

RSC SolutionsSM Tour Operators Liability Insurance



RSC Solutions puts brokers in fast touch with coverage for tour operators. General Liability combined with Professional Liability is written on a non-admitted basis from Lexington Insurance, the leading U.S.-based surplus lines insurer.



ProgramConnect[®]

ProgramConnect[®] RSC Solutions' web-enabled quoting and binding system, may make your job easier and your brokerage more productive.

Coverage Highlights

The tour operators program from RSC Solutions provides access to professional liability insurance with general liability. The form is "pay on behalf."

Highlights Include:

- Worldwide occurrence coverage
- Advertising liability and personal injury coverage
- Medical payments coverage
- Coverage for personal property in the insured's care, custody, or control (including baggage, tickets for transportation, passports, and visas)
- Defense outside the policy limit
- An expanded definition of "insured"
- Travel supplier bankruptcy legal liability coverage
- Supplemental payments
- Up to \$500 for cost of bail bonds
- Up to \$1,000 for the cost of bonds to release attachments
- Up to \$250 a day because of time off of work

There is no exclusion for home-based businesses.

Non-owned and hired auto can be endorsed to the policy as needed.

Eligible Classes

Attaining coverage for diverse tour operators is swift and easy. Eligible organizations include:

- Historical/walking/duck tours
- Sightseeing/city tours
- Water sports, including snorkeling and kayaking
- Whale watch tours

Ineligible classes include bungee jumping, sky diving, scuba diving, rafting, and spring break tours.

Policy Limits/Minimum Premium

- Program provides access to limits ranging from \$100,000 to \$1,000,000
- Minimum premium starting at \$1,250

Underwriting Requirements

The following information is required in order to obtain a quote:

- Signed Tour Operator Application
- Current MVRs for all drivers if hired and non-owned coverage is requested

With RSC Solutions, brokers have access to a full service insurance brokerage firm with nationwide offices. RSC Solutions provides direct, local access to market-leading property, casualty, and specialty insurance products and services from Chartis and Lexington Insurance.

Contact

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