

**COMBINED LIABILITY & PROFESSIONAL INDEMNITY  
INSURANCE FOR  
TOUR OPERATORS & TRAVEL AGENTS**



Completing this application form does not bind you into entering an insurance contract. The contents of this application form and any subsequent information requested help us to evaluate the risks we are offering to insure. Any quotation offered will be based upon the information being provided. The contents of this application will ultimately form the basis of the contract between us should the quotation be accepted by you. It is important therefore to provide accurate information and as much supporting material as possible.

**Full Names of Proposers (including any Associated/Subsidiary Companies & Trading Partners Names)**

(all company names and trading names to receive the benefit of this insurance should be included)

**Principal Address & Post Code**

- other addresses

Tel No:		Fax No:	
Email:		Website:	
Principal Contact:		Co Reg No:	
Year Established:	If less than 12 months please provide CV's of proprietors / directors / partners		

**Please provide a full description of your business activities**

<b>What Trade Association are you members of ?</b>	ABTA <span style="float: right;">Please provide all ABTA numbers</span>		
AITO	ABTOF	Advantage	Worldchoice / TTA
Global Travel Group	C.P.T / Coachmarque	School Travel Forum	UKInbound
Others; Please provide details			

<b>What are your existing insurance arrangements ?</b>	Insurers	Expiry / Renewal Date	Premium	Excess
Public & Products Liability		DD / MM / YYYY	£	
Professional Indemnity		DD / MM / YYYY	£	
Employers Liability		DD / MM / YYYY	£	
Directors and Officers Liability		DD / MM / YYYY	£	

Client / Brochure Travel Insurance	Provider:	Status: IAR / AR / Fully Authorised
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What insurance cover do you require?	Please select the covers required		
<input checked="" type="checkbox"/> <b>Public &amp; Products Liability</b>	Minimum £ 2,000,000 any one event Or £ 5,000,000 any one event <input type="checkbox"/> Or £ 10,000,000 any one event <input type="checkbox"/> <b>Crisis Costs</b> cover is now automatically included within the selected Indemnity Limit To include the option to include Crisis Media and PR fees up to £25,000, tick <input type="checkbox"/>		
<input type="checkbox"/> <b>Employers Liability</b>	UK Legal Liability £10,000,000	Yes / No	
<input type="checkbox"/> <b>Professional Indemnity</b>	Limit any one event £ 1,000,000 Add Sale of Insurance Extension £ 1,500,000	Yes / No Yes / No	
<input type="checkbox"/> <b>Directors and Officers Indemnity</b>	Minimum £ 250,000 any one event <input type="checkbox"/> Or £ 500,000 any one event <input type="checkbox"/> Or £1,000,000 any one event <input type="checkbox"/>		

Profile of your Business		
	Last Year	Next Year
Tour Operating/Principal Status – see note (1)	Gross t/o £	Gross t/o £
Travel Agency – see note (2)	Gross t/o £	Gross t/o £
Flight Only Sales	Gross t/o £	Gross t/o £
Flight Only Sales	Pax number	Pax number
Accommodation Only as an “Agent”	Gross t/o £	Gross t/o £
Accommodation Only as an “Agent”	Pax number	Pax number
Insurance Sales	Commission £	Commission £

Package Tour Operator and/or Principal Status	All Inclusive	Average tour Duration in Days	Pax numbers Last year	Estimated Pax Next year
United Kingdom	%			
Europe & Mediterranean (excluding Turkey)	%			
USA / N America &/or Australasia	%			
South Africa, Africa & Turkey	%			
Rest of the World (please break down into the regions visited)	%			
	%			
	%			

Activities and Specialist Tours	Pax numbers Last year	Estimated Pax Next year
Winter Sports, motorised sports, scuba adventure water.		
Horse Riding		
Other adventure and activity		
Children, Students & Vulnerable Adults - see note (*) Standard cover will exclude “Abuse” – tick here for cover to be included [ ]		
Groups and/or Conferences and/or Coach Tours		
Cruises (with Principal Status)		

**(1) Tour Operating Activities may include creating your own packages by either:**

1. combining travel services and advertising them for sale,
2. by combining travel services and setting your own price,
3. by putting together tailor made or dynamic holidays for which you charge a single inclusive price.
4. by adopting "principal" status to the contract

**(2) Travel Agent Activities may include selling:**

1. the package holidays offered by tour operators, either dynamically packaged, tailor made, or brochured.

**(\*) Vulnerable Adults**, are adults aged 18 or over who are in need of assistance by reason of mental, physical or learning disability, age or illness and who are unable to take care of themselves or unable to protect themselves against significant harm or serious exploitation which may be occasioned by the acts or omissions of other people

**Risk Management** It is important to help us understand your business, that the questions below are answered as fully as possible. Where applicable please attach supporting documentation.

<b>RM1</b>	Do you use standard booking conditions ? (please attach copies)	Yes	No
<b>RM2</b>	Do your standard booking conditions with customers accept liability for <b>all</b> suppliers, local excursions and/or services ?	Yes	No
<b>RM3</b>	Do you permit any alterations to RM1, RM2 (please explain when/why if Yes)	Yes	No
<b>RM4</b>	Do you or any parent or subsidiary company, own or operate any accommodation or transport or any component of any package holiday? (if yes please provide details)	Yes	No
<b>RM5</b>	Do you or any parent or subsidiary company, own or operate any crèche or childcare facilities in resort? (if yes please provide details)	Yes	No
<b>RM6</b>	Do you or any parent or subsidiary company, own or operate any overseas booking office? (if yes please provide details)	Yes	No
<b>RM7</b>	Do you offer Excursions?	Yes	No
	If "yes" are they operated by you (US) or by independent suppliers (IND)?	US	IND
	If "IND" do you obtain full indemnity from the suppliers?	Yes	No
	What percentage of excursions are sold "pre-departure"	%	
<b>RM8</b>	Do you/your agents inspect accommodation regularly and keep records, that safety and fire precautions are adequate and that local regulations and standards are observed?	Yes	No
<b>RM9</b>	Do you/your agents annually check the insurance arrangements of your accommodation suppliers and annually retain evidence of such?	Yes	No
<b>RM10</b>	Do you use standard contracts with your suppliers which ensure that they are contractually liable for their activities? (refer to your supplier agreements)	Yes	No
<b>RM11</b>	What Health and Safety, Risk Assessment and / or Complaints Handling training do you provide?		
<b>RM12</b>	How do you / your suppliers or your local agents maintain Risk Assessments and Health and Safety standards in resort?		
<b>RM13</b>	If "all Inclusive" packages are offered do hotels follow and evidence HACCP/ and or EC Directive 93/43 The hygiene of Foodstuffs?	Yes	No

<b>Employers Liability</b>	<b>Number of staff</b>	<b>Gross Wageroll</b>
UK clerical / sales staff		£
Homeworkers		£
UK Contracted Staff temporarily overseas		£
Other staff - please advise duties		£

## Claims Experience

<b>CE1</b>	In relation to the risks to which this request for insurance relates, have there been <b>any</b> accidents, incidents, notifications or claims in the last 5 years, whether insured or not ? (If yes please attach a confirmed claims experience or give details below)	Yes	No
<b>Date</b>	Circumstances	Claims Paid	Claims Reserved
<b>CE2</b>	Is any partner, principal, director, officer, consultant or employee after enquiry, aware of any circumstance, or prosecution brought, which might give rise to a claim against a) the Company b) any director, officer, trustee, committee member or employee, in respect any neglect, error or other wrongful act committed in their capacity as a director, officer, trustee, committee member or employee during the last 5 years whether in relation to the activities of the Company or any other entity in which they have held office?	Yes	No

## General Details

<b>GD1</b>	Please give details below of proprietors / partners / directors				
	Full Name	Age	Qualifications / Experience	Date Qualified	No. Years in this capacity
<b>GD2</b>	In respect of any of the covers to which this proposal relates and any business in which you or any of your partners or directors or officers are or have been engaged, has any insurer ever declined a proposal, refused renewal, terminated any insurance or imposed special terms ?			Yes	No
<b>GD3</b>	Does the business/practice or any of the partners/directors act on behalf of, or work for any firm company or organisation, in which the business/ practice or any partner/director has a financial interest or any partner/director perform an executive role or hold a position whereby he/she is able to make major decisions on behalf of such firm, company or organisation?			Yes	No
<b>GD4</b>	Do you keep detailed records of				
	i. the original holiday / travel / booking form ?			Yes	No
	ii. subsequent amendments whether made in writing, verbally or in a telephone call ?			Yes	No
<b>GD5</b>	Do you obtain recruitment references for all new employees ?			Yes	No
<b>GD6</b>	Do you market tours in the USA or Canada for tours taking place there?			Yes	No

<b>D02</b>	Does the business have any equity/assets/debt(s) or subsidiary companies in the USA or Canada ?	Yes	No
<b>D03</b>	Has the operating profit of the business been positive in at least one of the last 2 years ?	Yes	No
<b>D04</b>	The Net Asset Value of the business has been positive in each of the last 2 years (fixed and current assets less current and long term liabilities)	Yes	No
<b>D05</b>	The business is able to pay its debts when they fall due	Yes	No
<b>D06</b>	IF the business is required to have audited accounts, the accounts for the last financial period have an auditors opinion, which is not "qualified" in any way	Yes	No
<b>D07</b>	Are there any proposals at the present time, which have been publicised relating to the acquisition of the business by, or its merger with, any other entity ?	Yes	No

## Declaration

To the best of my/our knowledge and belief the information provided in connection with this proposal, whether in my hand or not, is true and I/we have not withheld any material facts. I/We understand that non-disclosure or misinterpretation of a material fact may entitle Insurers to void the insurance.

(N.B. a material fact is one likely to influence acceptance or assessment of the risk by insurers. If you are in doubt as to whether a fact is material or not, please disclose it). I/We understand that signing this declaration does not bind me/us to complete, or Insurers to accept, this insurance. I/We agree that this proposal will form the basis of the contract with Insurers.

<b>Name</b> (Please Print)	REQUIRED	<b>Signature</b>	REQUIRED
<b>Position in Company</b>	REQUIRED	<b>Date</b>	REQUIRED

**WE RECOMMEND THAT YOU KEEP A RECORD, INCLUDING COPIES OF LETTERS AND THIS PROPOSAL FORM, OF ALL INFORMATION SUPPLIED TO US FOR THE PURPOSE OF ENTERING INTO THIS CONTRACT.  
A COPY OF THIS PROPOSAL FORM WILL BE ISSUED ON REQUEST**

- Please attach copy current booking conditions.
- If you have an SMS system in place please attach copies to help us to understand how you manage "risk"
- Example contracts with suppliers also help us to evaluate the exposure we face as insurers



**Underwritten by  
RSA plc**

Registered in England and Wales No. 93792  
Registered office at St Mark's Court, Chart Way, Horsham, West Sussex RH12 1XL Authorised and Regulated by the Financial Services Authority



**Arranged by Touchstone Underwriting Limited**

Registered in England 2264985.  
Registered office at 156 South Street, Dorking, Surrey, RH4 2HF  
Authorised and Regulated by the Financial Services Authority

### Law Applicable

The parties to the Policy have the right to choose the law applicable to the Policy. Unless the parties agree otherwise in writing any disputes concerning the interpretation of this Proposal or the Policy shall be governed and construed in accordance with English law and shall be resolved within the non-exclusive jurisdiction of the courts of England and Wales

### Data Protection

All personal information supplied by you will be treated in confidence by Touchstone Underwriting Limited and the Royal & Sun Alliance Insurance Group of companies and will not be disclosed to any third parties except where your consent has been received or where permitted by law. In order to provide you with products and services this information will be held in the data systems of Touchstone Underwriting Limited and the Royal & Sun Alliance Insurance Group of companies or our agents or sub contractors  
The Royal & Sun Alliance Insurance Group of companies may pass your personal data to other companies for processing on its behalf. Some of these companies may be based outside Europe in countries which may not have laws to protect your personal data, but in all cases the Group will ensure that it is kept securely and only used for the purpose for which you provided it. Details of the companies and countries involved can be provided to you on request

### Presented to Touchstone by:

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