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All GOA Accredited guides can join the following group insurance offer, at a most favourable cost:

SAMPLE ONLY:

CERTAIN UNDERWRITERS AT LLOYDS OF LONDON

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 & Greets
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
Photography Guide

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.

RETROACTIVE DATE (Applicable to Professional Indemnity 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 see policy wording and schedule.