

PUBLIC LIABILITY INSURANCE for ACCREDITED TOUR GUIDES

provided by

Tresidder Insurance Brokers

INSURED:

Guiding Organisations Australia Inc.
Including all accredited Tour Guides as declared

INSURED BUSINESS (ACTIVITIES):

Tour guide association including tour guide accreditation
Tour guiding activities including:
Meet & Greet
Locality Orientation
Sightseeing, Day, Special Interest, Coach & Extended tours
Walking & Cycling tours
Domestic & International Touring
Services for Meetings, Conferences & Exhibitions
Language guiding & translation services
Driver guiding

LIMITS OF INDEMNITY:

General Liability - any one event	\$20,000,000
Product Liability - annual aggregate	\$20,000,000
Professional Indemnity - annual aggregate (claims made)	\$ 1,000,000
Goods in Physical legal Control	\$ 500,000

EXCESS/DEDUCTIBLE:

\$500 each and every claim,
\$1,000 each and every claim for incident occurring outside of the Commonwealth of Australia
\$1,000 each and every claim for Professional Indemnity

GEOGRAPHICAL LIMIT:

Worldwide excluding USA & Canada

POLICY ENDORSEMENTS:

Adventure Tours Exclusion

This policy will hereby exclude adventure tours. Adventure tours is defined as abseiling, rock climbing, bungee jumping, rafting, use of powered watercraft, water-skiing, aerial activities, river or ocean swimming.

P2P Exclusion deleted

The P2P exclusion is hereby deleted

POLICY CONDITIONS:

Turnover

Insured must advise the insurer of any member whose annual turnover exceeds \$75,000 in any one year

Declaration Adjustment

Insured to provide declaration of the number of insured guides for adjustment of the annual premium no later than the 16th of December each policy year.
Premium adjustment as agreed.

RETROACTIVE DATE (Applicable to PI only):

Unlimited - excluding known claims/circumstances

TERRITORIAL & JURISDICTIONAL LIMITS:

Worldwide excluding USA/Canada

POLICY FORM:

ATC Liability

SPECIAL COMMENTS:

This document is a précis of the cover provided.
For full details please refer to your policy wording and schedule.