



McGregor Insurance Services Ltd

TRAVEL AGENTS
COMBINED OFFICE
&
LIABILITY INSURANCE

BENEFITS & PREMIUMS

Contact: McGregor Insurance Services Ltd

March House, 62 Elm Grove, Barnham, West Sussex, PO22 0HJ

Tel: 01243 551 448 Fax: 01243 555 177 email: info@mcgregorinsurance.co.uk



McGregor Insurance Services Ltd

Registered in England & Wales No. 4977313

*Authorised and Regulated by the
Financial Services Authority*

*Bannerman Rendell LTD - registered in England & Wales no 609004
Authorised and regulated by the financial services authority no 308692*



Insurance Intermediary to the Travel Industry
&
ABTA Travel Industry Trade Partner

BENEFITS

INCOME LIMITS	Home Office		Office			
	Package 1	Package 2	Package 1	Package 2	Package 3	Package 4
Agency Gross Income not to exceed:	£25,000	£50,000	£100,000	£250,000	£500,000	£750,000
PROPERTY CONTENTS	Cover is accidental loss or damage - covering most risks including fire, explosion, theft or hold-up, malicious damage, water and storm damage in respect of: Office contents, business machines, telephone and fax installations, photocopiers, computers and office furniture but excluding losses resulting from breakdown of the equipment. Cover is replaced as new provided insurance is for full replacement value					
General Contents Indemnity Limit	£10,000	£20,000	£30,000	£50,000	£50,000	£75,000
Computer & Ancillary Equipment Indemnity Limit	£1,500	£10,000	£15,000	£25,000	£25,000	£40,000
Special Limits	Contents Kept at home (Office Covers only) - Contents temporarily elsewhere including whilst in transit - Each at 10% of General Contents Sum Insured - Computer breakdown £5,000					
Limits in addition to sum insured	Personal Effects £5,000 - Money in office whilst open for business or in a locked safe £2,000 - Money in transit £2,000 - Money at all other times £1,000 - Money non-negotiable instruments £2,000 - Losses from Dishonesty £2,000 - Reconstitution of data £5,000 - Removal of debris £25,000 Laptop & Portable equipment away from premises in UK £1,000					
Personal Assault	In the case of Personal Assault compensation is payable to the principal or employees of the business, following death or disablement caused by assault in connection with the business Up to £10,000 for death or loss of one or both eyes or limbs, or £100 per week for up to 2 years for disablement.					
Excess	£250	£250	£250	£250	£250	£250
BUSINESS INTERRUPTION	If you suffer loss or damage that's covered under the Property Contents section any additional expenses incurred in order to allow you to continue in business including increased costs of working are covered for up to 12 months from the date of any loss or damage up to the sum insured.					
Indemnity Limit	£10,000	£10,000	£25,000	£50,000	£100,000	£100,000
EMPLOYERS LIABILITY	Cover for compensation awards and costs for bodily injury, illness or disease arising out of and in the course of their employment in your business.					
Indemnity Limit	£10,000,000 each and every occurrence including costs					
Special Limits	Criminal Defence £100,000 Court Attendance (per day) Director £250 Employee £100 Terrorism Cover £5,000,000					
PUBLIC & PRODUCT LIABILITY	Public - Cover for compensation awards for bodily injury, illness or disease or loss of or damage to property which arises in connection with your business. Product - Cover where the Agent becomes legally liable under the provisions of The Package Travel, Package Holidays and Package Tours Regulations 1992 to pay damages consequent upon: Accidental Injury to any client. or Accidental Damage to Property of any client. Occurring during the Period of Insurance, in connection with the Business and happening anywhere within the Territorial Limits.					
Indemnity Limit	£2,000,000	£2,000,000	£2,000,000	£2,000,000	£2,000,000	£2,000,000
Special Limits	Criminal Defence £100,000 Court Attendance (per day) Director £250 Employee £100 Terrorism Cover £5,000,000					
Excess	£250	£250	£250	£250	£250	£250
PROFESSIONAL INDEMNITY	Protects against legal liability to pay damages and claimant's costs/expences as a result of breach of professional duty. Limits shown are any one claim and in the aggregate and are subject to an excess of £500 each and every claim including defence costs.					
Indemnity Limit	£250,000	£250,000	£500,000	£500,000	£500,000	£500,000
Excess	£500	£500	£500	£500	£500	£500
EMERGENCY ASSISTANCE EXTENSION	Protects in respect of costs and expenses in providing emergency assistance to any customer in the event of bodily injury arising out of an activity which does not form part of a package travel arrangement or an excursion or other service sold or supplied in connection herewith. Provided that said injury results other than through fault on the part of you, your agents or authorised representatives.					
Indemnity Limit	£5,000 in the aggregate per booking					
Excess	£250 in respect of any one customer or the first £1,000 in respect of all customers on an one booking form whichever is the lesser					

PREMIUMS

PREMIUMS	Home Office		Office			
	Package 1	Package 2	Package 1	Package 2	Package 3	Package 4
Monthly Instalment of	£30	£45	£70	£120	£220	£280

Premiums include IPT at a rate of 6%

Home Office shall be an office located at the Insured's residence either in the home or on the land attached thereto. **Small Office** shall be any office that is not located within a home residence.

Buildings Insurance and/or Management Liability (Directors & Officers, Employment Practices Liability & Corporate Legal Liability) cover can be added to the Plans at additional premiums.

SECURITY CONDITIONS

Intruder Alarm Condition - (not applicable to Home Office Packages)

Insurers will not make any payment for any claim or loss, which arises directly or indirectly out of theft or attempted theft unless the office is protected by an intruder alarm, installed by a member company of N.A.CO.S.S. A copy of the current specification must be submitted upon request.

Minimum Security Condition - (not applicable to Home Office Packages)

The security measures at the insured location(s) must comply with the following criteria's

Physical Security

The devices for the security of your premises are in accordance with the following specification and all devices are put into full and effective operation whenever the premises are closed for business or left unattended.

Specification

- The final exit door is secured by means of either a mortise deadlock or rimlock conforming to or superior to BS3621, or a key operated multi-point locking system having at least three locking bolts.
- All other external doors, and internal doors providing access to any part of the building not occupied by you, are secured by means of either a locking device specified in 1 above, or by two key operated security bolts to engage the door frame.
- Any external door, or internal door providing access to any part of the building not occupied by you, is secured by means of either a panic bar locking system incorporating bolts which engage both the head and sill of the door frame, or a mortise lock having specific application for emergency exit doors and which is operated from the inside by means of a conventional handle and/or thumb turn mechanism.
- All ground and basement level opening windows and any upper floor opening windows/skylights accessible from roofs, balconies, fire escapes, canopies, downpipes and other features of the building are secured by means of a key operated locking device or permanently screwed shut.

Notes

- The local fire authority must be consulted before you replace or augment the existing locking device fitted to a designated emergency exit door.
- The provisions of specification 4 do not apply to windows/skylights that are protected by means of either fixed round or square section solid steel bars not more than 10cm apart, or fixed expanded metal, weld mesh or wrought ironwork grilles, or proprietary collapsible locking gate grilles.