



Vantage Underwriting

A division of Vantage Insurance Services



Renewal Declaration

41 Eastcheap, London, EC3M 1DT

T 020 7655 8060 E enquiries@vantageinsurance.co.uk

www.vantageinsurance.co.uk  [@vantage_insure](https://twitter.com/vantage_insure)



Vantage Underwriting is a division of Vantage Insurance Services Limited (VISL) which is authorised and regulated by the Financial Conduct Authority. VISL is registered in England No. 3441136.

1. About Your Business

Full Name Of Proposer: (Including any Subsidiary Companies & Trading Names)		
Principal Address & Postcode:		
Telephone No:		
Contact Name:		
Website:		
Co Reg No:		Year Established:

2. Employees

Principals & Staff (Including Seasonal Staff)	Number:	Annual Wage Roll:
Clerical/Non-Manual:		£
Manual & Drivers:		£
Overseas (reps):		£
Overseas (other) - Please Specify:		£
Volunteers:		
Please detail any manual &/or hazardous work e.g. Skiing, White Water Rafting etc. carried out:		
Are all employees employed under a UK and/or EU contract of employment? Yes <input type="checkbox"/> No <input type="checkbox"/>		
Due to the requirements of the Employers' Liability Tracing Office, the Employer's Reference Number (ERN) must be supplied for the Insured and all subsidiary companies. (The certificate will not be released until this information is received).		
Employer's Reference Number(s):		



Vantage Underwriting

A division of Vantage Insurance Services

3. Breakdown Of Your Business

Tour Operator	Passenger Numbers Last 12 Months	Turnover Last 12 Months	Estimated Passengers For Next 12 Months	Estimated Turnover For Next 12 Months
1. Packages*		£		£
2. Accommodation Only (As Principal)		£		£
Travel Agent				
1. Accommodation Only Sold In Your Name		£		£
2. All Other Sales Excluding Flight Only		£		£
3. Flight Only		£		£
4. Flight Plus Arrangements		£		£
5. Connected Travel Insurance		£		£

* Packages - holidays sold by you as an Organiser as defined by European Council Directive 90/314/EEC

4. Breakdown Of Tour Operator Business

a.	Please specify the five principal destination countries of your PACKAGE HOLIDAYS &/or ACCOMMODATION ONLY (AS PRINCIPAL) programme, together with the passenger numbers that they represent:	
Territorial Destinations	Packages	Accommodation As Principal
Of the holidays sold how many have a duration of 4 days or less		



Vantage Underwriting

A division of Vantage Insurance Services

b.	Please specify all activities that you offer that form part of your pre-arranged Package Holidays together with the corresponding passenger numbers: i.e. Climbing/Trekking/Scuba Diving/Horse Riding/Cycling/Skiing or Snowboarding (where tuition is included), Husky Sledging etc:		
Activity Holidays		Passenger Numbers	
Do you sell adventure activities excursions in resort as a Principal?		Yes <input type="checkbox"/>	No <input type="checkbox"/>
Of your Packages what proportion, if any, is incoming or directly with American or Australian customers? Please specify (%):			
American:		%	
Australian:		%	
Other:		%	

5. Contracts With Suppliers

a.	Have you entered into any formal agreement since last renewal with a third party where you offer an indemnity in circumstances where liability would not otherwise have attached?				Yes <input type="checkbox"/>	No <input type="checkbox"/>
b.	Have you entered into any formal agreement with a third party where you receive the benefit of an indemnity? If Yes, please provide details:				Yes <input type="checkbox"/>	No <input type="checkbox"/>
	Less Than 25%	From 25% To 50%	From 51% To 75%	More Than 75%		
Ground Handler:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Hoteliers:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Coach Operators:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Excursion Providers:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		



Vantage Underwriting

A division of Vantage Insurance Services

c.	Are all the agreements referred to in 5(b) above governed by the law of any of the jurisdictions of the UK:	Yes <input type="checkbox"/>	No <input type="checkbox"/>
d.	Do you check if suppliers carry adequate liability insurance? If YES what percentage of those have adequate insurance:	Yes <input type="checkbox"/>	No <input type="checkbox"/>

6. General

Do you market tours to American/Australian Nationals?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
--	------------------------------	-----------------------------

If 'Yes', please give full details:

Do you, or any parent or subsidiary, own (wholly or partly) or operate any of the accommodation, transport or activities used in your holidays?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
---	------------------------------	-----------------------------

If 'Yes', please give full details:

Are you aware of any known losses and/or claims not yet reported to Insurers?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
---	------------------------------	-----------------------------

If 'Yes', please give full details:

7. Directors & Officers

Only to be completed if cover is required

Statement of Fact	Yes	No
Is the Proposer a UK registered private limited company?	<input type="checkbox"/>	<input type="checkbox"/>
Do the Proposer's latest annual reports and accounts show a positive net worth and positive net income (after tax)?	<input type="checkbox"/>	<input type="checkbox"/>
Do you own, run your own aeroplanes / mode of air transportation?	<input type="checkbox"/>	<input type="checkbox"/>
Is your main source of revenue the sale of insurance?	<input type="checkbox"/>	<input type="checkbox"/>
Is the Proposer:		
i. aware of any proposal relating to its acquisition by another organisation; or	<input type="checkbox"/>	<input type="checkbox"/>
ii. contemplating any offering or share issue, in the next 12 months?	<input type="checkbox"/>	<input type="checkbox"/>
Does the Proposer have any subsidiaries, assets or presence in the United States of America, Canada or any of their territories?	<input type="checkbox"/>	<input type="checkbox"/>
Have there been any claims or investigations against the Proposer, its board members or employees within the last 5 years?	<input type="checkbox"/>	<input type="checkbox"/>
Are the Proposers board members aware, after enquiry, of any circumstance or incident which may give rise to a claim or investigation under the proposed policy?	<input type="checkbox"/>	<input type="checkbox"/>

Employment Practices Liability

	Yes	No
The Proposer confirms that all employees are based in the UK.	<input type="checkbox"/>	<input type="checkbox"/>
The Proposer confirms that a contract of employment and employee handbook (which includes written employment and grievance procedures) has been issued to all employees.	<input type="checkbox"/>	<input type="checkbox"/>
The Proposer confirms that HR consultants or legal advisors are always consulted to review employment terminations.	<input type="checkbox"/>	<input type="checkbox"/>
The Proposer confirms that no redundancies, terminations or changes to employee benefits have taken place in the last 12 months or are planned in the next 12 months.	<input type="checkbox"/>	<input type="checkbox"/>
The proposer or any of its employees confirm that they have not encountered any employment related claim, complaints, administrative, tribunal hearing or litigation in the last 3 years.	<input type="checkbox"/>	<input type="checkbox"/>

8. Cover Required

	Indemnity Limit	
Public/Products Liability:	£	
Professional Indemnity:	£	
Employers' Liability:	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Directors & Officers:	£250,000 <input type="checkbox"/>	£1,000,000 <input type="checkbox"/>
	£500,000 <input type="checkbox"/>	£2,000,000 <input type="checkbox"/>
Crisis Management:	£100,000 <input type="checkbox"/>	£250,000 <input type="checkbox"/>

IMPORTANT INFORMATION - YOUR DUTY TO MAKE A FAIR PRESENTATION OF THE RISK

You must make a fair presentation of the risk to us at inception, renewal and variation of your Policy. You must therefore tell us about all facts and circumstances which may be material to the risks covered by your Policy in a clear and accessible manner or give us sufficient information to alert us of the need to make enquiries about such facts or circumstances.

Material facts are those which are likely to influence us in the acceptance of or assessment of the terms or pricing of your Policy. If you are in any doubt as to whether a fact is material, you should tell us about it. If you fail to make a fair presentation of the risk, we may avoid your Policy (that is treat it as if it had not existed) and refuse to pay any claims where any failure to make a fair presentation is:

- a) deliberate or reckless; or
- b) of such other nature that, if you had told us about a material fact or circumstance, we would not have issued, renewed or varied your Policy.

In all other cases, if you fail to make a fair presentation of the risk, we will not avoid your Policy but we may instead:

- a) reduce proportionately the amount payable on any claim by reference to the ratio which the premium actually charged bears to the premium which we would have charged had you told us about a material fact or circumstance (e.g. if we would have charged you double the premium, we will only pay half the amount of any claims under your Policy); and/or
- b) treat your Policy as if it had included such additional terms as we would have imposed had you told us about a material fact or circumstance. Payment of any claim you make will be subject to the application of any such additional terms.

For these reasons it is important that you check that all of the facts, statements and information set out in this form are complete and accurate. You must check with anyone you employ in your business that the facts and statements set out in this form are complete and accurate.

IF ANY OF THE FACTS, STATEMENTS AND INFORMATION SET OUT IN THIS FORM ARE INCOMPLETE OR INACCURATE, YOU MUST CONTACT US IMMEDIATELY. FAILURE TO DO SO COULD INVALIDATE YOUR POLICY OR LEAD TO A CLAIM NOT BEING PAID.

DECLARATION

I/we declare that:

- a) I/we have read this form and understand that I/we are under a duty to make a fair presentation of the risk and that failure to do so could result in my/our Policy being invalidated and/or a claim not being paid
- b) the facts, statements and information contained within this form, whether provided by me/us or by others on my/our behalf, are true and complete
- c) any facts, statements and information which are not contained within this form but which have been provided to you separately by me/us or by others on my/our behalf are true and complete
- d) I/we have declared all material facts and circumstances which may affect the risk of being accepted by you under this Policy even if you have not asked me/us any questions about such facts
- e) I/we have made all reasonable enquiries of those who work for or with me/us to ensure that all facts, statements and information provided to you are accurate and correct.

Name:

Date:

Signature:

Position:



HCC International Insurance Company plc
Fitzwilliam House
10 St Mary Axe, London, EC3A 8BF



Vantage Underwriting Agency
A division of Vantage Insurance
Services Ltd, 41 Eastcheap
London, EC3M 1DT