

Distinctive. Choice.



## Hotels and Resorts

## Risk and Insurance Services

### Overview

The hotel industry faces many unique challenges that are driving hotel owners and managers to increase their focus on risk management and insurance. The past few years have been particularly turbulent, characterised by a stream of terrorist attacks, and outbreaks of unforeseen infectious diseases, unsettling the industry significantly. Exacerbating the situation, parts of the Asia Pacific region are becoming increasingly litigious, resulting in growing concern over a range of potential liability exposures.

These include third party liabilities to hotel guests, liabilities of hotels to their employees and the liabilities of hotel directors. Hotel owners and managers now face a situation that demands urgent attention. Hotels require an experienced insurance broker who can truly deliver innovative solutions.

### Why JLT?

**JLT has a proven track record for:**

- **being the broker of choice in the hotel sector**
- **structuring customised insurance coverage at competitive terms**
- **complementing experience with a client-focused service programme**
- **employing innovative broking techniques**
- **developing new insurance products that are unique to the hotel industry**
- **settling claims in a favourable and efficient manner**

### Areas of Expertise

JLT has a very experienced team of professionals in Asia who, between them, have more than 100 years of experience in servicing hotel clients, in Hong Kong and across the region.

We offer our clients a full portfolio of conventional insurance products plus unique approaches to risk in areas such as Directors and Officers Liability, Business Interruption, Terrorism and Professional Indemnity for Managed Hotels.

Products and services of special interest to our hotel clientele include:

- Property All Risks
- Business Interruption
- Public / Products Liability
- Employees Compensation
- Motor
- Directors and Officers Liability
- Group Medical / Personal Accident
- Professional Indemnity for Managed Hotels
- Terrorism (PD / BI)
- Infectious Disease
- Machinery Breakdown
- Aviation Liabilities
- Key Person Insurance
- Kidnap and Ransom (subject to legislation)



We offer our clients a full portfolio of conventional insurance products plus unique approaches to risk in areas such as Directors and Officers Liability, Business Interruption, Terrorism and Worker Injury Risk Management.

## Risk and Insurance Services

### Outstanding service

Whether working with a multi-national hotel group or a single hotel, JLT commits its best resources to provide quality results and a level of service that exceeds expectations.

In this regard JLT will:

- undertake a full review of your current policy wordings to identify potential enhancements
- demonstrate our understanding of your risks and exposures
- work with you to design and place a superior and more cost effective insurance programme
- provide ongoing service that enables you to maintain a strong risk management focus

### The SARS claims specialists

In the last quarter of 2003, JLT successfully concluded, on behalf of two leading hotel clients, the settlement of two major business interruption claims that resulted from the outbreak of SARS. These are believed to be the largest business interruption claims paid in Hong Kong over the past ten years.

JLT manages the insurance interests of over 100 hotels and resorts in the Asia-Pacific.



### About JLT Asia

Jardine Lloyd Thompson (JLT) Asia is a market leader in insurance and reinsurance broking, risk management consultancy and employee benefits services.

Our operations in Asia date back to 1836. Today, JLT Asia is one of the most experienced brokers in Asia, with over 700 staff in 12 locations - China, Hong Kong, Indonesia, Japan, Korea, Malaysia, Macau, Philippines, Singapore, Taiwan, Thailand and Vietnam.

JLT Asia's technical abilities and expertise span a wide range of specialist areas:

- Affinity
- Aviation
- Captives
- Capital Risks
- Construction
- Employee Benefits
- Energy & Industry Risks
- Interactive Technology Solutions
- Major Corporate Risks
- Marine (Cargo and Hull P&I)
- Professional & Executive Risks (ProEx)
- Reinsurance (Treaty and Facultative)
- Risk Management
- Small & Medium Enterprises (SME)
- Wealth Management

Our specialists are renowned for their innovative approach to developing integrated insurance, reinsurance and alternative risk transfer solutions.

Integrity is a hallmark of the JLT organisation. Our quality and compliance regimes are among the most thorough in the industry.

You can obtain more information about JLT Asia at: [www.jltasia.com](http://www.jltasia.com)



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