

Insurance Review - June 2012

Section 1 General Information on Policy Offered

	<b>Worldwide - 21/6/12</b>	<b>O'Learys RSA - 22/6/12</b>	<b>Blue Vantage 22/6/12</b>	<b>Blue RSA 22/6/12</b>	<b>Blue Berkley Insurance Irl 22/6/12</b>	<b>Blue ETI 22/6/12</b>
<b>Underwriters</b>	XL London Market	Royal Sun Alliance	64% Illium Syndicate 4040 Lloyds of London; 36% Great Lakes Reinsurance (UK) plc	Royal Sun Alliance	Berkley Insurance Irl	Europaische
<b>Business Covered: Codes:</b>  t/a = travel agent t/op = tour operator t/org = tour organising/organising packages	t/a-t/op-t/org-organising packages	t/a;t/op;t/org as per details supplied by policyholder in proposal form – N.B. cover only available where turnover for t/org; is less than 60% of policyholder's annual turnover, and t/op is less than 20% of policyholders annual turnover	t/a;t/op; t/org	ta/torg	t/a	T/A and T/op & T/org- Full Legal Liability including Liability under the Package Holidays and Travel Trade Act 1995.
<b>Arranged by:</b>	Worldwide Insurance Brokers Contact Harry Thompson 01 2948669/086 0571175	O' Learys Insurances 01 6608211 - John Brennan - jbreannan@olid.ie	Vantage Insurance Services Limited/Blue Insurances	Blue Insurances	Blue Insurances	Blue Insurances
<b>Policy Title:</b>	Agent Organisers Liability	Travel Agents Combined Office, Public Liability & Professional Indemnity Insurance	Tour Operators &/or Travel Agents Combined Liability Insurance	Professional Indemnity	Travel Agent PI / Combined Liability including Office	Travel Agent / Tour Organiser / Tour Operator
<b>Territorial Limits:</b>	Worldwide	World-wide	World-wide	World-wide	World-wide	World-wide

## Section 2 Public Liability

	<b>Worldwide</b>	<b>O'Learys RSA</b>	<b>Blue Vantage</b>	<b>Blue RSA</b>	<b>Blue Berkley Insurance Irl</b>	<b>Blue ETI</b>
<b>Type of Claim Covered:</b>	Customer Injury arising from agent legal liability	Legal Liability to protect agent against claims for injuries to your clients abroad including liabilities from coach accidents arising out of your contract with the customer under the Package Holidays and Travel Trade Act 1995.	Insurers will indemnify the Insured against all sums that the Insured shall become legally liable to pay as damages, in respect of Accidental Bodily Injury and Accidental damage to Property	accidental injury (bodily) to any person...	For legal liability should any party bring a claim against you, arising out of your business for bodily injury or personal injury or property damage.	Legal Liability to protect agent against claims for injuries to your clients abroad including liabilities from coach accidents arising out of your contract with the customer under the Package Holidays and Travel Trade Act 1995.
<b>Level of Cover per Event/Claim</b>	Standard Policy Limit €3mil to €10mil	€6,500,000 any one event and unlimited in the policy period with respect to Public Liability / Contingent overseas Public Liability	Variable/individually negotiated	variable/individually negotiated	variable/individually negotiated	Public Liability €3,000,000 any one claim Professional Indemnity €350,000 any one occurrence
<b>Limit of Indemnity:</b>	Standard Policy Limit €3mil to €10mil	€6,500,000 any one event and unlimited in the policy period with respect to Public Liability / Contingent overseas Public Liability	Variable/individually negotiated	Variable/individually negotiated	variable/individually negotiated	Public Liability €3,000,000 any one claim Professional Indemnity €350,000 any one occurrence
<b>Insured's Contribution/Excess:</b>	€500 pp with Max €1500 from any one cause	€ 350 per claim. Note RSA Insurance are completing a review that may result in an increased excess including costs with respect to Contingent Liability Claims & Losses.	Varies depending on cover required.	Varies depending on cover required.	variable/individually negotiated	Public Liability €1500 Any one person, €5000 In Aggregate (€20,000 In Aggregate for Food Poisoning per Occurrence) Professional Indemnity €350 Any one person, €1500 In Aggregate

<p><b>Mechanically Propelled Vehicles:</b></p>	<p>Yes Covered-Where liability arises under the Package Holiday and Travel Trade Act 1995</p>	<p>Indemnity will be provided where the liability attaches to the Insured as result of their role as a Tour Organiser ( as defined in the Package Holidays and Travel Trade Act 1995) or as a Tour Operator ( as defined in Transport( Tour Operators and Travel Agents) Act 1982) and these activities were declared to and accepted by the company. <i>N.B. the Insured shall make best endeavours to check and maintain current records of all such independent licensed and authorised carriers own insurance on such vehicles/ ships/ crafts/ or aircraft and waterborne vehicles</i></p>	<p>Indemnity re 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 Holidays and Travel Trade Act, 1995 applies provided that the vehicle or craft is not under the ownership or control of the Insured</p>	<p>Extension for Tour Organisers in respect of the Insured's legal liability arising in connection with mechanically propelled vehicles/ships/crafts/air craft and waterborne vehicles. <i>N.B. The insured shall make best endeavours to check and maintain current records of all such independent licensed and authorised carriers own insurance on such vehicles/ships/crafts/or aircraft and waterborne vehicles.</i></p>	<p>None</p>	<p>The Company will indemnify the Insured in respect of legal liability for Bodily Injury or Damage to property arising out of the use of any motor vehicle not the property of nor provided by the Insured being used in connection with the Business Provided the Company shall not be liable for damage to any such vehicle, bodily Injury or Damage to Property resulting whilst such vehicle is being driven by the Insured or driven with the general consent of the Insured or his representatives or by any person who to the knowledge of the Insured or such representative does not hold a licence to drive such a vehicle unless such person has held and is not disqualified from holding or obtaining such a licence or used in circumstances in which it is compulsory for the Insured to insure or provide security as a requirement of any road traffic legislation or used outside Great Britain Northern and Southern Ireland the Isle of Man or the Channel Islands</p>
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### Section 3 Professional Indemnity

	<b>Worldwide</b>	<b>O'Learys RSA</b>	<b>Blue Vantage</b>	<b>Blue RSA</b>	<b>Blue Berkley Insurance Irl</b>	<b>Blue ETI</b>
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**Notes:**

- 1. Only covers claims or losses notified during the period of insurance.**
- 2. Provides cover in respect of liability at law for damages and claimant's costs and expenses...for breach of professional duty; dishonesty; libel and slander and loss of or damage to documents**

<b>Level of Cover per Event/Claim:</b>	Standard Limits €350,000 or €500,000 with higher limits available	Standard €325,000 any one claim / Higher available	Variable/individually negotiated	Variable/individually negotiated	variable/individually negotiated	Professional Indemnity €350,000 any one occurrence
<b>Insured's Contribution/Excess:</b>	Standard excess €350 with Max €1,500	€200 per claimant in respect of standard bookings and tour organising increasing to €400 per claimant for tour operating	€500 per person, but limited to €2,500 in all any one occurrence	Varies depending on each risk.	variable depending on the level of cover selected	Professional Indemnity €350 Any one person, €1500 In Aggregate

**Section 4 Comments**

	<b>Worldwide</b>	<b>O'Learys RSA</b>	<b>Blue Vantage</b>	<b>Blue RSA</b>	<b>Blue Berkley Insurance Irl</b>	<b>Blue ETI</b>
<b>Notables</b>	Suppliers Failure Insurance Available protecting your business against failure of Bed Banks..Hotel Chains..Airlines..etc	This policy can includes general office cover ( property, business interruption and Employers Liability ) -and legal expenses cover for travel agents. Premiums can be paid monthly through Insurers premium payment plan at 0% interest.	5% discount for clients selling Blue Travel Insurance.	5% discount for clients selling Blue Travel Insurance.	We offer packages of varying limits and to suit clients own business needs. Options of cover for standalone Professional Indemnity, and combined Liability to extend to cover Office Insurance and Public Liability cover.	None
			Immediate notification of circumstances that may result in a claim should be made to insurers, so that they are aware of any potential case and can advise accordingly	Immediate notification of circumstances that may result in a claim should be made to insurers, so that they are aware of any potential case and can advise accordingly	Immediate notification of circumstances that may result in a claim should be made to insurers, so that they are aware of any potential case and can advise accordingly	Immediate notification of circumstances that may result in a claim should be made to insurers, so that they are aware of any potential case and can advise accordingly