

Policy Overview

Travel Office

This is a policy overview only and does not contain full terms and conditions of the contract of insurance. Some covers are optional and will only apply if you have selected them. Full terms and conditions can be found in the policy documents, a copy of which is available on request.

What is Travel Office?

This policy provides packaged insurance cover for Travel Agents and Tour Operators under a non-investment insurance contract.

It is arranged by Touchstone Underwriting Limited and insured by AXA XL Insurance Company UK Limited.

What is the policy duration?

This policy has a 12 month period of insurance (unless shown differently on your policy schedule), and is annually renewable. The start and end dates of the policy are detailed in the policy schedule.

How do I cancel the policy?

To cancel the policy, please contact the insurance adviser who arranged the policy. You will be entitled to a return of premium calculated on a pro-rata basis, less an administration charge of £25. This is subject to certain terms and conditions, full details of which can be found in the policy wording.

The policy is usually a minimum and deposit meaning that there is no return premium due to you if the policy is cancelled before the end date on the policy schedule.

How do I make a claim?

If you need to claim, please contact your insurance adviser in the first instance or alternatively you may contact Touchstone Underwriting as follows:

Post: Touchstone Underwriting Limited
Iveco House, The Junction,
Station Road, Watford
WD17 1ET

Telephone: 01923 298 431
Email: TUL_claims@t-u-l.co.uk

AXA XL Insurance Company UK Limited claims helpline is available 24 hours a day, 7 days a week:

07825 601 811

Crisis helpline (24 hours a day, 7 days a week:

01923 298 457

Please have your Insurer Unique I.D. to hand and as much information about the claim as possible. For further information, please see the policy documentation.

Your Obligations

You must make a fair presentation of the risk at inception, renewal and variation of the policy.

The premium is to be paid on request. Please speak to your insurance adviser about the options available for the payment of your premium.

Please periodically review the policy documentation to make sure that it meets and continues to meet your needs and that you understand its terms, conditions, limits and exclusions. If you wish to make a change or if there is anything you do not understand please contact your insurance adviser. If you fail to do so, your policy may not operate or not operate fully.

Please tell your insurance adviser as soon as reasonably possible if there are any changes to your circumstances which could affect your insurance. If your circumstances change and you do not tell your insurance adviser, you may find that you are not covered if you need to make a claim.

You must tell us as soon as you can about any claim or incident that may lead to a claim. You, or anyone claiming under this policy, must not admit fault or responsibility or pay, offer or agree to pay any money or settle any claim without our permission.

What is the law applicable to the contract?

Unless agreed otherwise all aspects of the policy including negotiation and performance are subject to English law and the decisions of English courts.

Complaints notice

If the Insured has any questions or concerns about this insurance or the handling of a claim, please contact the broker/intermediary named in the Schedule through whom this insurance was arranged.

If the Insured wishes to make a complaint, the Insured can do so at any time by referring the matter to:

Complaints Manager
AXA XL Insurance Company UK Limited
20 Gracechurch Street
London EC3V 0BG
United Kingdom

Email: axaxlukcomplaints@axaxl.com
Telephone Number: +44 (0) 20 7743 8487

Complaints that cannot be resolved by the Complaints Manager may in certain circumstances be referred to the Financial Ombudsman Service at:

Financial Ombudsman Service
Exchange Tower
London E14 9SR
United Kingdom

Email: complaint.info@financial-ombudsman.org.uk
FOS web address: <http://www.financial-ombudsman.org.uk/>

From within the United Kingdom

Telephone Number:
0800 0234 567 (free for people phoning from a "fixed line", for example, a landline at home)
0300 1239 123 (free for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02)

From outside the United Kingdom

Telephone Number: +44 (0) 20 7964 1000
Fax: +44 (0) 20 7964 1001

If the Insured is a consumer under the Consumer Rights Act 2015 and has purchased the policy online, the Insured can also make a complaint via the EU's online dispute resolution (ODR) platform. The website for the ODR platform is: <http://ec.europa.eu/odr>

Financial Services Compensation Scheme

AXA XL Insurance Company UK Limited is covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the Scheme if we are unable to meet our obligations to you under this contract. If you were entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of this contract. Further Information about the Scheme is available from the Financial Services Compensation Scheme (7th floor Lloyd's Chambers, Portoken Street, London E1 8BN) and on their website: <http://fscs.org.uk>

This document provides a summary of the significant features, benefits and limitations of the cover(s) provided under the Touchstone Underwriting Limited Travel Office Combined policy, which is exclusively underwritten and administered by Touchstone Underwriting Limited for and on behalf of AXA XL Insurance Company UK Limited. For full terms and conditions of the cover, please refer to the policy document, a copy of which is available on request.

Type of Insurance and cover

This policy provides packaged insurance cover for the following:

Travel Agents and Tour Operators under a non-investment insurance contract for a 12 month period from the date of acceptance of cover and/or renewal of the contract. Insurance Premium Tax is applicable at the prevailing rate.

THIS PRODUCT IS DESIGNED SOLELY FOR TRAVEL INDUSTRY OFFICES

The Business description of this policy will show one of the following:

- 'ABTA Travel Agent (allowing up to a maximum 10% or 25%* of turnover as Tour Organising) and no other for the purpose of this insurance'.
- 'Travel Agent (allowing up to a maximum 10% or 25%* of turnover as Tour Organising) and no other for the purpose of this insurance'.
- 'Tour Operator and no other for the purpose of this insurance'.

* whichever is selected

Key Features & Benefits

PROPERTY DAMAGE ⁽¹⁾

CHOOSE TO INSURE ANY OF THESE SECTIONS

(1) Cover is on a reinstatement as new basis

BUILDINGS

Cover for buildings, landlord's fixtures and fittings, small outside buildings, walls, gates and fences and services

OFFICE CONTENTS (compulsory)

Cover for Office machinery, trade equipment and general office contents, including; brochures, personal effects and pictures

COMPUTER EQUIPMENT

Cover for Computer and Ancillary equipment including network and cabling in the premises and any other data handling media.

TENANTS IMPROVEMENTS & SHOP FRONT

Cover for all tenants improvements, alterations and decorations for which you are responsible

ALL RISKS

Specific items to be insured away from the premise

COMPUTER BREAKDOWN

Extends the computer equipment cover to cover loss in the event of breakdown, a maintenance agreement must cover the insured equipment

Loss or Damage caused by:

- | | |
|--|--|
| > Fire Lightning Explosion Aircraft Earthquake | > Impact |
| > Riot Civil Commotion Malicious Damage | > Theft – including Larceny cover ⁽²⁾ |
| > Storm Flood Escape of Water | > Accidental Damage |
| | > Subsidence |

(2) Loss by Theft is not restricted to theft involving forcible and violent entry or exit

The package policy covers will automatically include

£500,000 BUSINESS INTERRUPTION

Loss of 12 months Income as a consequence of any insured Property Damage loss. Up to one years rent payable is included. The cover also includes any lost income as a result of, notifiable disease food or drink poisoning defective sanitation murder suicide vermin and pests at the premises insured, Prevention/Denial of Access due to damage to property in the vicinity of the premise and/or Failure of Gas, Water and Electric Utilities following loss or damage at the supply station.

£100,000 limit OUTSTANDING DEBIT BALANCES

Cover extends to include outstanding debit balances (also known as book debts) i.e. we will pay any outstanding debts that you are unable to trace as a result of loss or damage to your business records.

LOSS OF MONEY

Money; in transit, on premise during business hours up to £	4,000	or in a locked safe out of hours up to	£	2,000
Crossed cheques crossed money orders	up to	£250,000	Any other money loss limit	£
				500

LOSS OF TICKETS

Limit any one ticket	£	5,000	Limit any one Loss or period of Cover	£	50,000
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PERSONAL INJURY (ROBBERY)

Covers you or any director partner or employee sustaining bodily injury during a robbery

Death Benefit or Loss of one or more Limbs or Eyes or Permanent Total Disablement	£	10,000
Temporary Total Disablement £100 per week for up to 104 weeks. Clothing and personal effects up	£	250 per person

£10,000 limit THEFT BY EMPLOYEE INSURANCE (OPTIONAL)

Cover is provided for loss of money or goods caused by fraud or dishonesty of an employee. **Minimum Standards of Control** form part of the policy wording and policy terms and conditions must be expressly followed.

EMPLOYMENT LEGAL EXPENSES INSURANCE (SECTION DELETED)

Cover under this section is now deleted and removed

The package policy covers will also include

(#) Sections not available to Tour Operators

£10,000,000 EMPLOYERS LIABILITY^(#) any one event

Cover is to comply with the Employers' Liability (Compulsory Insurance) Act of 1969 for UK domiciled employees and employees working temporarily abroad. An inner limit of £5,000,000 applies for terrorism

£2,000,000⁽³⁾ PUBLIC LIABILITY^(#) any one event

Covers your legal liability for damage or injury caused to third parties. Legionella events to £1,000,000

CRISIS EVENT^(#)

In the event of death or hospitalisation following Injury and with the Company's written consent

£2,000,000⁽³⁾ PRODUCTS LIABILITY^(#) any one event (an in any one period of insurance)

Covers your legal liability for injury or damage caused by your "products" or 'products' supplied by your company.

(3) higher limits are available upon request

LEGAL DEFENCE^(#)

Costs in defending proceedings arising from a breach of the Health & Safety at Work Act 1974, the Health & Safety at Work (Northern Ireland) Order 1978 or Part II of the Consumer Protection Act 1987 where there has been no actual injury or damage. £250,000 any period of cover

£1,000,000 PROFESSIONAL INDEMNITY^(#) any one event (Sale of Insurance Extension is an Option)⁽⁴⁾

Costs and awards to defend your errors and omissions which cause financial loss to third parties.

(4) The limit of indemnity in respect of this extension is increased to €2,315,610 to meet the Insurance Distribution Directive (IDD) requirements

Cover in respect of Public Liability, Products Liability and Professional Indemnity is extended to include liability cover as defined in Clause 15 of 'The Package Holiday Package Tour & Package Travel Regulations 1992 and The Package Travel and Linked Travel Arrangements Regulations 2018'

BUSINESS TRAVEL⁽⁵⁾

Insured persons: directors or partners on the board of the company other than non-executive directors

Medical Expenses and Emergency Travel Expenses £10,000,000; Personal Baggage £5,000; Cancellation and Curtailment £5,000 up to £250,000, Travel Delay £50,000; Operative Time External journeys (Europe/Rest of the World)

(5) Section applicable only to ABTA Member Travel Agents

Optional extra – the package policy may include if selected**> CRISIS MANAGEMENT**

Indemnifies Optional extension to Employers' Liability and Public & Products Liability that provides cover to meet all reasonable costs and expenses in respect of Public Relations Consultancy Fees, in the event of a Disaster or Loss. The costs and expenses covered are those necessarily incurred by the Insured to employ Public Relations Consultant services. Prior written consent is required as is the use of a preferred Public Relations Consultant

Significant Exclusions, Excesses, Limitations and Conditions

MAIN EXCLUSIONS

- > General Policy exclusion of War, Nuclear, Sonic Booms
- > Breakdown, wear and tear
- > Pollution and contamination
- > Electronic Risk / damage contamination of data
- > Terrorism (part of which can be bought back)
- > Covid-19 and its derivatives (other than Employers Liability)

Duty of Disclosure If there are any changes to the Business, the Premise, the Property therein, percentage of Tour Operating exposure, ABTA membership status or any other circumstance whereby the risk is increased you must inform us immediately. Failure to do so could invalidate the policy or result in a claim being repudiated.

Excesses Details of the standard policy excesses applicable i.e. the amounts you must pay in the event of a claim

Property Damage

£ 250 Computer
£1,000 All subsidence damage
£ 100 All other losses or damage

Professional Indemnity

£ 100 Per pax as a travel agent max £ 300
£ 250 Per pax as a tour operator max £1,250

Loss of Money, Loss of Tickets or Theft by Employee

£ 50 all claims

Conditions The policy will be subject to

- > Minimum Standards of Security
- > Minimum Standards of Control
- > Minimum Reference Conditions
- > Minimum Policy Premium begins at £350

Insured by



AXA XL Insurance is a division of AXA Group.
XL Catlin Insurance Company UK Limited (incorporated and
registered in England and Wales with company number 5328622) is
20 Gracechurch Street, London, EC3V 0BG
Authorised by the Prudential Regulation Authority and regulated by
the Financial Conduct Authority and the Prudential Regulation
Authority

Underwritten and administered by



Touchstone Underwriting Limited
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Part of the Seventeen Group Limited of Companies

This is a summary document only detailing significant features and exclusions of the policy.
Copies of the full policy wording and Conditions of the contract are available on request.