

Record ID: 33252804
 Policy No.: TOL750709

Unique Market Reference: B0334SC3342025345

Policyholder/ Insured:

Class Tours Limited t/as Voyager School Travel and Family Adventure Holidays and Cogo Travel and Chateau de la Baudonniere and La Grand Ferme and Moulin aux Draps and English Manor and Castaway School Travel Limited

Address:

6-7 Lovers Walk, Brighton, BN1 6AH

Sections Insured:

Employers Liability	Insured
Public/Products Liability (including Crisis Costs and Expenses)	Insured
Legal Defence Costs	Insured
Professional Indemnity	Insured
Sale of Insurance Extension	Not Insured
Emergency Assistance	Insured
Directors & Officers	Not Insured
C.A.A. A.T.O.L. Licence Extension	Not Insured
Crisis Public Relation Consultancy Fees (Crisis Plus)	Insured

Occupation / Business:

Tour Operator (and/or Accommodation Principal) Only and no other for the purpose of this insurance

Period of Insurance: From: 15 April 2025 to 14 April 2026 dates inclusive

Next Renewal Date: 15 April 2026

Reason for Schedule:

Renewal

Renewal Premium (Minimum & Deposit)	23,947.22
Insurance Premium Tax:	2,873.67
Total Premium:	26,820.89

Key Document Downloads:

[Policy Wording](#)

[Policy Overview](#)

[Important Notice](#)

Placing Broker:

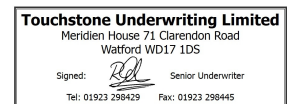
James Hallam Travel and Tour
 Meridien House 71 Clarendon Road Watford
 Hertfordshire WD17 1DS

Coverholder

Stamp:

(Signed For And On Behalf Of The Company)

Dated: 18 March 2025



Policy Schedule

<u>Section Applicable:</u>	<u>Limit of Indemnity:</u>	<u>Excess:</u>
Section 1 - Employers Liability (Page 11 of your Policy Wording)		
Any One Event	£10,000,000	Nil
ELTO details	334/RA18106	
Section 2 - Public / Products Liability (Page 13 of your Policy Wording)		
A) Any One Event	£10,000,000	See Below
B) All events happening during a Period of Insurance in respect of products supplied	£10,000,000	See Below
C) All incidents considered to have occurred during any Period of Insurance in respect of pollution or contamination of buildings or other such structures or of water or land or of the atmosphere	£10,000,000	See Below

The Insured's Contribution under Section 2 is :-

- A) The Company shall not be liable under Section 2 in respect of damage to Property for the first £250 of each and every occurrence or all occurrences of a series consequent on one original cause

Section 3 - Legal Defence Costs
(Page 17 of your Policy Wording)

Part A	The total amount payable by the Company in respect of all costs and expenses arising out of all claims during any Period of Insurance	£250,000	Nil
Part B	The total amount payable by the Company in respect of all costs and expenses arising out of all claims during any Period of Insurance	£100,000	Nil

Policy Schedule

Section Applicable: Limit of Indemnity: Excess:

Section 4 - Professional Indemnity
(Page 18 of your Policy Wording)

Any one claim All claims attributable to the same act error or omission or series of acts errors or omissions consequent upon or attributable to the same original cause or source will be regarded as one claim £1,000,000 Please see A) & B) below

Insured's Contribution

The Insured's Contribution under Section 4 is

A) £50 per passenger and up to £250 any one occurrence whilst acting as a travel agent

B) £250 per passenger and up to £1250 any one occurrence whilst acting as a tour operator

Section 4 - Sale of Insurance Extension
(Page 19 of your Policy Wording)

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 Not Insured Nil

Section 5 - Emergency Assistance
(Page 21 of your Policy Wording)

General assistance provided to passengers and legal costs incurred by passengers with the prior agreement of the Policyholder in respect of Regulation 15 (7) of the Package Travel, Package Holidays and Package Tour Regulations 1992 or Regulation 18 (2) of The Package Travel and Linked Travel Arrangements Regulations 2018 or clause 4E) of the ABTA Code of Conduct £5,000 per event £250 per passenger

Section 6 - Directors & Officers

Not Insured Nil

Section Applicable:

Limit of Indemnity:

Excess:

Section 7 - Crisis Public Relation
Consultancy Fees (Crisis Plus)
(Page 23 of your Policy Wording)

In the event that the company shall be liable for a Crisis Event under the Employers' Liability or Public/Products Liability or Loss under the Directors & Officers section of this policy the Company shall pay all reasonable costs and expenses with its prior written consent in respect of Public Relation Consultancy Fees

£25,000

£100

Additional Memorandum Endorsements Warranties and Conditions

DELETION OF ABUSE EXCLUSION

It is hereby noted and agreed that the following shall apply:-

Exclusion 15 (relating to Abuse) under Section 2 Public/Products Liability of the policy is deleted and of no effect.

All other terms conditions exclusions and limitation remain unaltered.

** End of Policy Document, Employers Liability Certificate will be on the following page **



Certificate of Employers' Liability Insurance (See Note A)

In accordance with Regulation 5 of the Employers' Liability (Compulsory Insurance) (Amendment) Regulations 2008 (the Regulations), one or more copies of this Certificate must be displayed at each place of business at which the Policyholder employs persons covered by the Policy. This requirement will be satisfied if the Certificate is made available in electronic form and each relevant employee to whom it relates has reasonable access to it in that form

Policy Number: TOL750709 Record ID: 33252804

Name of the Policyholder: Class Tours Limited t/as Voyager School Travel and Family Adventure Holidays and Cogo Travel and Chateau de la Baudonniere and La Grand Ferme and Moulin aux Draps and English Manor and Castaway School Travel Limited

Including all subsidiary companies as advised to AXA XL Insurance Company UK Limited

Except any specifically excluded below

Excluded Subsidiary Companies:

Date of Commencement of Insurance: 15 April 2025

Date of Expiry of Insurance: 14 April 2026 Both days Inclusive

We hereby certify that:

1. The insurance to which this Certificate relates satisfies the requirements of the relevant law applicable to Great Britain, Northern Ireland, the Isle of Man, the Island of Guernsey, the Island of Jersey and the Island of Alderney (See Note B), and
2. (a) the minimum amount of cover provided by the Policy is no less than GBP 5,000,000.00 (See Note C)

Signed:

Luis Prato
Director
AXA XL Insurance Company UK Limited

Notes: (A) Where the employer is a company to which Regulation 3(2) of the Regulations applies, the Certificate shall state in a prominent place, either that the Policy covers the holding company and all its subsidiaries except any specifically excluded by name, or that the policy covers the holding company and only the named subsidiaries.

(B) Specify applicable law as provided for in Regulation 4(6) of the Regulations.

(C) See Regulations 3(1) of the Regulations and delete whichever of Paragraphs 2(a) or 2(b) does not apply. Where 2(b) is applicable, specify the amount of cover provided by the relevant policy.

Paragraph 2(b) does not apply and has been deleted.

Registered office: 20 Gracechurch Street, London, EC3V 0BG

Registered in England No. 5328622

AXA XL Insurance Company UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

Employer's Liability Certificate ELC AXICL UK 02/22

*** END OF EMPLOYERS LIABILITY CERTIFICATE ***

This document must be read in conjunction with the Policy Wording which details the policy terms exceptions and conditions

Underwritten by AXA XL Insurance Company UK Limited (AXICL UK)
AXA XL Insurance Company UK Limited (AXICL UK) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Firm Reference No.423308). Further details can be found on the Financial Services Register at www.fca.org.uk
AXA XL Insurance Company UK Limited (AXICL UK) Registered Office 20 Gracechurch Street, London, EC3V 0BG. Registered in England - Company Number

Administered by Touchstone Underwriting Limited
Authorised and regulated by the Financial Conduct Authority (FCA No.474614)
Meridien House 69-71 Clarendon Road WATFORD WD17 1DS
Registered in England No.02264985
Part of the Seventeen Group Limited of Companies

Indicative Quotations

Record ID:
33252804

Effective Date:
18 March 2025

Policyholder/Insured: Class Tours Limited

Postal Address: 6-7 Lovers Walk, Brighton, BN1 6AH

Based on the information provided you may also be interested in the following Indicative Quotations of ancillary products which we are able to provide.

Should any of these be of interest, then you can obtain contract certain terms via our portal:

Excess of Loss EL (backed by Convex Insurance UK Limited)

Layer £10M excess of £10M

VRI Premium (excl IPT): £1,371.38

*** Subject to Minimum Premiums where applicable ***

Legal Expenses (backed by ARAG Legal Expenses)

Turnover: £18,075,191

Limit of Indemnity: £100,000

VRI Premium (excl IPT): £0.00

*** Refer to Touchstone if Turnover above £10m ***

Management Liability Protection (backed by AXA Insurance)

Turnover £18,075,191

Limit of Indemnity: £250,000 D&O and Company Legal Liability

VRI Premium (excl IPT): £654.95