

Why a standard liability policy might not be enough

An Introduction to PTR Insurance



The Package Travel and Linked Travel Arrangement Regulations have made it clear that anyone who sells accommodation for 24 hours or more with another travel service, such as transportation, is liable for any "non-conformity" of that package. "Non-conformity" covers a wide range of issues, including slips, trips, falls, food poisoning or allergy exposure, building defects, unwanted physical attention, errors in booking, coach and transport accidents, and more.

This liability extends beyond what normal liability policies can provide, making it crucial for certain clients to consider additional specific insurance.

Clients in the education, golf club, football team, and hotel industries are some of the typical clients who should consider this cover.

For instance, school or student trips, members' trips organised by golf clubs or club professionals, team trips abroad for football teams, and hotels that offer restaurant and theatre tickets may all be considered a packaged travel arrangement.

While clients may have existing liability insurance for their usual activities, these policies are rarely extended to cover all parties who may have been providing services under a Packaged Arrangement. As a result, tour operators' liability insurance that combines public liability and professional indemnity insurance may be necessary to provide financial peace of mind in this increasingly litigious environment.

It is essential for clients to understand the many different ways a package can be created and how liability can attach to the unwary. By consulting with us, you and your clients can find solutions tailored to their particular situation and avoid the potential financial and reputational damage that comes with non-compliance with the regulations.

Clients who may need to consider Travel Liability cover

Education

School/Student trips

Golf Clubs

Members trips organised by the Club/Club Professional

Football Teams

Team trips abroad

Hotels

Restaurant and theatre tickets

Contact us

Richard Foster

Lead Underwriter

01923 298 429

richard.foster@t-u-l.co.uk

Andy Saxon

Head of Broker Development

07866 522 771

andrew.saxon@t-u-l.co.uk

Jo Lowes

BD Manager

07458 126 084

jo.lowes@t-u-l.co.uk

Paul McDermid

BD Manager

07731 095 906

paul.mcdermid@t-u-l.co.uk

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