

How Do I Apply?

To apply just follow these simple steps:

1. Read and complete the Proposal Form.
2. Complete and sign the Direct Debit mandate.
3. Post both forms to: McGregor Insurance Services Ltd.

Should you wish to discuss this scheme or your own requirements please do not hesitate to contact us using one of the contact methods shown below.

If you are unable to sign the Statement of Fact we are still be able to provide you with a bespoke insurance quotation so please contact us:

By phone on 01243 551 448 or email: info@mcgregorinsurance.co.uk

Other Insurances

McGregor Insurance Services can assist in arranging many other covers that you may require including:

- Travel Bonding inc ATOL, ABTA & IATA
- Merchant Card Facility Bonds
- Keyman Cover
- Event Liability & Cancellation
- Holiday or Business Travel Insurance
- Directors & Officers
- Sick Pay
- Health Insurance

If you would like to discuss these or any other insurance requirements please contact us.

Underwritten by: Hiscox Insurance Company
Arranged by: McGregor Insurance Services Ltd
In association with
Bannerman Rendell Ltd
Authorised and Regulated by the
Financial Services Authority No 308692



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McGregor Insurance Services Ltd



TRAVEL AGENTS
COMBINED OFFICE
&
LIABILITY INSURANCE

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

McGregor Insurance Services is a specialist insurance intermediary with over twenty years experience in supplying insurance solutions to the travel industry. We are able to source solutions for all aspects of travel companies' insurance requirements ranging from specialist liability covers and standard travel policies to travel bonding.

Using our knowledge of the travel industry we have developed a Combined Liability and Office Insurance Policy for the Travel Agent which is underwritten by Hiscox Insurance Company Limited.

About the Insurers

Hiscox are a specialist insurer underwriting a unique range of personal and commercial risks. When looking at new underwriting opportunities, Hiscox prioritises whom they insure over what type of business they conduct. By only dealing with honest and careful customers, they have fewer claims and are able to provide wider than average cover whilst keeping premiums low. Claims are processed rapidly and fairly with excellent customer service.

Hiscox's focus gives two significant and distinct advantages. First, they can often insure risks other companies find too complex or unusual to cover. Second, they can tailor policies to the requirements of a particular profession.

This combination of selectivity and exceptional expertise has, over the course of a century, driven Hiscox from a single underwriter based at Lloyd's into a FTSE 250 company with offices in 12 countries and customers around the world.



What protection do I need?

Every business requires insurance and you as a Travel Agent are unfortunately no exception. In fact, not only do you need the usual office, contents, employers and public liability insurances, you also need to cover your additional liabilities specific to the Travel Industry.

In particular, if you arrange bespoke travel packages, you bear additional liabilities. The Package Travel Directive Article 5 (re 15 of the

1992 UK Package regulations) imposes additional liabilities including a strict liability for the "proper performance of the contract" and liability for the actions of your suppliers. Few insurers are prepared to cover these additional liabilities, however this type of insurance is a membership requirement of many of the trade associations.

It is also prudent for you to be covered against claims for compensation made by dissatisfied customers where injury or property damage is not involved. This liability is covered by Professional Indemnity Insurance in our policy.

Finally the ABTA Code of Conduct and the Package Travel Regulations (regulation 17, paragraph 7) requires you to provide "general assistance" including initial legal costs to a client who suffers from an incident outside the booked holiday. This liability is also covered by our policy.

Cover to meet your requirements

With insurance requirements so complex, wouldn't it be great if you could purchase one policy that was simple to understand, cost effective and provided certainty of cover? Well now you can

Our policy meets the needs of the Travel Agent in one straightforward cost effective contract.

The application process is simple with an easy to complete proposal form. Instead of pages of questions you just need to read and complete a Statements of Fact. You select the category of cover applicable to your total annual commission and/or fee income cover is then provided at a set monthly premium.



Once the policy is in place there is no fixed annual renewal date.* Cover will remain in place as long as you continue to pay the monthly premiums. No more need to remember renewal dates or complete lengthy renewal forms.

Your application will be swiftly processed and policy documentation will be sent directly to you.

If you have any questions or if you find the limits for your category not to be sufficient please contact us at McGregor Insurance Services for assistance.

**Policies may be subject to an annual review*

Scheme highlights:

- Cover for Home workers through to the medium sized office.
- Comprehensive Liability covers including potential liability under Package Travel Regulations 1992 (Package Tour Operating/Package Organising must not exceed 10% of income).
- Affordable premiums payable by interest free monthly direct debit which will help to ease your cash flow.
- Continuous policies eliminating the need to undertake time consuming renewals each year.
- Easy to complete Proposal Form with a straightforward Statement of Fact.
- Policy backed up with a speedy, fair and dedicated professional claims service.

*For fuller details of the coverage please refer to the Benefit Insert.
A Speciman Policy Wording is available upon request.*