

## INSURANCE POLICY CHECKLIST

The Insurance policy or quotation you have received is provided under a binding authority facility through Jensten Underwriting Limited with whom we have a full conflict of Interest procedure and policy in place. It has several sections which are clearly marked as Covered or Not Covered. This tells you whether you have protection in force for that particular element of risk or not. The following checklist is designed to clarify some of the areas of cover provided by our policy and highlight what alternative additional forms of Insurance protection are also available to you upon request.

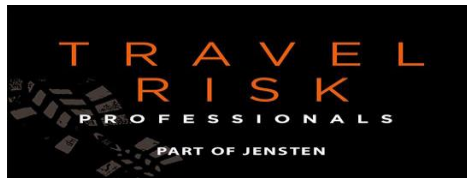
### Liability Insurance

Employers Liability is optional under this policy. It is a legal requirement for you to have in place if you employ anyone to work on your behalf in the UK. It will extend to include UK staff working temporarily overseas for you but will not cover overseas staff indigenous to the country they are working in, You will need to look at local laws and regulations and may need to put cover in place locally for these staff members.

Public & Products Liability is designed to respond to claims made against the company arising from unintentionally negligent acts on the part of you or your suppliers in a package travel arrangement that result in illness, property damage or fatality. It is not intended to respond to the following scenarios (where other more appropriate Insurances might be available):

- Financial failure of your suppliers
- Your own financial failure
- Liability arising out of acts of terrorism
- Liability arising out of vehicles, aircraft or marine vessels owned or operated by you
- Claims made against individual Directors or Officers personally
- Cyber Risks
- Force Majeure Events beyond your control (such as ash clouds or coronavirus)
- Refunds you are obliged to provide following inability to provide a package booking following force majeure event

Travel Risk Professionals is a trading name of Jensten Insurance Brokers Limited which is authorised and regulated by the Financial Conduct Authority. Registered in England and Wales. Our company registration number is 08284692. Our registered address is Marlow House, 1a Lloyd's Avenue, London, EC3N 3AA



The Professional Indemnity cover is designed to respond to claims made against you arising out of unintentional errors or omissions which do not involve injury/illness/fatality and the like. This would be booking errors and failure to meet your professional duty. This would not cover breach of infringement of copyright claims.

### Legal Expenses

This section is designed to provide you legal expenses protection in the unfortunate event you should find yourself having to defend employment tribunals or Tax investigations in the main. It will also provide cover for costs incurred in the event of time you may have to spend in court on such matters.

This section is designed to respond should you be facing a valid claim. It is not intended to provide legal expenses in cases where you are launching an action or pursuing a third party.

### 24/7 Crisis Response and Brand Protection

If this section is stated as Covered in the policy schedule, you will benefit from being able to call upon a range of crisis specialists to assist you in a defined crisis event.

Insured Crisis Events include:

- Wrongful detention or kidnap
- Accidental or traumatic death
- Emergency political evacuation
- Disappearance of passenger
- Hi-jack
- Sinking of any sea or river vessel carrying passengers
- Mid air or landing crash or any aircraft carrying passengers
- Serious road traffic accident
- Act of terrorism
- Violent crime
- Food poisoning outbreak

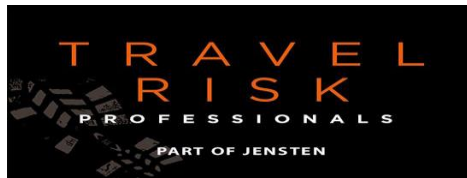
This is not designed to respond to incidents at your place of business such as burst pipes in the office or armed robbery. It is designed to operate outside of the premises and overseas. Please note that if the FCDO advise against travel to a certain region prior to the booking being made, the crisis cover will not be operative.

Crisis Services available will include:

Crisis Coordinators in UK and Overseas    Trauma Counsellors    Translators  
PR & Media Experts    Air Charter Service    Private Security    Kidnap & Hostage  
Experts

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## Alternative Insurances

A summary of additional alternative forms of protection can include, but not be limited to:

- **Supplier Failure Insurance** (covers losses arising from the insolvency of your suppliers)
- **Office Insurance** (Covers physical loss or damage to your assets such as buildings, computers, furniture as well as business interruption)
- **Financial Failure Insurance** (covers customers against your insolvency)
- **Directors & Officers Liability** (Meets claims made against individual directors or company officers such as HSE investigations, employment tribunals, corporate manslaughter and such)
- **Travel Disruption Insurance** (protects against losses arising from force majeure events such as ash clouds or earthquakes)
- **Cyber Insurance** (Protects against the effects of and provides solutions to cyber attacks against the business)
- **Staff Business Travel Insurance**
- **Marine / Motor / Aviation Liability** (essential if you own any vehicles, watercraft or aircraft, as liability arising from ownership of such can only be insured in this way)
- **Terrorism Liability** (cover for losses arising from terrorist acts is excluded under the tour operator liability cover so we can provide a solution which meets this exposure)

For more information on any of these risks, or for quotations, please contact us.

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