



NEW TOUR GUIDES GROUP INSURANCE 2015 - 16

A **NEW** group insurance policy designed to cover those members who wish to take advantage of an **exclusive and competitively priced insurance** option is now available.

The following Tour Guiding activities are covered by this group policy:

- Meet & Greets & Locality Orientation
- Sightseeing, Day, Special Interest, Coach & Extended tours
- Walking & Cycling tours
- Domestic & International Touring
- Services for Meetings, Conferences & Exhibitions
- Language guiding & translation services
- Driver guiding

What are the features of the policy?

Aside from a low annual premium, the group policy offers the following features:

- \$20m Public & Products Liability Cover
- \$1m Professional Indemnity Cover
- \$500 excess for Public Liability claims within Australia
- \$1,000 excess for claims outside of Australia, & for Professional Indemnity Claims
- Turnover restriction of \$75,000 (Insurer to be advised if your turnover exceeds this)
- No exclusion for bushwalking tours off track
- No requirement to advise the broker of an overseas tour

What are not covered?

Every insurance policy has conditions, and this one is no different. The following apply:

- Adventure tours are not covered including but not limited to: abseiling, rock climbing, bungee jumping, rafting, use of powered watercraft, water-skiing, aerial activities, river or ocean swimming.
- Members whose total annual revenue from guiding activities exceeds \$75,000 must notify the insurer as soon as reasonably possible.

What are the insurance cover dates & Price?

31st of October 2015 to 31st of October 2016. Guide of Australia Guides - the highest level of Australian accreditation, for the insurance provider this means less risk, cover available for \$290 a year. PTGAA guides pay \$350 for the same cover.

Members who wish to join either the PTGAA or GOA group insurance now:

Can do so by applying in writing to: Jytte@bigpond.net.au. Cover will only apply from the date you request it in writing. Earliest cover is from the 31st of October 2015. Members are encouraged to join the group insurance program prior to the first cut-off date, being the 14th of December 2015

Members who wish to join either the PTGAA or GOA group insurance during the year:

If you currently have insurance in place, and you wish to join the group insurance program during the year, simply request cover in writing to: Jytte@bigpond.net.au with details of PTGAA or GOA insurance, plus the date you need cover from. You may be required to complete and return a signed No Claims Declaration. If you request to join between the 15th of December 2015 and the 30th of October 2016 (inclusive) then your insurance cost will be pro-rated.

Will I be better off under the new insurance?

All due care and attention has been taken to ensure that this policy is at least as good or in most areas better than the previous insurance provided to many members.

How will individual certificates be issued?

All individual insurance certificates will be issued by your relevant association.

Where can I view a copy of the policy?

A copy of all policy documents is available by contacting your relevant association.

What if I think I need to make a claim?

If you are involved in an incident or circumstance where you believe you may be liable, or you have a claim query, please contact the Insurance Group.