

Protecting your travel business



Selling holidays can be a risky business. As a package tour operator, you are responsible for your customers whilst on their trip. However, you can protect yourself from any potential financial impact by insuring against the key risks.

1. Public liability and professional indemnity cover

If your customer is injured on holiday or their property is damaged, you could be held liable and subject to a significant legal claim.

Or, if a customer's trip isn't what they expected, they could claim for breach of contract, misrepresentation or mis-booking, which may lead to financial loss.

That's why having liability insurance specifically designed for tour operators is so essential and is often required by trade associations and regulators.

You can also extend your cover to include:



Directors & officers



Cyber insurance



Employers' liability

2. Supplier failure insurance

If you organise packages, you are responsible for all components of the trip, meaning that if a supplier ceases trading, you need to arrange an alternative or refund your customer. It is essential to choose your suppliers carefully. But for complete peace of mind, you can get insurance to protect against insolvency for your suppliers, including airlines, hotels or transport providers.

We offer a range of insurance specifically designed for tour operators so if you need advice on how to protect your business, please get in contact with our friendly team.