

# GROUP TRAVEL ORGANISERS:

START YOUR INSURANCE JOURNEY WITH TOWERGATE

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Insurance specialists to the Travel industry

## ARE YOU AFFECTED BY THE PACKAGE TRAVEL AND LINKED TRAVEL ARRANGEMENTS REGULATIONS 2018?

- Towergate offers insurance tailored to meet your specific business requirements
- Worldwide jurisdiction and no geographical restrictions
- Scheme exclusive to AGTO and qualifying members\*
- Exclusive premiums for AGTO members\*
- Option to include Employer Liability cover

### Take advantage of our Tour Operators Commercial Combined Insurance scheme for AGTO Members, arranged by Towergate Travel.

When a Group Travel Organiser (GTO) arranges a holiday or short break, it may fall within the scope of the Package Travel and Linked Travel Arrangements Regulations 2018.

This means that they will assume responsibility for all acts, errors or omissions of the suppliers and sub-contractors connected with the 'package', including connecting coaches, hotels and attractions.

Towergate are proud to serve the members of the AGTO community, helping to provide and raise awareness of the insurance requirements for GTOs arranging or conducting group trips or tours.

In this instance, the definition of 'package' is the dynamic arrangement of a combination of at least two of the following components: -

- a. Transport
- b. Overnight accommodation
- c. Other services accounting for a significant proportion of the package, including excursions





### **Are you aware of your legal responsibilities?**

The liability repercussions that a GTO faces can be significant. Legal costs, coupled with potential compensation payments, can easily run into tens of thousands of pounds. That's why it is important that you have adequate insurance in place.

Commercial combined cover is designed to cover claims made against the GTO for legal liability arising from acts, errors and omissions of suppliers and sub-contractors.

As a GTO, you are not just responsible for your own actions, you are also legally responsible for the actions of any supplier you use. This creates additional risks that your insurance needs to account for, including:

- Supplier negligence
- Holidaymaker injury, disease or illness during the trip
- Professional indemnity claims against GTO
- Loss of enjoyment of package/trip due to GTO negligence

The AGTO liability scheme is open to all active AGTO members subject to qualifying criteria.

### **Scheme benefits**

- Exclusive premiums for AGTO members
- Cover options for day trip organisers
- Simple application process

#### **We offer two core areas of cover:**

##### **Public and product liability**

Covers claims arising from incidents where illness or injury may be involved. For example, food poisoning or personal accident whilst the passengers are in the care of suppliers and hold the GTO negligent.

##### **Professional indemnity insurance**

Covers claims made against the tour organiser/operator where injury is not involved. For example, misleading or incorrect information in brochures and advertising material where the passengers may hold the GTO negligent.

**In addition to the AGTO Liability Insurance, we can quote for a wide range of insurance products and services that can benefit your business, including:**

**Financial failure insurance and travel bonding**

Protects customers' money in the event of insolvency, complying with the Package Travel and Linked Travel Arrangements Regulations 2018. We have access to a range of providers, including our own exclusive AXA Insurance UK Plc capacity.

**Office Combined Insurance**

We have access to policies, which will cover tour operator and travel agent requirements. Cover include Contents, Material Damage and Business Interruption.

**Management Liability Package**

Cover for Directors and Officers Liability, Corporate Legal Liability, Employment Practices and more.

**Cyber insurance**

We work with AXA Insurance UK PLC, with an exclusive cyber offering that covers a range of products, including Cyber Event Response, Cybercrime, Privacy and Regulatory, System Damage and access to legal support.

**To get a quote, or for more information, get in touch with Towergate Travel:**

Call: **01932 334140**

Email: **tcs@towergate.co.uk**



\*Subject to scheme qualifying criteria as follows;  
See the following statement of fact that must be answered as "True".

**Statement of Fact**

1. We have been established for a minimum of three years conducting these activities.
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.
3. We do not own or operate wholly or partly any accommodation or transport.
4. The maximum number of passengers carried in any one period of insurance will not exceed 2,500.
5. The maximum numbers of passengers involved in Winter Sports/Sporting Activities will not exceed 10% of total number of passengers carried.

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