

Our Ref: 16970842  
14<sup>th</sup> April 2023

**TO WHOM IT MAY CONCERN**

**RE: CLASS TOURS LTD t/a VOYAGER SCHOOL TRAVEL & FAMILY ADVENTURE HOLIDAYS & CASTAWAY  
SCHOOL TRAVEL & THE TRAVEL ADVENTURE LTD t/a COGO TRAVEL**

We confirm having arranged insurance on behalf of the above client which include the following covers:-

**Type of cover:** Combined Liability & Professional Indemnity Insurance

**Indemnity Limits:**

Public Liability	£10,000,000 any one event
Products Liability	£10,000,000 any one policy year
Professional Indemnity:	£1,000,000 any one policy year

**Insurer:** AXA XL Catlin Insurance Co Ltd

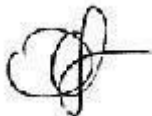
**Policy Number:** TOL750709

**Period of Cover:** 12 months from 15<sup>th</sup> April 2023

The information provided is based on the insurance arrangements at the time of writing. Alterations may be made during the period of cover. Any expiry date shown represents the normal expiry date of the policy. In some circumstances, such as in the event of non-payment of premiums due, cancellation could occur before the normal expiry date.

We trust this information is sufficient for your needs, but should you require any further information, please do not hesitate to contact us.

Yours faithfully



**Vito Sepe**  
**Client Director**

James Hallam Limited  
71 Clarendon Road  
Watford WD17 1DS  
Telephone: 01923 298 410  
Fax: 01923 298 411

Policy Schedule

Record ID: 27407704  
Policy No.: TOL750709

Unique Market Reference: B0334SC3342023345

Policyholder/ Insured:

Class Tours Limited t/as Voyager School Travel and Family Adventure Holidays and Castaway School Travel Limited and The Travel Adventure Limited t/as Cogo Travel

Address:

6-7 Lovers Walk, Brighton, BN1 6AH

Sections Insured:

Employers Liability	Not 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 2023 to 14 April 2024 dates inclusive

Next Renewal Date: 15 April 2024

Reason for Schedule:

Renewal

Policy Wording:

A duplicate wording may be viewed and downloaded by [clicking here](#)

Policy Overview Document:

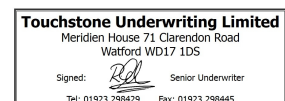
This may be viewed & downloaded by [clicking here](#)

Renewal Premium (Minimum & Deposit)	21,990.06
Insurance Premium Tax:	2,638.81
<b>Total Premium:</b>	<b>24,628.87</b>

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: 4 April 2023

Policy Schedule

<u>Section Applicable:</u>	<u>Limit of Indemnity:</u>	<u>Excess:</u>
Section 1 - Employers Liability (Page 8 of your Policy Wording)		
Any One Event	Not Insured	Nil
ELTO details	475/LA61205	
Section 2 - Public / Products Liability (Page 11 of your Policy Wording)		
A) Any One Event	£10,000,000	See Below
B) All events happening during an 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 16 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	Not Insured	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 17 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 18 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 20 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)

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 ConditionsDELETION 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 \*\*