

# VANTAGE INSURANCE SERVICES

Vantage are market leaders in providing specialist underwriting solutions to the travel industry including the following classes of insurance tailored exclusively for Tour Operators and Travel Agents:

- Combined Liability including Professional Indemnity
- Directors and Officers
- Commercial (office)
- Crisis Management

Get a clearer view of risk from the Vantage point.

## FOR A CLEARER VIEW, CONTACT VANTAGE

### Vantage Insurance Services Limited

7 Birchin Lane, London, EC3V 9BW  
T. 020 7655 8000  
F. 020 7655 8060  
E. [enquiries@vantageinsurance.co.uk](mailto:enquiries@vantageinsurance.co.uk)

### Tour Operators & Travel Agents

Gary Armstrong  
DD. 020 7655 8056  
E. [gary.armstrong@vantageinsurance.co.uk](mailto:gary.armstrong@vantageinsurance.co.uk)

Alan Lumsden  
DD. 020 7655 8068  
E. [alan.lumsden@vantageinsurance.co.uk](mailto:alan.lumsden@vantageinsurance.co.uk)

Vince Wilkins  
DD 020 7655 8026  
E. [vince.wilkins@vantageinsurance.co.uk](mailto:vince.wilkins@vantageinsurance.co.uk)

## RISK, GET A CLEARER VIEW FROM THE VANTAGE POINT



**Vantage Insurance Services**  
Get the Vantage Point

# COMBINED LIABILITY INSURANCE

Combined liability insurance is a serious matter and adequate insurance protection against these liabilities is a specialist area. Vantage is one of the few insurers prepared to provide the extent of cover needed.

Through our unique underwriting arrangements we are able to offer wide insurance protection at competitive prices, backed by expert service, including the vital area of claims. Our cover includes:

## ▪ **Public Liability**

This protects the insured against legal liability for death or injury to clients or damage to their property, including liability where the cause is the action of a supplier. Many trade associations (ABTA, AITO, TTA, etc.) require insurance as a condition of membership.

## ▪ **Professional Indemnity**

This protects the insured against claims for compensation by dissatisfied customers where injury or property damage is not involved. Cover for liability for the actions of suppliers, as well as the insured's own errors and omissions, is included.

## ▪ **Employers' Liability**

This provides cover in respect of claims arising out of injury to employees in the course of their employment within the UK and also whilst working temporarily abroad. This insurance is compulsory for any UK Employer under the terms of the Employers' Liability (Compulsory Insurance) Act 1969.

## ▪ **Emergency Assistance**

The ABTA Code of Conduct imposes on Tour Operators a requirement to provide 'general assistance' including initial legal costs to a client who suffers a mishap arising from an activity outside the booked holiday.

# TRAVEL INDUSTRY CRISIS MANAGEMENT INSURANCE

A disaster affecting your customers, whether your fault or not, may well require a response from you to assist the customers, and perhaps also to protect your reputation – this can be very costly.

Vantage have developed a product specifically designed to enable you to manage a crisis situation, and to help with the additional costs incurred such as managing the company through the crisis, sending a team to the site, managing the media, and the like.

Cover includes:

## ▪ **24 hour Telephone Assistance**

Emergency contact to co-ordinate the immediate response, providing medical and evacuation services as required.

## ▪ **Public Relations Expenses**

An external PR consultant to provide the required media handling expertise.

## ▪ **Assistance for customers**

Crisis counselling for those involved, and travel and accommodation costs for up to two relatives to travel to the scene.

## ▪ **Travel and subsistence costs**

For your own crisis team – up to ten of your staff – to travel to the scene, as well as the relatives as above.

# COMMERCIAL INSURANCE

Commercial (office) insurance provides comprehensive business cover in a single policy. Designed primarily for Tour Operators and Travel Agents we offer a manageable and cost effective way to safeguard against all aspects of a business' risk. Our policies can be tailored to individual company needs, but typically include cover for:

## ▪ **Material damage, burglary and theft**

## ▪ **Pecuniary losses by employees (Fidelity Guarantee)**

## ▪ **Business interruption**

## ▪ **Stock (brochures)**

## ▪ **Money: either held on the premises or whilst in transit**

## **Directors and Officers Liability Insurance**

This insurance protects companies' directors, officers and senior managers against claims arising from their decisions and actions taken whilst managing their business.

In a claim situation the Director's personal assets are at risk. Directors cannot rely on the company indemnifying them. Often such an indemnity from the company will be in contravention of the Companies Act. Regardless of the stipulations of the Companies Act in the event of insolvency there will be no prospect of the company indemnifying the Directors and Officers.

The Directors and Officers Liability Insurance Policy will pay on behalf of the Director his legal costs and expenses and any civil damages awarded against him.

Vantage Insurance Services Limited is authorised and regulated by the Financial Services Authority.