less than 25 years old or the entire sewage installation has been replaced within the last 25 years prior to the occurrence of the damage
- ✗ Soil subsidence, landslide and Acts of God
- ✗ Claims due to Legionella
- ✗ Claims resulting from the use of water parks
- ✗ Claims resulting from the use of motorized water sports
- ✗ Professional liability for lifeguards, gymnasts, beauticians
- ✗ Installation and operation of signs
- ✗ Claims falling under the scope of other insurances
- ✗ Fraudulent, illegal acts and foreseen incidents
- ✗ Claims due to animals, vehicles and machinery
- ✗ Pre-existing claims, whether known to you or not
- ✗ Use of ports, airports, shipyards
- ✗ Contractual liability
- ✗ Transportation and delivery services
- ✗ Intoxication and use of drugs
- ✗ Damage to partners, share-holders and relatives
- ✗ Damage to third party property under the care, custody and control of the insured
- ✗ AIDS and epidemics
- ✗ Construction and maintenance works of installations
- ✗ Manufacture, transport and use of dangerous gases
- ✗ Damage to public utility organizations
- ✗ Pure financial losses
- ✗ Punitive and exemplary damages
- ✗ Libel and slander
- ✗ Waiver of subrogation rights (preventing an insurer from seeking payments from third parties that cause losses to the person or business it is insuring)
- ✗ Compulsory insurances by Law
- ✗ Damages to cultivations, forests and archaeological findings
- ✗ Subcontractors
- ✗ Cross liability (where one party sues another party on the same contract)
- ✗ Data, Cyber risks

- ✓ Damages resulting from theft to third party personal items (other than jewellery) due to robbery up to € 2.000 per room, € 5.000 per event and € 15.000 in total for the insured period
- ✓ Damages from the use of auxiliary vehicles that they do not require a transportation license in the hotel's installations up to € 100.000 per event and in total for the insured period



Are there any restrictions on cover?

- ! It is a prerequisite of this insurance that all relevant precautions as provided by law in case of accident, are met, and all relevant protection measures for third parties are taken for the prevention of losses.



Where am I covered?

- ✓ In Greece



What are my obligations?

- You will have to pay the first part of some claims (the deductible). Refer to your schedule and policy for details
- You must check your policy documentation when you receive it to make sure you have the cover you need and expect
- You must pay the premium when required
- You must tell us about any incidents connected to this insurance as soon as possible, whether or not related to a claim
- You must give us the information we need and tell us if any of your information is wrong or of any changes that may change / increase the risk



When and how do I pay?

- Payment must be made directly to Cromar Ltd. either in full or in instalments (if premium amount allows for payment in instalments), on the date agreed at the beginning of your insurance policy or for each instalment.



When does the cover start and end?

- Cover starts after you have accepted our terms and agreed to pay the premium. As shown in the Schedule, it will last for 12 months from your policy start or renewal date, unless it is cancelled by you or us before it ends. Cover always starts and ends at 12:00 Noon.



How do I cancel the contract?

- You can cancel cover at any time by contacting us and pro-rata premium will be calculated.
- There will be no refund if a covered incident has occurred.
- Refer to the Insurance Policy for full details of cancellation terms.

Policy underwritten 100% by Lloyd's Insurance Company S.A.