



**FRASER FONTAINE & KONG LTD. INSURANCE BROKERS**

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E-MAIL ADDRESS: ffkgrf@fraserfontaine.com

July 11, 2006

Ultimate Events  
5 Lords Road  
Kingston 5

Dear Members,

**Re: Ultimate Events &/OR Their Subscribing Members for their  
Respective rights and interest  
Public Liability Insurance  
Policy Period: April 5, 2006 to April 5 2007**

We are pleased to submit the attached Specification in confirmation of Public Liability insurance as agreed with N.E.M. Insurance Company Limited for a period of twelve months to expire on April 5, 2007.

The Specification document outlines the scope of your insurance cover which includes a Floating Liability Limit of **USD 1,000,000** for any one accident and in the aggregate.

This means that should a claim from a member of your organization exhausts the above limit during the policy period, the policy would be reinstated automatically, with an additional premium (pro-rated for the time remaining) being applicable.

Please be advised that you are required to give advance notice of any planned Beach Parties, as such events warrant special consideration before cover under this program is granted.

We request that the document be carefully read, to ensure that the terms and conditions therein are fully understood. Your concerns/queries may be channeled through Ultimate Events and will be responded to promptly.

We trust you will find all in order.

Yours Sincerely,  
**FRASER FONTAINE & KONG LIMITED**

  
Herman Wade  
Account Executive

Enclosure



**SPECIFICATION**

**INSURED:** **ULTIMATE EVENTS &/OR THEIR SUBSCRIBING MEMBERS FOR THEIR RESPECTIVE RIGHTS & INTERESTS**

**TYPE OF POLICY:** **PUBLIC LIABILITY**

**PERIOD OF COVER:** **APRIL 5, 2006 - APRIL 5, 2007**

**RISK ADDRESS:** **5 LORDS ROAD, KINGSTON 5**

**OCCUPATION:** **DESTINATION MANAGEMENT COMPANY**

**INSURER:** **N.E.M. INSURANCE COMPANY JAMAICA LIMITED**

**PERILS COVERED:** Legal Liability for accidental death or bodily injury sustained by Third Parties, including damage to their property whilst not in the Insured's custody or control, caused by negligent acts arising from the business operation also including litigation costs and expenses.

**SCHEDULE:** **Limits of Liability**  
 a) Per Accident.....US\$1,000,000 (Floating Limit)  
 b) Per Period of Insurance.....US\$1,000,000

**EXCESS:** Third Party Property Damage: US\$1,500.00 each and every loss

**TERRITORIAL LIMITS:** Jamaica

**EXTENSIONS**

- 1) Away Risks/Work away from premises - US\$50,000
- 2) Food & Drink - US\$25,000/Aggregate
- 3) Fire & Explosion, Flood
- 4) Loading and Unloading
- 5) Indemnity to Executives
- 6) Car Park Liability - US\$20,000/Aggregate - subject to NEM's Car Park Warranty
- 7) Defective Sanitation, - Sudden & Accidental
- 8) Thirty (30) Days Notice of Cancellation
- 9) Thirty (30) Days Claims Notification
- 10) Defective sanitation
- 11) Temporary Trips Overseas (Directors/Executives)
- 12) Alterations and Repair
- 13) Hanging Signs, Hoardings
- 14) Employees Effects - US\$150.00/Aggregate
- 15) Collection and Delivery

- EXTENSIONS Cont'd:**
- 16) Sports, Social, Welfare, Canteen Activities
  - 17) First Aid/Training/Ambulance Services
  - 18) Directors, Executive, Employees as additional named Insured.
  - 19) Damage to leased/ rented premises
  - 20) Cross Liabilities - Joint Insured only
  - 21) Pedal Cycles - US\$1,000/Aggregate
  - 22) Mechanical Plant and equipment ( including Vehicles on property not used on road)
  - 23) Hired Plant
  - 24) Jurisdiction Clause- Jamaica
  - 25) Declaration Conditions
  - 26) Liability incurred through the use of guard dogs - US\$1,000/Aggregate
  - 27) Care, Custody and Control - US\$5,000/Aggregate
  - 28) Vehicles used as tools of trade - confined to premises
  - 29) Automatic Reinstatement and Policy Limit after a claim subject to the payment of an additional premium (not exceeding the annual premium)

**EXTENDED TO INCLUDE  
BUT NOT LIMITED TO  
THE FOLLOWING  
ACTIVITIES:**

- 1) Swimming
- 2) Snorkeling
- 3) Boating/boat tours
- 4) Beach parties (to be declared prior to an event)
- 5) Horseback riding
- 6) Rafting
- 7) Fishing
- 8) Yatching

- EXCLUSIONS:**
- 1) Professional Liability
  - 2) Absolute Asbestos
  - 3) Terrorist

**WARRANTY:** All new membership must be approved by NEM and will be subject to a minimum Additional Premium of US\$2,000