



The difference is clear

## CONTACT US

### IF YOUR POLICY IS DUE FOR RENEWAL...

Take immediate advantage of our special insurance arrangements by contacting us to discuss your requirements.

### IF YOUR POLICY IS NOT YET DUE FOR RENEWAL...

Please still advise us of your renewal date and we will contact you nearer the time to discuss your requirements.

**020 8315 5000**  
@ [underwriting@camberfordlaw.com](mailto:underwriting@camberfordlaw.com)

[www.protectour.co.uk](http://www.protectour.co.uk)



### ONLINE BENEFITS...

To obtain a firm quotation a Proposal Form will need to be completed and this is available to either download or complete online.

Alternatively, a short form is available which simply asks you to complete a few details about your business and we will then contact you at your convenience to discuss further.

We are pleased to advise that as an ABTA Travel Industry Partner we are able to keep at the heart of travel news and views.

## CAMBERFORD LAW PLC

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**020 8315 5000**  
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INNOVATIVE INSURANCE

## A Comprehensive Insurance Scheme For Tour Operators and Travel Agents



Insurance Brokers • Underwriting Agents  
Lloyd's Brokers

## THE COMPANY



INNOVATIVE INSURANCE

our ongoing commitment includes vigilant assessment of legislative changes and specific industry requirements.

Our schemes are handled by specialist teams of insurance professionals dedicated to offering you insurance cover to meet the needs of your business.

Fully accredited Lloyd's brokers, we operate a City office from the prestigious Royal Exchange building. We are pleased to remain totally independent and, as such, are primarily committed to the professionalism and innovative approach that has worked so well for us.

Camberford Law Plc. was established in 1958 and has become highly regarded within the commercial insurance industry as a "Scheme Specialist". Concentrating in particular sectors we undertake substantial research in order to determine the needs of our customers and translate this into policy coverage. Similarly,

## THE SCHEME

Specialists in the unique insurance requirements of Tour Operators and Travel Agents since the 1992 Package Travel Regulations, Camberford Law operate an exclusive liability scheme on behalf of Lloyds of London.

We fully appreciate the implications of applicable legislation and EU regulations pertaining to the Travel industry and have developed a suite of products to provide appropriate insurance protection and assistance.

## KEY BENEFITS

### • Market Leading Premiums

Our core product, which provides Tour Operators Liability and Professional Indemnity cover, incorporates an innovative and transparent claims reporting method which enables Insurers, us and you to track any claim at any stage. This enables us to ensure that your renewal premiums are based on claims you incur which will actually result in an unrecoverable payment by Insurers i.e you are not forced to pay higher premiums because of outstanding claims that will either not result in payment or will be recovered.

### • Claims Efficiency and Transparency

With legal representation in a vast number of locations worldwide, our claims team is able to handle claims promptly, efficiently and cost – effectively. This assists in protecting your reputation and also enables us to effectively subrogate (recover), where possible, claims costs arising from the negligence of your suppliers.

### • Catering for all Your Insurance Requirements

Placing your insurances with us is a comprehensive solution with the full range of cover required available.

### • Simplicity and Innovation

We make the complexities of the various insurance products simple to understand whilst providing an innovative and bespoke approach to meeting your needs.

## COVER AVAILABLE:

### • PROTECTOUR

#### PUBLIC/PRODUCTS AND TOUR OPERATORS LIABILITY

Provides cover for your legal liability arising from accidental bodily injury to a third party or damage to third party property during the course of your company's business. This section extends to include liability for bodily injury or property damage arising as a result of negligent acts or omissions by your agents, suppliers and sub-contractors.

#### PROFESSIONAL INDEMNITY

Provides compensation to third parties for claims made against your company as a consequence of; a) breach of professional duty by reason of any neglect, error, or omission occurring or committed in good faith by the Assured, or any Employee; and/or b) breach of contract in the conduct of the Assured's Business.

#### EMPLOYERS LIABILITY

Employers are required by law to provide employers' liability insurance. This covers your legal liability in respect of bodily injury to your employees during their employment. This section can be extended to include coverage for overseas reps, drivers, guides, etc, provided they have a contract of employment in the United Kingdom.

### • PROTECTOUR PLUS

#### OFFICE INSURANCE

Coverage is available for:

- Buildings
- Contents
- Fixtures and Fittings
- Tenants Improvements Stock
- Money
- Foreign Currency
- Tickets and Documents
- Book Debts
- Loss of Rent
- Loss of Profits
- Increased Cost of Working
- Computers
- All Risks
- Goods in Transit
- Fidelity Guarantee

### • PROTECTOUR ADVANTAGE

#### TRAVEL BOND INSURANCE

Travel organisers in the UK are required by law to provide financial protection for their customers' pre-payments in respect of 'package' holidays. Bonding by insurance is practical and straightforward and the costs compare favourably with the alternatives.

### • PROTECTOUR EXECUTIVE

#### DIRECTORS AND OFFICERS LIABILITY

Provides cover in respect of damages, costs, expenses and legal fees following actual or alleged wrongful act or omission on the part of a director or officer committed solely in such person's actual or deemed capacity as a director or officer.



### • PROTECTOUR FLEX

#### TRAVEL INSURANCE

Provides individual travel insurance for sale through FSA approved travel organisers and retailers. Our advanced system and processes can enable non-FSA approved firms to receive introductory fees. Slick and efficient processes, market leading rates and attractive commission / introducer fees.

