

## Introducing a new insurance program for: Independent Standard Tour Guides

Due to a high demand for individual Professional Liability coverage for Independent Standard Tour Guides (ISTG) we are excited to announce the availability of this new and unique product.

### Eligibility

Any individual, whether or not incorporated, or the sole member of an LLC, while acting as a tour guide, tour director, or tour escort under contract with a third-party tour operator.

Why ISTGs need their own insurance policy:

Here are some of the situations that could result in a claim or a lawsuit against an ISTG:

- The injury or death of a tour participant.
- A missed or delayed arrival at a destination, or a deviation from the planned itinerary that results in additional costs for the tour participants or tour operator.
- Alleged failure and negligence in performing your services.

Will the insurance policy of the company that hired you cover you? What if your interests conflict with theirs? Do they even have insurance, and if so, is it sufficient? Having your own insurance gives you the peace of mind of knowing that if a claim occurs you have a legal defense that puts your interests first.

### Coverage

- **Professional and General Liability protection:** Provides the ISTG with worldwide coverage for errors or omissions and bodily injury or property damage claims that occur while providing professional services.
- **Defense Costs:** Legal defense costs, such as attorney fees, are paid in addition to the liability limits.

### Cost

- \$450 annually: \$500,000 per occurrence/aggregate (\$500 deductible)
- \$595 annually: \$1,000,000 per occurrence/aggregate (\$500 deductible)

### Exclusions

- Coverage is for the independent tour guide *only*. No coverage is provided for individuals or entities hired or retained by the insured.
- The policy is designed for standard tour guide activities and excludes adventure activities such as: bungee jumping, canoeing, hang gliding, helicopter touring, horseback riding, hot air ballooning, mountain climbing, snorkeling, water skiing, or any other similar activity.



For more information  
or to apply now call:  
**1.800.803.1213**

### Aon Affinity Travel Practice

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Aon Travel Professionals  
Liability Insurance

All descriptions, summaries or highlights of coverage are for general informational purposes only and do not amend, alter or modify the actual terms or conditions of any insurance policy. Coverage is governed only by the terms and conditions of the relevant policy. Please refer to the policy contract for full coverage terms.

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