



**NH HOTEL GROUP S.A.**  
GENERAL LIABILITY INSURANCE

MAY 2024

## **Global General Liability Insurance**

<b>TYPE:</b>	CHUBB
<b>INSURED:</b>	Minor Hotels Europe & Americas S.A.
<b>ADDITIONAL INSURED:</b>	Subsidiaries in the following countries: Spain, Hungary, Poland, Luxembourg, Romania, Czech Republic, Ireland, Germany, Austria, Belgium, Denmark, France, Netherlands, Finland, Italy, Portugal, Switzerland, Argentina, Uruguay, Chile, USA, Ecuador, Mexico, Brazil, and Colombia. Additionally, third party entities different to NH could be considered as an additional insured when declaring their corresponding turnover (Example: owners of NH Hotels in Management). COPERAMA as purchasing center for NH Hotel should be also included as an additional insured.
<b>CIF:</b>	A28027944
<b>ADRESS:</b>	Calle Santa Engracia 120, 5ª planta, Madrid
<b>BUSINESS:</b>	Owned, leased, managed and franchised Hotels .
<b>PERIOD:</b>	From 00h 1st April 2024 to 00h 1st April 2025
<b>TERRITORIAL AND JURISDICCIONAL SCOPE:</b>	"The coverage of the policy is extended and limited to guarantee the liability of the Insured derived from damages occurred and claimed throughout the world, excluding Puerto Rico and Canada. Without prejudice to the foregoing, the damaged third party may claim the damages occurred and protected by the present policy worldwide, including in the United States, its territories and possessions, Puerto Rico and Canada."
<b>TEMPORAL SCOPE:</b>	Claims occurred during the policy period. Including a discovery period of 24 months after the cancellation.

## LIMITS OF INDEMNITY FOR ALL COVERAGES AFFECTED BY THE SAME LOSS

General limit: 30.000.000 per claim

### LIMITS / SUBLIMITS

<b>GUARANTEES</b>	<b>LIMIT PER CLAIM</b>	<b>LÍMIT PER YEAR</b>	<b>OTHER SUBLIMITS</b>
Contractor's subsidiary Liability	INCLUDED		
Sudden and Accidental Pollution	30.000.000 €	30.000.000 €	
Damages to employees goods Liability	INCLUDED		
Cloakroom service Liability	20.000 € per guest/third party		
Motor Vehicles' Subsidiary Liability	INCLUDED		
Goods under control and custody Liability	20.000 € per guest/third party		
Safety box Liability	20.000 € per guest		
Professional Liability of staff technicians	30.000.000 €	30.000.000 €	
Laundry service Liability	20.000 € per guest/third party		
Tenant's Liability	30.000.000 €	30.000.000 €	
EMPLOYERS LIABILITY	30.000.000 €		600.000 € per victim

<b>GUARANTEES</b>	<b>LIMIT PER CLAIM</b>	<b>LIMIT PER YEAR</b>	<b>OTHER SUBLIMITS</b>
PURE FINANCIAL LOSS	1.000.000 €	1.000.000 €	1.500.000 € per claim and 3.000.000 € per year for the hotels and contract indicated in the clause.
PRODUCTS LIABILITY	30.000.000 €	30.000.000 €	
POST-WORKS LIABILITY	30.000.000 €	30.000.000 €	
LIQUOR`S LIABILITY	30.000.000 €		
CROSS LIABILITY	30.000.000 €		600.000 € per victim
EXPENSE RELEASE (except USA and Canada)	Included		

## DEDUCTIBLE

Deductible	Per Claim
<b>EUROPE</b>	
General property damages	925€
General bodily injuries	NIL
Robbery	1.500 €
Employee infidelity	2.500€ (6.000€ por vehicle)
Babysitting (bodily and property injuries) This guarantee is only granted for hotels Anantara Vilamoura Algarve Resort y Tivoli Marina Portimão	900 €
Claims made under USA / CANADA jurisdiction	25.000 USD
<b>LATAM</b>	
<b>General property damages</b>	2.000 USD
Cloakroom and laundry	20% claim, Min. 250 USD, Max. 1.500 USD
Garagekeepers	5% claim, Min. 600 USD, Max. 10.000 USD
Sudden and accidental pollution	20% claim, Min. 1.500 USD, Max. 30.000 USD
Contractor`s subsidiary Liability	50.000 USD
Claims under USA/CANADA jurisdiction	25.000 USD
<b>General bodily injuries</b>	2.000 USD
Sudden and accidental pollution	20% claim, Min. 2.000 USD, Max. 50.000 USD
Contractor`s subsidiary Liability	50.000 USD
Claims under USA/CANADA jurisdiction	25.000 USD
Employee infidelity	3.000 USD (6.500 USD per vehicule)