

CAMBERFORD UNDERWRITING
TOUR OPERATORS AND TRAVEL AGENTS
INSURANCE
SCHEDULE

Binding Authority Agreement Number

Section 1	B1053BA114
Section 2	B1053BA114

Policy Number

Reason For Issue
Mid Term Adjustment

Underwriters

Section 1	Allied World Assurance Company (UK) dac
Section 2	Allied World Assurance Company (UK) dac

The Insured

The Address Of The Insured

Business (of The Insured)

Period Of Insurance

From	9 January 2020
To	8 April 2021

Both days inclusive at the local standard time of The Insured.
Sections Which Comprise Your Policy

Section Number and Description		Operative / Not Operative
Section 1	Legal Liability	Operative
Section 2	Professional Indemnity	Operative

CONTENTS OF THIS SCHEDULE

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(Full breakdown of the premiums and other costs related to this Insurance and the services provided)		

SPECIFICATION

Cover is operative only for Sections and Sub-Sections for which a Sum Insured, Limit Of Liability or Limit Of Indemnity is shown.

SECTION 1: LEGAL LIABILITY

Sub-Section Number and Description			Limit Of Indemnity
Sub-Section 1A	Employers' Liability	Any one occurrence, inclusive of all costs and expenses	Not Insured
Sub-Section 1B	Public Liability	Any one occurrence	€ 3,000,000.00
	Optional Ext 1	Any one occurrence	Not Insured
	Optional Ext 2	Any one occurrence, and limited to €100,000 in the aggregate in the	Not Insured
Sub-Section 1C	Products Liability	Any one occurrence and in the aggregate in the Period Of Insurance	€ 3,000,000.00

SECTION 2: PROFESSIONAL INDEMNITY

Section Number and Description			Limit Of Indemnity
Section 2	Professional	Any one occurrence and in the aggregate in the Period Of Insurance	€ 350,000.00

EXCESS AND RETENTION

An Excess or Retention being shown herein does not mean that cover is operative.

SECTION 1: LEGAL LIABILITY

SECTION / SUB-SECTION		EXCESS	DETAIL
Sub-Sections 1B and 1C	Public Liability and Products Liability	€ 500.00	any one person any one claim or series of claims arising out of one originating cause inclusive of costs and/or expenses but limited to
		€ 1,000.00	any one claim or series of claims arising out of one originating cause inclusive of costs and/or expenses

SECTION 2: PROFESSIONAL INDEMNITY

SECTION / SUB-SECTION		EXCESS	DETAIL
Section 2	Professional Indemnity	€ 350.00	any one person any one claim or series of claims arising out of one originating cause inclusive of costs and/or expenses but limited to
		€ 1,500.00	any one claim or series of claims arising out of one originating cause inclusive of costs and/or expenses

ENDORSEMENTS

Where an Endorsement is shown as 'Operative' it applies to this Insurance in relation to the Section(s) or Sub-Section(s) specified in relation to such Endorsement. The following Endorsements are detailed in full within the Policy Wording.

All Sections of this Insurance		
Endorsement Name and Title		Operative / Not
PPL01	Proposal Form Condition	Not Operative

SECTION 1: LEGAL LIABILITY					
Endorsement Name and Title	Operative / Not	Endorsement Name and Title	Operative / Not	Endorsement Name and Title	Operative / Not
ETO01	Altitude Sickness Warranty	Not Operative	ETO09	Scuba Diving (PADI)	Not Operative
ETO02	Suppliers Contract Indemnity Endorsement	Not Operative	ETO10	Skiing And Snowboarding Condition	Not Operative
ETO03	Contractual Liability and Indemnity Contracts	Not Operative	ETO11	Individual Customer Travel Insurance Condition	Not Operative
ETO04	Bona Fide Sub Contractors	Not Operative	ETO12	Tour Organisers Exclusion	Not Operative
ETO05	Equestrian Protection Warranty	Not Operative	ETO13	Criminal Records Bureau	Not Operative
ETO06	Medical / Repatriation Expenses Exclusion (First Party)	Not Operative	ETO14	Total Motor Exclusion	Operative
ETO07	North American Conditions	Not Operative	ETO15	Libel Slander Defamation Passing Off And Infringement	Not Operative
ETO08	Physical Emotional And Sexual Abuse Exclusion	Not Operative			

ADDITIONAL ENDORSEMENTS

The following Endorsements apply only to the Section(s) or Sub-Section(s) specified in relation to such Endorsement. These Endorsements all apply to You and are detailed in this Schedule in full and do not

SECTION 1: LEGAL LIABILITY

Kensington Tours Canada is noted as a principle.

LMA5391 Coronavirus Exclusion

This Insurance does not cover any claim in any way caused by or resulting from:

- a) Coronavirus disease (COVID-19);
- b) Severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2);
- c) any mutation or variation of SARS-CoV-2;
- d) any fear or threat of a), b) or c) above.

SECTION 2: PROFESSIONAL INDEMNITY

LMA5391 Coronavirus Exclusion

This Insurance does not cover any claim in any way caused by or resulting from:

- a) Coronavirus disease (COVID-19);
- b) Severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2);
- c) any mutation or variation of SARS-CoV-2;
- d) any fear or threat of a), b) or c) above.

PREMIUM(S)

SECTION / SUB-SECTION / SERVICE		PREMIUM	LEVY	TOTAL PAYABLE
Section 1	Legal Liability			
	Sub-Section 1A	Employers' Liability	€ -	€ -
	Sub-Section 1B	Public Liability		
	Sub-Section 1C	Products Liability	€ 218.75	€ 10.94
Section 2	Professional Indemnity			€ 229.69

SERVICES / FEES	FEE / SERVICE	LEVY	TOTAL PAYABLE
BusinessCare (Legal Advice and Document Service)	€ -	€ -	€ -
Camberford Underwriting Fee	€ -	€ -	€ -

TOTAL	€ 218.75	€ 10.94	€ 229.69
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All Premiums shown are Minimum and Deposit unless otherwise stated in this document, Your Schedule or the Policy or agreed in writing by The Underwriters or by Camberford Underwriting.

SIGNATURE ON BEHALF OF THE UNDERWRITERS

This Schedule is signed by an authorised individual on behalf of The Underwriters



Simon Carter
Director
Camberford Underwriting

Dated
30 December 2020