

## “CERTIFICATE OF EMPLOYERS’ LIABILITY INSURANCE (a)

(Where required by regulation 5 of the Employers’ Liability (Compulsory Insurance) Regulations 1998 (the Regulations), one or more copies of this certificate must be displayed at each place of business at which the policy holder employs persons covered by the policy)

Policy No SZ-RKK628524

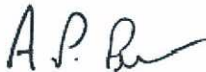
Reference No TOL653208

1. Name of policy holder. **GTI Travel Group Ltd t/as GTS Tours & Greene’s Travel Services & International Friends & The Tour Shop**
  
2. Date of commencement of insurance policy. **23 June 2010**
  
3. Date of expiry of insurance policy. **23 June 2011**

We hereby certify that subject to paragraph 2:-

1. the policy to which this certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Jersey, the Island of Guernsey and the Island of Alderney (b); and
2. (a) the minimum amount of cover provided by this policy is no less than £5 million (c).

Signed on behalf of Royal & Sun Alliance Insurance plc (Authorised Insurer)



A P Brown  
UK Chief Executive,  
Royal & Sun Alliance Insurance plc

### Notes

- (a) Where the employer is a company to which regulation 3(2) of the Regulations applies, the certificate shall state in a prominent place, either that the policy covers the holding company and all its subsidiaries, or that the policy covers the holding company and all its subsidiaries except any specifically excluded by name, or that the policy covers the holding company and only the named subsidiaries.
- (b) Specify applicable law as provided for in regulation 4(6) of the Regulations.
- (c) See regulation 3(1) of the Regulations and delete whichever of paragraphs 2(a) or 2(b) does not apply. Where 2(b) is applicable, specify the amount of cover provided by the relevant policy.” paragraph 2(b) does not apply and is deleted.

## THIS IS YOUR CERTIFICATE OF EMPLOYERS’ LIABILITY INSURANCE.

A copy of the certificate must be displayed at all places where you employ persons covered by the policy. **THE EMPLOYERS’ LIABILITY (COMPULSORY INSURANCE) (AMENDMENT) REGULATIONS 2008** permits the display of this certificate in an electronic form, provided persons covered by this policy have reasonable access to it.

The employer is strongly encouraged to retain all records related to this insurance.

## Important Notice to Policyholders

Your policy is now arranged by Touchstone Underwriting Limited. We are underwriters acting under delegated underwriting permissions from insurers. Your insurance broker remains as before and the policy is still underwritten by RSA. The personnel administering of your policy remains that which you may have dealt with or referred to in the past, the change of name is simply to differentiate our role as underwriters of your policy rather than of an insurance broker.

Tour Operators Policy UKC02576, November 2007 has been re-issued, with significant changes. Version UKC02576A is operative from June 2010. The changes to your policy are summarised below:-

### **Contents and Conditions**

The pages have been redesigned, to help you to better navigate your insurance policy and to guide you through specific policy conditions that may apply to your cover and claims.

### **Definition changes**

We have widened policy interpretations to recognise how clients run their travel businesses.

- "Persons Employed" now includes voluntary helpers
- "Business" now includes attendance or participation in trade shows and exhibitions
- "Crisis" a new definition has been added
- "Statement of fact" new definition has been added

### **Employers' Liability**

As well as the definition of employed person being widened, we have addressed employers' responsibilities under the Corporate Manslaughter and Corporate Homicide Act 2007 by expanding the policy cover to include legal costs used to defend policyholders against any Court actions.

We have also increased the compensation for court attendance from £250 per day for any partner or director to £500 per day, for employees from £100 to £250 per day.

### **Public/Products Liability**

Again, we have addressed policyholders responsibilities under the Corporate Manslaughter and Corporate Homicide Act 2007 by expanding the policy cover to include legal costs used to defend policyholders against any Court actions.

A new section of cover has been included for all policyholders – costs and expenses incurred in relation to a managing a Crisis event.

A 24/7 Crisis claims contact support is included.

Should matters progress to Court, we have also increased the compensation for court attendance from £250 per day for any partner or director to £500 per day, for employees from £100 to £250 per day.

*Touchstone: "a basis for comparison; a reference point against which other things can be evaluated"*

### **Professional Indemnity**

When the Financial Services Authority regulated the Sale of Insurance products, they laid out very precise requirements for professional indemnity cover by anyone selling insurance products. We now specially provide this cover under Sale of Insurance Extension, this overwrites a new exclusion for clients who do not sell insurance products.

The cover provided under Sale of Insurance Extension increases limits of indemnity to those required by the FSA – these limits will be stated in your policy schedule rather than pre-printed as they are linked to the Euro and rates are subject to change.

Should any claim progress to Court, we have also increased the compensation for court attendance from £250 per day for any partner or director to £500 per day, for employees from £100 to £250 per day.

There is a new optional section of cover included in the policy:

### **Crisis Public Relation Consultancy Fees (Crisis Plus)**

Following any "Disaster" (Death, injury requiring emergency hospitalisation, kidnap or hijack, falling for consideration under your Public/Products Liability, Employers' Liability or Directors & Officers Liability cover under this policy, the services of specialist Public Relations Consultants may be used to manage and contain media interest.

Finally, the Complaints Contacts have been changed to reflect Touchstone Underwriting Ltd as the first point of contact to raise any concerns you may have about your insurance.

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If you have any question regarding these changes or any aspects of your insurance requirements, please contact your usual insurance advisers.

Stuart Burt  
Operations Director  
Touchstone Underwriting

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