

# Travel Agents and Tour Operators Professional Liability Insurance Program

# INFORMATION

## Insurer

Zurich American Insurance Company, an 'A' rated admitted carrier, is available in all states with the following exception: the insurer for all New York Tour Operators and all Student and Adventure Tour Operators will be Steadfast Insurance Company or Zurich American Insurance Company of Illinois, both 'A' rated Excess and Surplus Lines carriers.

## Administrator

Berkely Travel continues a tradition of over 30 years specializing in high quality insurance products and services to the Travel Industry. Their staff of legal and insurance professionals is responsible for the overall administration of the program, including claims handling.

## Basic Coverage Parts

**Four Liability Coverage Parts** with worldwide protection for qualifying Travel Agencies; Tour Operators; Meeting Planners; and Independent Contractors.

**Coverage A: Bodily Injury and Property Damage Liability, including certain Non-Owned and Hired Aircraft and Watercraft**

**Coverage B: Non-Owned and Hired Auto Liability**

**Coverage C: Professional Liability (Errors & Omissions)**

**Coverage D: Personal Injury Liability**

## Basic Features

- Worldwide, Occurrence Form
- Defense in addition to the limit of liability
- Limits up to \$5,000,000/\$5,000,000 aggregate for qualifying companies
- Flexible Deductible Options
- Tour Guides, Tour Escorts as Persons Insured
- Certain Independent Contractors (individuals only) as Persons Insured
- Host Liquor Liability (except student operators)
- Fire Legal Liability-\$50,000 limit

## Enhancements

- Extended General Liability Endorsement for contractual liability and premises medical
- Additional Insureds
- Prior Acts for qualifying companies
- Travel Supplier Bankruptcy Legal Liability
- Advertising Injury Liability

## Policy Exclusions (not a complete listing)

Owned auto, owned watercraft, owned aircraft; bus company operations, other than tour operations; pricing errors; misquotes; unauthorized credit card transactions; sale of insurance; employee-related claims; sexual misconduct; consumer fraud, consumer privacy; trademark/copyright infringement. *Please refer to insuring agreement for a complete listing.*

**For More Information, Contact: 1.800.803.1213 | Fax 516.294.1821 | [www.berkely.com](http://www.berkely.com)**

**Note:** As with all insurance policies, certain conditions and exclusions apply. Please refer to the policy contract for full coverage terms.