

Section I: Glossary of Terms

Additional Insured

Individual, company, organization or other legal entity that is listed as an "insured" on a liability policy that is owned by the policyholder or "Named Insured". In the event a claim or suit is filed against the "Additional Insured" for actions arising from the operations of the "Named Insured" (policyholder), then the "Additional Insured" would also be covered. An example would be a Tour Operator that is listed on the liability policy of the Bus Company. The Tour Operator (buyer of the services) would be the "Additional Insured" and the Bus Company (seller of the services) would be the policyholder (owner) or "Named Insured". Both would have coverage under the bus company's policy.

Assumption of Risk Statement

A form that is signed by the participant in which the participant acknowledges the inherent risks associated with the travel services, activities or destinations included in the trip or tour.

Certificates of Insurance

Documents that serve as evidence of insurance and are issued by the insurance company or its legal representative. The certificate lists the name of the policyholder ("Named Insured" or owner of the policy), lines of coverage, limits of liability, name of insurance company, policy period, policy number, name of the "Additional Insured" or certificate holder, if applicable, and other specifications.

Certificate of Insurance Procedures

Written Standard Operating Procedures for the collection and maintenance of certificates of insurance that the Tour Operator requires of their travel and tour suppliers.

Crisis Management Plan

Written document developed by the Tour Operator, which outlines the steps required for handling emergencies or unplanned events that occur while on tour. The plan would establish a crisis management team and include pre-event planning, steps for executing the plan, and post-event evaluation.

Harassment Policy

Written policy that is shared with employees, tour escorts or other personnel hired by the tour operator that is intended to create and maintain conduct that fosters respect for all individuals regardless of their sex, sexual orientation, marital status, age, race, religion, ethnic background or disabilities.

Indemnity Provision

Also known as a "Hold Harmless" provision, Indemnity Provisions are generally incorporated within a written agreement between the tour operator and the vendor/supplier. The provision usually (although not always) works both ways whereby the tour operator indemnifies the vendor for claims arising from its negligence and the vendor indemnifies the tour operator for claims arising from the vendor's negligence.

Liability Release

A form that is signed by the participant in which the participant agrees to release the Operator or Supplier from any liability for damages that would arise from the services, travel arrangements, or activities provided by the Operator or Supplier.

Medical Forms / Medical Proxy

Forms that collect the critical medical and emergency contact information from each traveler. Medical Proxy is an authorization by the tour participant or their legal guardian that gives permission to the Tour Operator to hospitalize and secure emergency treatment in the event that the injured's party's family / emergency contacts are not available.

Responsibility / Disclaimer Statement

These are statements that are generally included in tour brochures, travel documents, and general marketing material to state to the reader that the operator is acting only as an agent for the suppliers (hotels, transportation providers, attractions, activities, etc.) and is not responsible for the actions or misdeeds of those suppliers.

Vendor Agreements

Supplier / Vendor Agreements include the terms and conditions of the services provided by the supplier and the obligations of each party in the agreement.