

EXCELLENT STANDARDS

Customer service is our strength, with experienced staff based in Antigua and our agencies across the region, we are able to provide expert knowledge, offering you the best in advice with a professional service. From start to finish, every client is treated as an individual.

Caribbean Alliance Insurance is one of the strongest financial institutions in the Eastern & Northwestern Caribbean. Our distinguished A (Excellent) financial strength rating by A.M. Best is attributed to our solid capitalisation, regional expertise and our commitment to sound underwriting principles. It is the highest rating given to any Insurance Company in the Caribbean.

 **Rated A (Excellent) by A.M. BEST**

ANGUILLA

D-3 Enterprises Ltd.
Island Insurance Ltd.

ANTIGUA & BARBUDA

Caribbean Alliance Insurance Company Ltd.
Head Office & Falmouth Branch

BAHAMAS

Caribbean Alliance Insurance Company Ltd. **Branch**

BARBADOS

BGI Insurance Agents Ltd.

BRITISH VIRGIN ISLANDS

Caribbean Insurers Ltd.

CAYMAN ISLANDS

Caribbean Alliance Insurance Company Ltd. **Branch**

DOMINICA

Caribbean Alliance Insurance Company Ltd. **Branch**

GRENADA

Richard McIntyre (Insurance) Agents Ltd.

MONTSERRAT

Caribbean Alliance Insurance Company Ltd. **Branch**

ST. KITTS AND NEVIS

Delisle Walwyn & Company Ltd.

ST. LUCIA

St. Lucia Insurances Ltd.

ST. MAARTEN

Caribbean Alliance Insurance Company Ltd. **Branch**

ST. VINCENT AND THE GRENADINES

Haydock Insurances Ltd.

TURKS & CAICOS

The Insurance Centre (TIC)

CONTACT US TODAY...

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BUSINESS INSURANCE PRODUCTS

Material Damage • Business Interruption
Motor, Employer's Liability
Public & Products Liability

www.caribbeanalliance.com

“ Caribbean Alliance Insurance Co. Ltd., is the largest general insurance company in Antigua and has been in operation for over 20 years. We currently have representatives in 15 territories across the Caribbean and the South Atlantic.



MATERIAL DAMAGE INSURANCE

Material Damage insurance is designed to provide protection for your business property from damage caused by Fire, and a range of perils including Earthquake, Hurricane, Storm, Flood, Malicious Damage and Impact. Alternatively, we also offer a wider Property “All Risks” policy covering any sudden, unexpected or unforeseen occurrence not otherwise excluded. Critical business assets such as Buildings, Machinery and Stock are protected against the cost of rebuilding or replacement enabling you to re-build your business.

A wide range of extensions are automatically included such as damage to Glass & Sanitaryware, Property in Trust, Septic Tanks & Underground Services, Clearing of Drains and Loss of Metered Water. Cover for Theft, Goods in Transit, Money and Machinery Breakdown can also be selected either as an extension or separate policy.

BUSINESS INTERRUPTION INSURANCE

Whilst Material Damage insurance covers your physical property, Business Interruption insurance protects against loss of profits and expenses following a Fire, Hurricane or other insured peril. Fire & Perils or “All Risks” options are available for indemnity periods of 12, 24 or 36 months, and we automatically include damage at premises of customers, suppliers and public utilities.

MOTOR INSURANCE

Our Motor Insurance policies can cover Private Cars, Commercial Vehicles and also Special Types such as dumpers or diggers. There is the option to cover vehicles for Comprehensive or Third Party.

Comprehensive Insurance will protect you in the event of damaging a vehicle belonging to another party, damage to third party property, injury to a person and, crucially with comprehensive insurance, you will be covered for damage to your own vehicle even if the incident is considered to be your fault.

Third Party Insurance will only cover damage to another party’s vehicle or property as well as injury to another person.



PUBLIC & PRODUCTS LIABILITY INSURANCE

Public Liability insurance protects you against any claims made for bodily injury or damage to property, occurring at your premises or elsewhere in the territory. Overseas trips by non-manual workers are also covered. Claims must be brought in the local territory by Third Parties and the insurance will also cover legal costs associated with defending claims against your business.

Most businesses are also potentially exposed to claims for injury caused by goods supplied, which may be manufactured, distributed, sold or even provided free of charge. Even a business just supplying food or drink can receive expensive claims for food poisoning and we always recommend that Products Liability cover be included. Cover extends to include products exported anywhere in the world (other than North America).

Both Public & Product Liability insurance are voluntary for most businesses, but the insurance protects against the potential for very large claims.

The premiums will depend on the type of business, your turnover and the number of employees. The problem is working out what level of protection you think you need. The key is not to underestimate the potential for large claims, a limit of indemnity of \$1 million may sound like a lot of cover, but if you find yourself facing a series of claims from a group of people the legal fees will be large.

It’s also vital to keep your Public Liability policy up-to-date to reflect any changing circumstances in your business, including the scope of business activities, turnover and wage roll. As your business expands you’re likely to find your risks grow too.

EMPLOYER’S LIABILITY

WORKMAN’S COMPENSATION INSURANCE

Employer’s Liability Insurance protects your business if an employee is injured during the course of employment. The insurance will meet the cost of compensation for injuries sustained to your employees, including illness and disease, whether caused on or off site and during working hours. As an Employer, it will need to be demonstrated that your negligence was responsible for the injuries sustained for a claim payment to be made on the policy.

The definition of an Employee is very wide and claims can be made by Directors, Labour-only Sub-contractors, Apprentices, Voluntary Workers and persons on Work Experience. In order to calculate a premium all employees’ wages for the entire year along with the occupations must be provided.

Indemnity is provided in respect of injury to employees arising out of and in cause of their employment.

The Limit of Indemnity is as follows:

- USD\$1 million per person
- USD\$1 million any one event

In territories where Workmen’s Compensation legislation applies, the policy also covers stipulated amounts and medical costs following an accident, irrespective of whether the Employer has been negligent or not.