

Schedule No.3 Tour Operators Liability **Policy No.**TOL653208

With effect from 23 June 2010
The Schedule reads as follows:

Policyholder/Insured:

GTI Travel Group Ltd t/as GTS Tours & Greene's Travel Services & International Friends & The Tour Shop

Address:

Unit C, Rolph Court, Wadloes Road, Cambridge CB5 8PX

Sections Insured:

Employers Liability	INSURED
Public/Products Liability	INSURED
Legal Defence Costs	INSURED
Professional Indemnity	INSURED
Sale of Insurance Extension	NOT INSURED
Emergency Assistance	INSURED
Directors & Officers	NOT INSURED
C.A.A A.T.O.L. Term 13 Extension	NOT INSURED
Crisis Public Relation Consultancy Fees (Crisis Plus)	INSURED

Occupation/Business:

Tour Operator and/or Travel Agent (And No Other For The Purpose Of This Insurance)

Reason For Schedule:


Renewal

Next Renewal Date: 23 June 2011

Premium	£	3,300.00
Insurance Premium Tax	£	165.00
Total Premium	£	3,465.00

Period of Insurance: 23 June 2010 to 23 June 2011

Agency: Touchstone Underwriting Limited
Meridien House
69-71 Clarendon Road
Watford WD17 1DS

Signed: 
(For And On Behalf Of The Insurers)
Date: 01 July 2010

Section Applicable:

Limit of Indemnity:

Excess:

**Employers Liability – Section 1
(Page 11 of your Policy Wording)**

Any One Event	£10,000,000	Nil
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**Public/Products Liability – Section 2
(page 15 of your Policy Wording)**

A)	Any One Event	£2,000,000	See below
B)	All events happening during any Period of Insurance in respect of products supplied	£2,000,000	See below
C)	All incidents considered to have occurred during any Period of Insurance in respect of pollution or contamination of buildings or other such structures or of water or land or of the atmosphere	£2,000,000	See below

The **Insured's Contribution** under Section 2 is:-

The Company shall not be liable under Section 2 in respect of damage to Property for the first £250 of each and every occurrence or all occurrences of a series consequent on one original cause

**Legal Defence Costs – Section 3
(Page 22 of your Policy Wording)**

Part A	The total amount payable by the Company in respect of all costs and expenses arising out of all claims during any Period of Insurance	£250,000	Nil
Part B	The total amount payable by the Company in respect of all costs and expenses arising out of all claims during any Period of Insurance	£100,000	Nil

Section Applicable:

Limit of Indemnity:

Excess:

**Professional Indemnity – Section 4
(Page 24 of your Policy Wording)**

All claims attributable to the same act error or omission or series of acts errors or omissions consequent upon or attributable to the same original cause or source will be regarded as one claim

£1,000,000 any one claim

Please see A) & B) below

Insured's Contribution

The Insured's Contribution under Section 4 is

- A) £50 per passenger and up to £250 any one occurrence whilst acting as a travel agent
- B) £250 per passenger and up to £1250 any one occurrence whilst acting as a tour operator

**Sale of Insurance Extension – Section 4
(Page 26 of your Policy Wording)**

In respect of any claim or claims based upon or arising out of or relating directly or indirectly to or in consequence of or in any way involving mediation activities of general insurance for which the Insured has been granted permission by the Financial Services Authority or is an Appointed Representative

£Not Insured

**Section 5 - Emergency Assistance – Section 5
(Page 31 of your Policy Wording)**

General assistance provided to passengers and legal costs incurred by passengers with the prior agreement of the Policyholder in respect of Regulation 15 (7) of the Package Travel, Package Holidays and Package Tour Regulations 1992 of Clause 2.8 (iii) of the ABTA Code of Conduct

£5,000 per event

£ 250 per passenger

Section Applicable:

Limit of Indemnity:

Excess:

**Directors & Officers – Section 6
(Page 32 of your Policy Wording)**

All claims first made during the Policy Period (including Defence Costs)	£Not Insured	See below
Claims for Pollution first made during the Policy Period (Defence Costs Only)	£Not Insured	See below
Claims for Pollution First made during the Policy Period (shareholder action)	£Not Insured	See below

The **Insured's contribution/retention** under Section 6 is:-

Retention in respect of all Claims

- A) The cover provided to each Insured Person under sub-section 1.A is subject to a Retention of £

Provided that the total Retention in respect of any Claim or Investigation shall not exceed £

- B) The cover provided to the Company under sub-sections 1.B and C. is subject to a Retention of £

Original Inception Date

**Civil Aviation Authority Air Travel Organisers' Licences
Term 13 Extension – Section 6**

The Insurers shall pay, on behalf of Insured Persons, Loss resulting from claims arising from or in consequence of the failure to comply with Term 13 of the Civil Aviation Authority (Air Travel Organisers' Licensing) Regulation 1995 ('Term13') except that this extension shall not apply in respect of any Claim arising from or in any way involving wilful or deliberate overtrading (as described in 'Term 13') by any Insured Persons or the Company

£Not Insured

As above

All other terms and conditions remain unaltered

Section Applicable:

Limit of Indemnity:

Excess:

**Crisis Public Relation Consultancy Fees (Crisis Plus)
– Section 7
(Page 54 of your Policy Wording)**

In the event that the company shall be liable for a Crisis Event under the Employers' Liability or Public/Products Liability or Loss under the Directors & Officers section of this policy the Company shall pay all reasonable costs and expenses with its prior written consent in respect of Public Relation Consultancy Fees

£25,000 any one policy period

£100 each & every claim

Additional Memorandum Endorsements Warranties and Conditions

CONTROLLING INTERESTS EXCLUSION CLAUSE

The Company shall not be liable in respect of any claim or costs or expenses arising out of work undertaken for any company or firm in which the Insured or any partner or director or any combination or partners or directors or the Insured exercises or has exercised a controlling interest unless such claims or costs or expenses emanates from an independent third party

EXCESS PUBLIC AND PRODUCTS LIABILITY POLICY**SCHEDULE**

Policy Number	Date Issued	Branch	Our Ref
FX676708 / XSTOL653208	01 July 2010	Sutton	RUT/P Eastoe

The Insured:

GTI Travel Group Limited t/as GTS Tours & Greenes Travel Services & International Friends & The Tour Shop

The Agent:

Touchstone Underwriting Ltd

The Business:

Tour Operator &/or Travel Agent (and no other for the purpose of this insurance)

The Postal Address of the Insured:

Unit C Ronald Rolph Court Wadloes Road Cambridge CB5 8PX

Period of Insurance: From 23 June 2010 to 23 June 2011**RENEWAL DATE: 23 June 2011**

RENEWAL PREMIUM:	£	550.00
PREMIUM TAX:	£	27.50
AMOUNT DUE:	£	577.50

Policy Form Ref. ZCYL4.09

**Zurich Insurance plc.**

A public limited company incorporated in Ireland Registration No. 13460 Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland
UK branch registered in England and Wales Registration No. BR7985
UK Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ

Authorised by the Irish Financial Regulator and regulated by the Financial Services Authority for the conduct of UK business.

EXCESS PUBLIC AND PRODUCTS LIABILITY POLICY

SCHEDULE

Policy Number
FX676708 / XSTOL653208

Date Issued
01 July 2010

Continuation
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LIMITS OF INDEMNITY

LIMIT(S) OF INDEMNITY

UNDERLYING LIMIT(S) OF INDEMNITY

- | | | |
|---|--|------------|
| a) All claims arising in respect of which there is an aggregate limit in the Underlying Policy(ies) | £3,000,000 in excess of the Underlying Limit of Indemnity during any Period of Insurance | £2,000,000 |
| b) Any other claim or series of claims arising from the same cause | £3,000,000 in excess of the Underlying Limit of Indemnity | £2,000,000 |

SCHEDULE OF INSURERS

Any reference to The Insurers shall be deemed to refer to the following Insurers for their respective rights and interests and liabilities each for its own proportion of the risk as shown hereunder. The Leading Insurer has been duly authorised by such Insurers to sign the Policy on their behalf.

INSURER	PROPORTION	POLICY NUMBER
Zurich Insurance plc.	100%	FX676708

PRIMARY POLICY DETAILS

POLICY NUMBER	INSURER	LIMIT OF INDEMNITY
STOL653208	Royal & SunAlliance	£2,000,000

ENDORSEMENTS

The Policy is subject to the endorsements shown below:

This policy is underwritten by

Zurich Insurance plc.
A public limited company incorporated in Ireland
Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland Registration No. 13460
UK branch registered in England and Wales Registration No. BR7985
UK Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ

Otherwise the remainder of the policy applies

Zurich Insurance plc.

A public limited company incorporated in Ireland Registration No. 13460 Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland
UK branch registered in England and Wales Registration No. BR7985
UK Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ

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