



## Schedule of Insurance

<b>The Insured:</b>	Equity Inspiring Learning Ltd &/or Equity Total Travel (Transport) Ltd
<b>Address:</b>	21 Upper North Street Brighton BN1 3FG
<b>Period:</b>	From: 17th November 2018 To: 16th November 2019
<b>Certificate No.</b>	TOTAHC001743
<b>Business:</b>	Tour Operator &/or Travel Agent and no other for the purpose of this insurance
<b>Policy Wording:</b>	Tour Ops 06/18 IA GDPR (New PTR)
<b>Proposal Date:</b>	2nd November 2018
<b>Section 1 Public/Product Liability</b>	Limit of Liability £10,000,000 any one occurrence, and in the annual aggregate in respect of Products  Excess: £250 each and every occurrence in respect of damage to Property.
<b>Section 2 Professional Indemnity</b>	Limit of Liability £2,000,000 any one loss and in all any one period of Insurance  Excess: £250 per person, but limited to £1,250 in all any one occurrence
<b>Section 3 Employers Liability</b>	£10,000,000 any one occurrence, limited to £5,000,000 any one occurrence in respect of terrorism &/or asbestos
<b>Territorial Limits:</b>	Anywhere in the World
<b>Endorsements &amp; Conditions:</b>	Third Party Cyber Liability Extension, as per wording DBS endorsement, as attached CTI endorsement, as attached Management of Overseas Property extension, as attached Excluding Participant to Participant injury whilst partaking in competitive sport.
<b>Premium:</b>	£39,200.00 (Inclusive of 12% IPT) adjustable upwards on passengers @ £0.81 per passenger.



## **Endorsements**

### **DBS**

It is a condition precedent to Insurers liability that all persons working with Minors must be checked and cleared by the Disclosure & Barring Service (previously Criminal Records Bureau).

### **Professional Indemnity (Travel Insurance)**

In respect of any claim or claims based upon or arising out of or relating directly or indirectly to or in consequence of or in any way involving mediation activities of general insurance for which the Insured has been granted permission by the Financial Conduct Authority or is an Appointed Representative;

It is hereby noted and agreed that whereas the Limit of Indemnity under Section 2 is shown as £1,000,000, the following Limits of Indemnity will, if greater, apply in relation to claims arising from the arranging of travel insurance:  
€1,250,000 per claim and €1,850,000 any one loss and in the annual aggregate.

### **Management of Overseas Property**

Exclusion 5 to Section 1 of this insurance is amended to read as follows:

“Insurers shall indemnify the Insured in respect of liability arising directly or indirectly:

5. out of the ownership, occupation or management by the Insured of any premises outside Great Britain, Northern Ireland, the Republic of Ireland, the Channel Islands or the Isle of Man.”