



Specialist Insurance Provider for the Travel Industry

**Travel Companies, Tour Operators
& Travel Agents**

Proposal Form,

Public Liability
Employers Liability
Professional Indemnity
Directors & Officers Liability

MPI Brokers
West House, 19-21 West Street, Haslemere, Surrey, GU27 2AB
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www.mpibrokers.com

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Proposal Form

Tour Operators and Travel Agents

for

Public Liability, Employers Liability, Professional Indemnity & Directors & Officer Insurance

Please print this document, then complete the form and return it with any other documents requested to MPI Brokers.

In answering the following questions, should you need to expand on any answers please use the notes page at the back.

Details of Company

1 Full Name(s) of Company(s) including subsidiary Companies & trade name(s) if different

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2 Address of all offices including those outside the UK. Including post codes, telephone number and email/web site.

Principle Address,	All Offices outside UK
tel: e-mail: website: Company reg no:	tel: e-mail: website:

3 Full business description and nature of holidays provided (in 50 words or more) including all activities/services you offer/provide/organise

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4 When was the Company originally established? (Please give names, dates etc. of predecessor companies for which cover is required). Where the company is new please attach CV(s) of Principal(s)

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5 Is the Company a member of...

ABTA	YES	NO
IATA	YES	NO
ATOL	YES	NO
AITO	YES	NO
TTA	YES	NO
Any other professional association (If so, please give details)	YES	NO

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6 Does the company act as a Tour Operator (within terms of the Package Directive)? YES NO
'Packages'- holidays sold by you as an Organiser as defined by the Package Travel Regulations 2018

Breakdown of Business

7 Please show passenger numbers and turnover in the following categories:-

	Pax no. last 12 months	Turnover last 12 months	Est. pax for next 12 months	Est. turnover for next 12 months
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a) As a Travel Agent

		£		£
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b) As a Travel Company

Package holidays (accommodation + transport i.e. flights or coach or train &/or car hire)		£		£
Package holidays (accommodation + ski pass &/or ski hire &/or ski lessons &/or etc.)		£		£
Package holidays (accommodation + tour &/or activity &/or training &/or course &/or any other arranged service)		£		£
Accommodation only		£		£
Transportation only				
City breaks/short trips		£		£
Day trips		£		£

Totals

		£		£
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8a Of your Packages what proportion, if any, is incoming. Please specify:-

American
Other

8b Do you sell any holidays from an overseas office? YES NO

If Yes, what is the proportion of turnover%

9 Connected Travel Insurance Sales – do you sell, organise or collect premium for any insurances for your customers, incl. Travel Insurance, Carte Neige or similar? YES.....NO

10 What percentage of the company's turnover is derived from answer to Q9 above?
Please show below

Total premium excl. IPT in last 12 months	Total commission if any in last 12 months
£	£

11a Please show the proportion of pax travelling to the following destinations * :-

	Packages		Accommodation only	
	Last 12 months %	Next 12 months %	Last 12 months%	Next 12 months%
United Kingdom				
Ireland/USA/Canada				
Western Europe				
Southern Europe				
Eastern Europe				
South America				
Africa				
Asia				
Rest of World				
Totals	%	%	%	%

11b Do you organise any trips to areas to which the Foreign Commonwealth has advised against non essential travel? YES NO

12 Please show all activities that you offer as part of your package and the passenger numbers e.g. ski "guiding", ski "teaching", scuba diving, horse riding/cycling:-

Activity	Passenger Numbers	Turnover	Do you run the activity or use a third party
		£	
		£	
		£	

13 Specialist Holidays

	Passenger Numbers	Turnover
Children & Student Tours		£
Groups & Conferences		£
Coach Groups		£
Vulnerable pax		£

14 Do you market tours to American Nationals (selling in America)? YES NO

If yes, please provide details together with turnover and pax numbers for this part

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15 Do you sell excursions, either as part of the pre-arranged package or in resort? Please indicate the estimated passenger numbers for each.

Pre-arranged:	In resort:
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Guest and Staff Accommodation

16 Do you use standard booking conditions?
please submit a copy(s) (if you have more than one), or refer to website YES NO

17 Do you inspect accommodation & other facilities regularly to ensure that safety and fire precautions are adequate and that local regulations are observed?
YES NO

If Yes, please give details:-

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18 Are copies of Risk Assessments retained? YES NO

Please show below who undertakes the Risk Assessment (your company, owners, or a Risk Management company e.g. Argent), how often, and explain the procedures that are in place to follow up any issues arising.

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19a Do you, or any parent or subsidiary, lease, operate or manage any accommodation.

YES NO

If yes, please give brief details in the following table:-

N.B. This insurance will not cover liability arising from the ownership, lease or operation of accommodation, or other facilities (e.g. hiring out sports equipment you own), unless specifically extended by answering 'YES' below.

Do you wish us to provide terms? YES NO

If yes,

Do you comply with local health and safety regulations? YES NO

Do you have a clause in the lease agreement with the owner(s) that they shall have building insurance which includes liability to third parties and that it is noted on that insurance policy that the premises is let? YES NO

19b If staff accommodation is leased do:

you lease the accommodation	YES	NO
you lease the accommodation and staff lease from you	YES	NO
staff lease the accommodation directly from the owner	YES	NO

This insurance will not provide liability insurance for transport you own or lease, this would fall under the vehicle insurance.

Please also see Appendix A, attached.

Products

20a. Do you hire out your own equipment e.g. Ski's, Bicycles etc? YES NO

20b. Do you fit and maintain sports equipment? YES NO

Suppliers

21 Do you ensure that your suppliers (e.g. Hoteliers, Coach operators etc.) operate to at least the health and safety standards of their home country?

YES NO

22 How do you establish your suppliers have adequate liability insurance arrangements in place?

23 Do you have contracts with your suppliers? YES NO
(e.g. suppliers of catering, accommodation, transport, sports activities, sports equipment & rental - this is not an exhaustive list)

24 Please indicate in the following table the percentage of your Package Holidays where you have indemnity contracts (i.e. the suppliers contractually accept liability for their own acts or omissions)

	Less than 25%	From 25% to 50%	From 51% to 75%	More than 75%
Ground Handler				
Hoteliers				
Coach operators				
Excursion providers				

25 Do you establish that instructors (who are not your Employees) are liable for their own actions and activities?
(If none please state)

YES NO
NONE

Employees

26a Please provide the following details

		Number	Wage roll (in total)
Principals and Staff in UK	Clerical		£
	Manual		£
Principals and Staff Overseas - On UK contract	Clerical		£
	Manual		£
UK Principals and UK Staff Overseas - On Non-UK contract	Clerical		£
	Manual		£
Non-UK Principals and Non-UK Staff Overseas - On Non-UK contract	Clerical		£
	Manual		£

N.B. Managers & Reps are considered Clerical. Please see descriptions of manual work below.
Some UK Insurers cannot provide Employers Liability cover for staff on non-UK contracts

26b Please give breakdown of any manual work.

Manual Work	Number of Staff
Cooking	
Maintenance	
Drivers	
Childcare	
Ski Guiding/White Water Rafting/Climbing etc.	
Other	

26c From April 2011 due to the requirements of the Employers Liability Tracing Office, the Employer Reference Number (ERN) must be supplied for the Insured and all subsidiary companies.

Employer Reference Number (s)

Health & Safety

- | | | |
|--|-----|----|
| 27a Do you have an appointed person responsible for Health and Safety? | YES | NO |
| 27b Do you have a written Health and Safety policy that is regularly reviewed and updated (where necessary)? | YES | NO |
| 27c Are Health and Safety risk assessments undertaken and recorded? (not connected to question 19) | YES | NO |
| 27d Do all employees receive Health and Safety training and training for activities undertaken and is such training recorded? | YES | NO |
| 27e Do you have a planned and recorded inspection and maintenance programme which includes company vehicles where applicable? | YES | NO |

Directors & Officers - Only complete if you would like a quote for D&O

Statement of Fact

- | | | |
|---|-----|----|
| 28a You have been trading for at least 2 years | YES | NO |
| 28b Your company does not operate in the financial services or legal sector | YES | NO |
| 28c Your company has made a profit in the last 12 months | YES | NO |
| 28d Your last annual accounts declared a positive net worth (i.e. your company's assets exceeded its liabilities) | YES | NO |
| 28e Your latest filed annual report & accounts were unqualified | YES | NO |
| 28f Your company is not listed on the stock exchange | YES | NO |
| 28g Your company is not planning any public or private offering of securities within the next year | YES | NO |
| 28h Your company does not have any assets in or turnover to/from the USA | YES | NO |
| 28i In the last five years, the company has not been the subject of an investigation by any official body or institution | YES | NO |

Claims Incidents

29 Please give details of accidents/claims/complaints in the last five years (whether Insured or not) settled or outstanding. If none, please state none in each section below.

a)	Date	Details	Cost	Reserved
Injury to any passenger on a trip organised by you or Injury to any other person(s)				

b)	Date	Details	Cost	Reserved
Other non-injury Incidents occurred or complaints that could or have led to a claim Total paid to any other person(s)				

c)	Date	Details	Cost	Reserved
Liability claims arising from Injury or sickness to Employees				

30 In the last 5 years, have there been any claims or investigations made against the company, its directors, officers or employees which may have been covered by any insurance policy had it been in force

YES NO

31 Is the company or any Directors, Partners or Employees after enquiry, aware of any circumstances, allegations or incidents, which may give rise to a claim against the Company or its predecessor business including present or past Directors and/or Partners?

YES NO

If yes to either of the questions above, please provide details below

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32 Have you in the last 5 years had any insurance for the business or privately cancelled or special terms imposed such as a premium warranty?

YES NO

Current Insurance Details

33a Please give details of existing insurances in respect of:-

- a) Public / Products Liability
- b) Professional Indemnity
- c) Employers Liability

Insurer	Indemnity Limit	Excess	Premium	Expiry Date
a)	£	£	£	
b)	£	£	£	
c)	£	£	£	

Cover Required*

33b Please show limit of indemnity the company requires

	Limit of indemnity	Please tick & highlight cover required
Public/Products Liability	£ 2,000,000	
	£ 5,000,000	
	£10,000,000 (recommended)	
Professional Indemnity	£ 250,000	
	£ 500,000	
	£ 750,000	
	£ 1,000,000	
Employers Liability	£10,000,000	
Directors & Officers	£ 250,000 - £2,000,000	
Crisis Management	£ 250,000	
Commercial Legal Expenses	£ 250,000	
	£ 500,000	
	£ 1,000,000	

*Under the Public Liability insurance the 'Limit of Indemnity' is for any one occurrence or event. When considering the limits above, you should take account of any scenario whereby there is an accumulation of a group of customers e.g. coach trip, large chalet etc.

34 Excess – The standard excess for Public Liability is £1000 any one person/£5000 per event

Do you require a quotation for higher excess? If so how much? £

35 Which legal jurisdiction do you require?

UK/Europe	YES	NO
WW excl. USA/Canada	YES	NO
WW Incl. USA/Canada	YES	NO

36 Declaration

To the best of my/our knowledge and belief the information provided in connection with this proposal, whether in my hand or not, is true and I/we have not withheld any material facts.

I/we understand that non-disclosure or misinterpretation of a material fact may entitle Insurers to void the insurance. (N.B. a material fact is one likely to influence acceptance or assessment of the risk by insurers. If you are in doubt as to whether a fact is material or not, please disclose it).

I/we understand that signing this declaration does not bind me/us to complete, or Insurers to accept, this insurance. I/we agree that this proposal will form the basis of the contract with Insurers.

Name **Position**
(Please print)

Signature **Date**
(Partner/Director)

Have you completed the notes page for further explanations? YES NO

I have read and understood Appendix A and B YES NO

Please forward this form to:

MPI Brokers
West House, West Street, Haslemere, Surrey, GU27 2AB
catherine@mpibrokers.com

together with:

- 3 company brochures
- If none, please show website address
- booking conditions
- Letter of authority – giving MPI Brokers authority to obtain quotes from the whole market
- copies of contracts with suppliers, ski/sports schools, other sports/ski instructors
- If a new venture please supply a CV for each of the Principals/Directors in the Business.

**Question
No.**

Notes



Appendix A

Please refer to Question 17 of the Proposal Form.

This insurance protects your company for Public Liability. Should you enter into a contract where your liability is extended in a lease agreement this policy may not respond.

The lease agreement may place liability on your company for damage to the property caused by your company or your guests.

You may wish to consider taking legal advice in this respect and we have arranged for two specialist lawyers to be available to customers or prospective customers of MPI Brokers at preferential rates. Their names are:

Claire Ingleby Tel: 0113 242 4444
MB Law
Studio 3
The Quays
Concordia Street
Leeds
LS1 4ES

Matt Gatenby Tel: 0113 258 0033
Travlaw
2 Bachelor Lane,
Horsforth
Leeds
LS18 5NA

Please do ask what their fees are before asking them to undertake any work.

Please note:

1. If you wish to obtain insurance to protect your contractual liability, this may be possible.
2. Travel Insurance usually provides protection under the Personal Liability section for customers causing damage to property. This is one of the reasons that Tour Operators place in their booking conditions a requirement that customers have suitable travel insurance and that it should be at least equivalent to or no worse than the travel insurance provided by you (you should make sure your travel insurance cover this).
3. You should be aware that there are some travel insurance policies that do not cover damage to holiday accommodation.

4. Further advice on how to handle 2 and 3 above is available from MPI Brokers. We have introduced a website where tour operator clients can invite their customers to place information on the site about the insurance policy they hold.

Therefore you will be able to:-

1. know your customer is insured.
2. have immediate access to customer travel insurance information in the event of a major incident.

Appendix B

When selling excursions, lift passes etc. on transfer bus or in resort, you must make it clear you are doing so as an agent or the supplier and not as a principle. This should also be shown on any receipt or documentation and we suggest this is backed up as a clause in your booking conditions. The lawyers shown above may be able to assist with this.