

**Payment by Direct Debit**

Please complete the Hiscox Direct Debit Mandate which accompanies this form and submit it with this Proposal Form. We shall submit this form to your bank for authorisation and seek to withdraw the premium due in accordance with your direct debit mandate instructions. If it is rejected we shall submit it again. If the direct debit mandate is rejected a second time we shall give you notice of our intention to cancel the insurance policy or shall contact you in order to agree an alternative source of payment.

**Declaration**

I/We declare that (a) this proposal form has been completed after proper enquiry; (b) its contents are true and accurate and (c) all facts and matters which may be relevant to the consideration of our proposal for insurance have been disclosed.  
I/We undertake to inform you before any contract of insurance is concluded, if there is any material change to the information already provided or any new fact or matter arises which may be relevant to the consideration of our proposal for insurance.  
I/We understand that non-disclosure or misrepresentation of a material fact or matter will entitle Hiscox Insurance Company Limited to avoid this insurance.  
I/We agree that this proposal form and all other written information which is provided are incorporated into and form the basis of any contract of insurance.

**Acceptance**

I confirm that I have read the Statement of Fact above and I accept and agree the basis on which this cover is granted. Yes  No

I would like to proceed with cover to start on DD/MM/YY \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

**Important Notice**

If you cannot confirm the details above, or your annual turnover exceeds £750,000 please Contact:  
McGregor Insurance Services Ltd. March House, 62 Elm Grove, Barnham, West Sussex, PO22 0HJ, England  
Tel: 01243 551 448 email: info@mcgregorinsurance.co.uk

Signature

Signature

\_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

Date

*A copy of this proposal should be retained for your records*

**Complaints**

Our aim is to ensure that all aspects of your insurance are dealt with promptly, efficiently and fairly. At all times we are committed to providing you with the highest standard of service. If you have any questions or concerns about your policy or the handling of a claim you should, in the first instance contact McGregor Insurance Services Ltd:  
Telephone: 01243 551 448  
Email: info@mcgregorinsurance.co.uk  
Address: McGregor Insurance Services Ltd. March House, 62 Elm Grove, Barnham, West Sussex. PO22 0HJ  
If McGregor Insurance Services Ltd cannot resolve your complaint satisfactorily, please contact our Customer Relations team in writing at:  
Hiscox Customer Relations. Hiscox House, Sheepen Place, Colchester. CO3 3XL  
or by telephone on 01206 773705  
or by email at customer.relations@hiscox.com  
If you are dissatisfied with the way Hiscox Customer Relations handle your complaint you may be eligible to refer your complaint to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaints process. This complaint procedure is without prejudice to your right to take legal proceedings.

Please send this completed form to:

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



**TRAVEL AGENTS  
COMBINED OFFICE  
&  
LIABILITY INSURANCE**

**PROPOSAL FORM**

Arranged by McGregor Insurance Services Ltd  
In association with Bannerman & Redell Ltd

## STATEMENT OF FACT

<b>YOUR DETAILS</b>	Company Name	<input style="width: 100%;" type="text"/>										
	Address	<input style="width: 100%;" type="text"/> <input style="width: 100%;" type="text"/> <input style="width: 100%;" type="text"/> <input style="width: 100%;" type="text"/>										
	Telephone	<input style="width: 100%;" type="text"/>			Fax	<input style="width: 100%;" type="text"/>						
	Email	<input style="width: 100%;" type="text"/>										
	Annual Income	<input style="width: 100%;" type="text"/>			Year Established	<input style="width: 100%;" type="text"/>						
<i>Your Turnover is defined as your gross income from all your activities as a Travel Agent.</i>												

<b>YOUR TRADE ASSOCIATIONS</b>	ABTA	<input style="width: 100%;" type="text"/>										
	Membership Number/s	<input style="width: 100%;" type="text"/>										
	Advantage	<input type="checkbox"/>	Freedom Travel Group	<input type="checkbox"/>	Global Travel Group	<input type="checkbox"/>	Midconsort	<input type="checkbox"/>	Worldchoice	<input type="checkbox"/>		
	Other Affiliations	<input style="width: 100%;" type="text"/>										

BENEFIT PACKAGES & PREMIUMS	Home Office Package 1 Annual Income £25,000 or less		Home Office Package 2 Annual Income £50,000 or less		Office Package 1 Annual Income £100,000 or less		Office Package 2 Annual Income £250,000 or less		Office Package 3 Annual Income £500,000 or less		Office Package 4 Annual Income £750,000 or less	
	Cover	Limit	Excess	Limit	Excess	Limit	Excess	Limit	Excess	Limit	Excess	Limit
Professional Indemnity	£250,000	£500	£250,000	£500	£500,000	£500	£500,000	£500	£400,000	£500	£400,000	£500
Public & Products Liability	£2,000,000	£250	£2,000,000	£250	£2,000,000	£250	£2,000,000	£250	£2,000,000	£250	£2,000,000	£250
Employers Liability	£10,000,000	None	£10,000,000	None	£10,000,000	None	£10,000,000	None	£10,000,000	None	£10,000,000	None
Business Interruption (Increased Cost of Working)	£10,000	None	£10,000	None	£25,000	None	£50,000	None	£100,000	None	£100,000	None
Property Contents (General Contents)	£10,000	£250	£20,000	£250	£30,000	£250	£50,000	£250	£50,000	£250	£25,000	£250
Property Contents (Computer & Ancillary)	£1,500	£250	£10,000	£250	£15,000	£250	£25,000	£250	£25,000	£250	£40,000	£250
Monthly Premium	£30		£45		£70		£120		£220		£280	
Select Package	<input type="checkbox"/>		<input type="checkbox"/>		<input type="checkbox"/>		<input type="checkbox"/>		<input type="checkbox"/>		<input type="checkbox"/>	

The premiums shown are monthly premiums inclusive of Insurance Premiums Tax at 6% and apply if you can confirm that the statements opposite apply to you.

The premiums shown are monthly premiums inclusive of Insurance Premium Tax at 6% and apply if you can confirm that you comply with the following statements. Please note that this insurance policy is a continuous insurance policy and therefore it will continue in force until either party gives notice of termination in accordance with the procedure set out in the policy terms and conditions or until Hiscox terminates the policy following the non-payment of any premium due from you.

By accepting this insurance you confirm that the facts stated below are true. These statements, and all information you or anyone on your behalf have provided before we agreed to insure you, are incorporated into and form the basis of the policy. You should keep a copy of this Statement of Fact for your records.

- 1. Business Activities**
- We act as a travel agent and only sell travel services and travel insurance.
  - Our activities as a Tour Operator/ Organiser as defined in the Package Travel, Package Tours and Package Holiday Regulations DO NOT exceed 10% of turnover as stated above.
  - Our income derived from travel insurance is less than 5%.
  - All our work is carried out for UK clients, all under EU law.
  - All our principals have at least 5 years experience working in a similar capacity as a Travel Agent.
  - We use standard booking conditions which follow the current ABTA model and standard contracts with suppliers which ensure that they are contractually liable for their activities.

- 2. Claims and Losses**
- In the last five years, you have not had any claim that would have been covered by this proposed insurance, whether successful or not.
  - You are not aware of any fact, circumstance, allegation or incident which may give rise to a claim under the proposed policy.
  - You have not had a single claim, loss or damage of £1,000 or more in the last five years, or incurred losses or damages of claims of more than £5,000.

- 3. Premises**
- The premises is constructed with walls of brick, stone or concrete and roofed with slates, tiles or profile metal.
  - The premises is heated by a conventional electric, gas, oil or solid fuelled central heating system.
  - The premises are in an area free from flooding and not in the vicinity of any rivers, streams or tidal waters.
- The security measures at the insured location(s) comply with the following criteria:

- 4. Minimum Security Requirements**
- 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.

**PLEASE NOTE:**

*These Security Requirements are not applicable to the Home Office Packages.*

- 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 10 cm apart, or fixed expanded metal, weld mesh or wrought ironwork grilles, or proprietary collapsible locking gate grilles.

**Material Information** Please provide us with details of any information which may be relevant to our consideration of your proposal for insurance. *If you have any doubt over whether something is relevant, please let us have details.*

**Data Protection** By signing this proposal form you consent to Hiscox using the information we may hold about you for the purpose of providing insurance and handling claims, if any, and to process sensitive personal data about you where this is necessary (for example health information or criminal convictions). This may mean we have to give some details to third parties involved in providing insurance cover. These may include insurance carriers, third-party claims adjusters, fraud detection and prevention services, reinsurance companies and insurance regulatory authorities.

Where such sensitive personal information relates to anyone other than you, you must obtain the explicit consent of the person to whom the information relates both to the disclosure of such information to us and its use by us as set out above. The information provided will be treated in confidence and in compliance with the Data Protection Act 1998. You have the right to apply for a copy of your information (for which we may charge a small fee) and to have any inaccuracies corrected.

**Retroactive cover** If you currently purchase Professional Indemnity cover, please provide the date when you first purchased cover without any gaps in insurance. *Date*