

Travel Agents Combined Office & Liability Insurance

This document provides a summary of the cover provided. Full details can be found in the policy document. You should refer to your own policy document, your policy schedule (which indicates operative sections) and any endorsements that apply to your own policy for full details of your cover.

Insurance Undertaking

This insurance is underwritten by Underwriters at Lloyd's, Hiscox Insurance Company Limited and DAS Legal Expenses Insurance Company Limited. In arranging this insurance Vantage Insurance Services Limited ("VISL") acts on behalf of all Insurers.

Underwriters at Lloyd's, Hiscox Insurance Company Limited, DAS Legal Expenses Insurance Company Limited and VISL are authorised and regulated by the Financial Services Authority ("FSA")

Type of Insurance and Cover

This insurance provides combined office & liability insurance cover, under a non investment insurance contract for a period of twelve months from the date of acceptance of the contract or renewal as detailed below:

This insurance is designed for Travel Agents that Dynamically Package/create bespoke package holidays. The insurance is aimed at offices/branches where no more than 25% of their turnover derives from "tour operating" but no more than 500 heads. Cover outside these parameters can still be offered. Standard cover is typically from £850 + IPT at 5%.

Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy containing further details
Section A – Sub section 1- Public/Product Liability Insurance – Limit of Indemnity £2,000,000		
<p>An indemnity for legal liability for damages, & costs and expenses incurred with insurer's consent, consequent upon:</p> <ul style="list-style-type: none"> Accidental Injury to any person Accidental Damage to third party Property in connection with the Business <p>Extension: An indemnity for costs and expenses incurred, to a maximum of £5,000, in providing emergency assistance to any customer who suffers Injury arising out of an activity which does not form part of a package, excursion or other service supplied by the Insured.</p> <p>Extension: An indemnity for liability incurred under the following sections of the French Civil Code:</p> <p>Recours de voisin (Articles 1382, 1383 and 1385)</p> <p>Risque locatif (Articles 1733, 1734 and 1735)</p> <p>An indemnity for Liability attaching to the Insured by virtue of the action or omission of any supplier of services in connection with a contract with a consumer to which The Package Travel, Package Holidays & Package Tours Regulations 1992</p>	<p>The minimum excess payable under this Section of Insurance is £1000 per person, which can be capped at £5,000 (but £25,000 in respect of food poisoning) in all any one occurrence</p> <p>Emergency Assistance Extension - An Excess of £250 per person</p> <p>Principal Exclusions:</p> <ul style="list-style-type: none"> Injury to any Employee arising out of or in the course of employment Damage to Property owned by the insured: Injury or Damage to Property arising out of the ownership, possession or use by or on behalf of the Insured of a mechanically propelled vehicle, air or water borne craft, but this exclusion does not apply in respect of liability imposed by The Package Travel Regulations 1992 for the actions of a supplier of services. Liability assumed by agreement. Liability arising out of the ownership, occupation or management by the Insured of any premises outside Great Britain, Northern and Southern Ireland, the Channel Islands or the Isle of Man. <p>Subject to your turnover in respect of dynamic packaging not exceeding more than 25% of the of their turnover but limited to 500 passengers</p> <p>The following activities are excluded from dynamically packaged products any night time activity, Bob-sleighing, Caving, Climbing with ropes, Dog/reindeer sledging, Heli skiing, Hot air ballooning, Jet skiing</p>	<p>Section A Section 1 exclusions</p> <p>General Exclusions Applicable to all Sections of the Insurance other than Sub Section 3</p>
Section A – Sub section 2 -Professional Indemnity Insurance – Limit of Indemnity £1,000,000		
<p>An indemnity for legal liability arising from any claim by a client or customer resulting from negligence and/or breach of contract in the conduct of the Business. Includes costs and expenses incurred with insurer's consent.</p>	<p>A minimum Excess of £250 per person, but limited to £1,250 in all any one occurrence</p> <p>Principal Exclusions:</p> <p>Claims arising from: the ownership, possession or use by the Insured of any land, buildings, air or water borne craft or mechanically propelled vehicle: any dishonest, fraudulent, malicious or illegal act or omission: Libel and Slander: liability assumed under agreement: claims arising from insolvency or bankruptcy</p>	<p>Section A Sub Section 2 Section 2 exclusions</p> <p>General Exclusions Applicable to all Sections of the Insurance other than Sub Section 3</p>
Section A – Sub section 3 - Employers Liability Insurance – Limit of Indemnity £10,000,000		
<p>An indemnity against legal liability to an Employee who sustains Injury arising out of and in the course of his employment including staff temporarily overseas.</p>	<p>Limit of Liability £10,000,000 any one occurrence limited to £5,000,000 in respect of terrorism &/or asbestos</p>	<p>Sub Section 3</p>

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General Extensions to this Section		
<p>Legal Defence Costs – costs for the defence of criminal proceedings in respect of an alleged offence under Part II of the Consumer Protection Act 1987, The Trade Descriptions Act 1968, The Package Travel Regulations 1992 and/or any equivalent legislation within the EU: Limited to £100,000 any one period of insurance.</p> <p>Compensation for Court Attendance: Any Director/Partner £250, Any Employee £100 – No excess</p>		
Section B - Material Damage		
<p>Insured Perils: Fire, Explosion, Aircraft, Earthquake, Riot, Malicious Damage, Storm or Flood, Escape of Water, Impact, Theft or attempted theft, Accidental Loss, Subsidence</p> <p>Sub Section 1 – Material Damage Sub Section 2 – Business Interruption Sub Section 3 – Book Debts Sub Section 4 – Money</p> <p>Sub Section 5 – Theft of Tickets Sub Section 6 – Personal Accident (Assault) Sub Section 7 – Breakage of Plain Plate or Sheet Glass</p> <p>Standard Cover: Computers £15,000 Tenants improvements £15,000 All other Trade Contents: £15,000 Business Interruption: £500,000 Book Debts: Books Debts £10,000 Glass: £3,000 Money: £2,500 any one Ticket Loss of Tickets: £2,500 any one occurrence during business hours</p>	<p>Wear tear and depreciation, mechanical or electrical break down</p> <p>The infidelity of the insured's employees, shortages due to error or omission or currency fluctuations</p> <p>As a result of robbery or hold up or attempt thereat</p> <p>These sums insured may be increased and other items such as Electronic equipment, Business documents and Stock added</p>	
Section C – Buildings (available at an additional cost)		
<p>Cover for buildings, landlords fixtures and fittings, outbuildings, walls gates and fences and utility services.</p> <p>Including Architects' Surveyors' Consulting Engineers' Fess</p>	Wear tear and depreciation, mechanical or electrical break down	
Section D – Theft by Employee		
Loss of money by any act of fraud or dishonesty committed by any employee	Limited to £10,000	
Section E – All Risks		
Accidental loss or damage to any item within the UK	Limited £5,000 single article limit of £1,500	
Section F – Legal Expenses limit £50,000		
Costs in defending claims arising out of employment disputes	<p>The defence of any civil claim or legal proceedings made or brought against the Insured arising from or relating to</p> <p>A) bodily injury to or death disease or illness of any person B) loss destruction or damage of or to any property including loss of use thereof C) the breach or alleged breach of any professional duty D) the breach or alleged breach of any duty owed in the capacity of the director or officer of the insured</p>	
Section G – Business Travel Insurance		
<p>Insured Persons: All employees authorised by the Insured</p> <p>Cancellation or Curtailment Up to £1,500 Journey Continuation Up to £300 Medical and Repatriation Up to £1,000,000</p>	Excess £50 per section other than Journey Continuation where this is not applicable	

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Personal Baggage	Up to £500		
Single Article or Pair or Set of Articles Limit	£500		
Valuables Limit	£500		

Cancellation of the Insurance:

Should you cancel the insurance Insurers will not return any premium except at their sole discretion. If you have made a claim no premium will be returned. You must notify VISL in writing of cancellation. VISL may also cancel this insurance immediately if you do not pay the appropriate premium on demand.

How to Claim:

If a claim or possible claim occurs you must report this as soon as possible. Please contact VISL at 7 Birchin Lane, London, EC3V 9BW or telephone on **0207 655 8000**.

Complaints Process:

If you are not happy with any part of the service you have received you should contact VISL at the address below. We will send you a full response within 5 working days or tell you within that time when you can expect a response:

The Client Director
Vantage Insurance Services Ltd,
Crest House,
Station Road,
Egham, Surrey,
TW20 9LG

If you remain unsatisfied you may refer your complaint to the Financial Ombudsman Service at:

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London E14 9SR Telephone: 0845 080 1800

Please be aware that the Ombudsman will only consider your complaint if you have already given us the opportunity to resolve it.

Financial Services Compensation Scheme (FSCS):

In certain circumstances if Lloyd's and/or VISL are unable to meet their obligations under the policy, you may be entitled to compensation under the FSCS. The first £2,000 of a claim is protected in full and 90% of the remainder of the claim will be met. You can get further information on this subject from us or the Financial Services Authority or by visiting the FSCS website at www.fscs.gov.uk.



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