



TOUR ORGANISERS COMBINED LIABILITY AND PROFESSIONAL INDEMNITY INSURANCE

FOR MEMBERS OF THE ASSOCIATION OF GROUP TOUR ORGANISERS

APPLICATION FORM

Association of Group Travel Organisers

Tour Organisers Combined Liability and Professional Indemnity Insurance

As a Tour Organiser you can be held responsible for any personal injury claims to your passengers on Day Trips where you may be liable. An exclusive Combined Liability and Professional Indemnity Scheme has been specially arranged for members of the Association of Group Travel Organisers.

Below is a brief summary of the standard policy benefits:

Policy Benefits	Limit of Liability
Public Liability/Products Liability Including Emergency Assistance	£2 million
Professional Indemnity	£250,000

Full details of the Policy Terms and Conditions are shown in the policy document, a copy of which is available upon request. In addition to Liability Insurance we are able to offer quotations for a wide range of travel related insurance products.

- ABTA Bonding
- BCH Bonding
- IATA Bonding
- CAA Bonding
- Financial Failure Insurance

To discuss your insurance requirements with us in detail please contact our dedicated team on 01932 33 41 40.

Association of Group Travel Organisers

Tour Organisers Combined Liability and Professional Indemnity Insurance

All questions must be answered in full. If there is insufficient space, please provide us with a covering letter with your full description for each section.

1. Full Name of Group Travel Organiser/Association/Club

Name:

AGTO membership no:

2. Address (including Post Code, Telephone Number and Email/Web Site.

Address:

Post Code:

Tel No: Email Address:

Web Site:

3. Full Description of Group Travel Organiser/Association/Club

4. When was the Group Travel Organiser/Association/Club originally established?

5. Turnover, number of trips planned and passengers carried

	Last 12 months	Next 12 months
1. Estimated number of UK Day Trips		
2. Estimated number of European Day Trips		
3. Estimated number of UK Tours		
4. Estimated number of European Tours		
5. Estimated number of Worldwide Tours*		
6. Estimated number of passengers UK Day Trips		
7. Estimated number of passengers European Day Trips		
8. Estimated number of passengers UK Tours		
9. Estimated number of passengers European Tours		
10. Estimated number of passengers Worldwide Tours*		
11. Estimated Turnover – Day Trips		
12. Estimated Turnover – UK and European Tours		
13. Estimated Turnover – Worldwide Tours*		

* World Wide destinations are subject to additional Premiums

Please note that if you have indicated passenger numbers under 3, 4 and 5 in the table above, then in order to trade you need to provide cover against Insolvency/Financial Failure as a legal requirement under the EC Package Travel Directives and Package Travel Regulations 2018. Please provide evidence of your policy cover.

6. What percentage of your Holidays/Packages ARE sourced through Wholesalers?

UK Destinations	European Destinations	Worldwide Destinations

In respect of worldwide trips, please confirm the destination(s) of the trip(s):

1.
2.
3.

In respect of the tours that are NOT sourced through wholesalers, please answer the following:

- a. Do you inspect accommodation regularly to ensure that safety and fire precautions are adequate and that local regulations are observed?
Yes ☐ No ☐
- b. Do you ensure that your suppliers (e.g. Hoteliers, Coach Operators etc.) operate to at least the health and safety standards of their home country?
Yes ☐ No ☐
- c. How do you ensure your suppliers have adequate insurance arrangements in place?
- d. Do you use standard contracts with your suppliers?
Yes ☐ No ☐
- e. Are all suppliers contractually liable for their own activities?
Yes ☐ No ☐
- f. Do you ensure that any instructors who are not your employees are contractually liable for their own activities?
Yes ☐ No ☐

If you have answered 'no' to any of the above questions, please provide details:

-
7. Does the Group Travel Organiser/Association/Club specialise in any particular area?
(e.g. Business Travel, School/Club Trips, Sports Tours, Specialist Activity Holidays)
If yes, please provide details along with turnover and passenger numbers
Yes ☐ No ☐
 8. Do you market tours in America for American Nationals?
If yes, please provide details along with turnover and passenger numbers
Yes ☐ No ☐

9. Please give details of existing insurances in respect of:

- a) Public/Products Liability
- b) Professional Indemnity

Insurer	Indemnity Limit	Excess	Premium	Expiry date

Statement of Fact

Please confirm all the following statements are True or False by selecting the correct answer – you must ensure all statements have been answered.

- | | | | | |
|---|------|--------------------------|-------|--------------------------|
| 1. We have been established for a minimum of three years conducting these activities. | True | <input type="checkbox"/> | False | <input type="checkbox"/> |
| 2. We can confirm that we have had no previous claims within the last 3 years and none of our clients have intimated that they may have a claim to make against us during this period.. | True | <input type="checkbox"/> | False | <input type="checkbox"/> |
| 3. We do not own or operate wholly or partly any accommodation or transport. | True | <input type="checkbox"/> | False | <input type="checkbox"/> |
| 4. The maximum number of passengers carried in any one period of insurance will not exceed 2,500. | True | <input type="checkbox"/> | False | <input type="checkbox"/> |
| 5. The maximum numbers of passengers involved in Winter Sports/Sporting Activities will not exceed 10% of total number of passengers carried. | True | <input type="checkbox"/> | False | <input type="checkbox"/> |

How we use your data:

Towergate is the data controller for the personal information you provide, and we are committed to keeping your information safe and secure. We will use your personal information to communicate with you and to provide you with the products and services you need or are of interest. We also share information with other companies including insurers and finance companies to assess and obtain the quotes and covers you may need. We will also share information with other organisations where we need to do so by law. Our Fair Processing Notice can be found on our website <http://www.towergate.co.uk/fair-processing-notice.html> which explains in more detail how we use and share your personal information.

Declaration

It is important that you tell us everything about you and what you want to insure, including any specific concerns that led you to seek cover. To do this you need to answer all questions we ask you accurately and to the best of your knowledge and ability by making specific enquiries of partners, directors and senior management involved in the business and its subsidiaries.

You must tell us of anything that may be relevant or important for insurers to know so that they can make decisions on whether to offer cover, the type of cover to offer, the terms to be applied and the required premium. If you don't do this and a relevant piece of information is missed then you may not be covered correctly, your insurance may be invalid, or you may be charged a higher premium. If you are in any doubt/not sure then just tell us. For example, you should inform us of any different, special or any unusual aspects of your business activities in comparison to what would be considered 'typical' in the market place for your trade, business or profession.

To the best of my/our knowledge and belief, the information provided is true and I/we have not withheld any relevant. I/we understand that non-disclosure or misrepresentation of any relevant information will entitle the insurers to void this insurance.

Name Position

Signature Date

If you have any queries or require assistance, please contact us by telephone on 01932 33 41 40 or alternatively by email - tcs@towergate.co.uk
Once completed please return the Proposal Form for a no obligation quote, to:

Towergate Travel, 2 Minster Court, Mincing Lane, London, EC3R 7PD

Email: tcsapplications@towergate.co.uk

Towergate Travel
2 Minster Court, Mincing Lane, London, EC3R 7PD
www.towergateinsurance.co.uk/tour-operators-insurance



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