

Travel Businesses: Liability Insurance

As a business owner, you'll want to ensure you're protected and having the right insurance coverage you need is key. Whilst a standard liability insurance policy can help protect you from claims against your business - it may not take into account the uniqueness of what you or your suppliers do, and other sector specific risks. That's why having a policy that has been specifically designed for travel industry is important.

First Underwriting is one of the UK's leading specialist, commercial underwriters and we provide tailored insurance for travel businesses including:

- ✓ Tour operators
- ✓ Travel agents
- ✓ Event organisers and other related travel business services

Our specialist policies can provide cover for risks including:

- The general business liability insurance you need
- Liabilities that could arise from The Package Travel and Linked Travel Arrangement Regulations 2018 that make you as the organiser liable for the performance of the travel services
- Reputational risk from Crisis situations or customer complaints

Why choose a specialist policy from First Underwriting?

- ✓ An experienced team with decades of experience who understand the travel industry including unusual risks
- ✓ Competitively priced policies for businesses - small or large
- ✓ Specialist support for you including Crisis Management and a Specialist Claim Service (see overleaf)



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Crisis Management Support

Available via our 24/7 helpline, this can include cover for public relations costs, professional emergency response team costs, arranging travel costs and expenditure for family, with limits of cover available from £25,000 to £250,000.

The service relates directly to the policyholder for a crisis: e.g. passenger or employee death, serious injury, kidnap or hijack, that would be covered under the public or employer liability section of cover.

How does this help you?

- ✓ Mitigates potential for claims
- ✓ Avoids unwanted publicity or reputational damage
- ✓ Provides management support/experience



Specialist Claims Service

We recognise that there is a need for specialist knowledge and bespoke processes to deliver a great claims experience.

We work with travel law experts who handle early stage notifications and give guidance, as well as defending formal claims against your business. Where the fault is with your supplier, our claims service will pursue recoveries or seek an indemnity from the supplier, protecting your own claims record.

How does this help you?

- ✓ Reduces the potential for complaints escalating into full claims
- ✓ Mitigates claim severity through expert defence strategy
- ✓ Identification and pursuit of other liable parties to enable early redirections and/or recoveries to protect your claims record