



## Liability Insurance for Travel Agents and Tour Operators

SCHEDULE TO THE POLICY

Policy Number B1053BA10028 125

Insurance broker  
Camberford Law Plc  
Lygon House  
50 London Road  
Bromley  
Kent  
BR1 3RA

Assured:  
TJM Travel Ltd t/a Skitopia, TJM Operations Ltd &/or Ocean Alpine Ltd

Of:  
P O Box 74  
Redruth  
Cornwall  
TR16 6WY  
  
*(and no other for the purpose of this Policy)*

Business  
Tour Operator  
  
*(and no other for the purpose of this Policy)*

Offshore Risks

Does this Policy provide coverage in respect of risks located Offshore? **NO**

Limits of Indemnity

Section A - Employers Liability:	GBP 10,000,000.00	but GBP 5,000,000 in respect of Bodily Injury arising from Terrorism or occurring Offshore (if applicable) or arising from exposure or alleged exposure to asbestos or materials or products containing asbestos any one occurrence or series of occurrences arising out of one originating cause
Section B - Public Liability:	GBP 5,000,000.00	any one occurrence or series of occurrences arising out of one originating cause including losses arising out of Terrorism
Section C - Products Liability:	GBP 5,000,000.00	any one occurrence or series of occurrences arising out of one originating cause and in all, any one Period of Insurance including losses arising out of Terrorism
Section D - Pollution Liability:	GBP 5,000,000.00	any one occurrence or series of occurrences arising out of one originating cause and in all, any one Period of Insurance including losses arising out of Terrorism



Section E - Professional Indemnity: GBP 250,000.00 any one claim or series of claims arising out of one originating cause and in all, any one Period of Insurance

In respect of anyone of the above sections, claims arising out of liability under Data Protection Act 1998 GBP 50,000 any one claim or series of claims arising out of one originating cause and GBP 250,000 in all in any one Period of Insurance for all sections combined in the aggregate

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*Excess (not to apply in respect of Section A)*

Section B - Public Liability GBP 1,000 any one person any one claim or series of claim arising out of one originating cause inclusive of costs and/or expenses but limited to

GBP 1,000 any one claim or series of claims arising out of one originating cause inclusive of costs and/or expenses

Section C - Products Liability As per Section B

Section D - Pollution Liability As per Section B

Section E - Professional Indemnity GBP 250 any one person any one claim or series of claims arising out of one originating cause inclusive of costs and/or expenses but limited to

GBP 1,250 any one claim or series of claims arising out of one originating cause inclusive of costs and/or expenses

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**Applicable Wordings and Conditions (Attached)**

Policy Form: MM/TO1

**Endorsements:**

Title:

Skiing Warranty

Physical, Sexual & Emotional Abuse Exclusion

Applicable to Sections:

B, C, D & E

B, C, D & E

**Additional Endorsements:**

Subject to confirmation of no material changes or claims since the statement of fact completed March 2010.

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Period of Insurance

From: 22nd March 2011

Renewal Date:

To: 21st March 2012

(Both dates inclusive Local Standard Time of the Assured)

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**SEVERAL LIABILITY NOTICE**

It is understood and agreed that Underwriters' Liability shall not exceed the limits of liability expressed in the Schedule or such other limits of liability as may be substituted by memorandum hereon or attached hereto, signed by or on behalf of Underwriters

The subscribing Underwriters' obligations under contracts of Insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual proportions

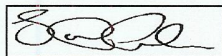
IN WITNESS WHEREOF this Policy has been signed as follows:

100% XL London Market Ltd (for and on behalf of the Underwriting Members of Lloyd's Syndicate 1209)

**Please notify the Underwriters of your Insurance Broker immediately of any amendments required to the coverage provided by this Policy giving full details**

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Signed on 22 March 2011



**Important Notices**

All claims and enquiries should be addressed to:

XL Services UK Ltd  
XL House  
70 Gracechurch Street  
London  
EC3V 0XL

Telephone: 0207 933 7000

You are reminded that a failure to comply with your duty to disclose all material facts accurately and completely at inception and all material changes during the period of cover could result in the contract being avoided by Underwriters and/or claims not being met. You are also reminded that claims must be promptly notified in accordance with the terms herein and that all material facts thereto must be disclosed

XL Services UK Ltd is an appointed representative of XL London Market Ltd which is authorised and regulated by the Financial Services Authority

Any insurer monies held by XL Services UK Limited are held as agent for XL London Market Ltd at Lloyd's

Please read this document carefully to ensure it meets your requirements. Please advise Underwriters or your Insurance Broker immediately if any of the details contained herein are incorrect

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