

# Berkely's Professional Liability Insurance Program - Zurich of North America

## NTA Members

*All coverage items, enhancements, limits and deductibles are subject to state-regulated rates and forms, as well as the underwriting guidelines of the program.*

<b>Insurer</b>	<b>Zurich American Insurance Company</b> , an A rated admitted carrier, and <b>Steadfast Insurance Company</b> , an A rated Excess and Surplus Lines carrier.
<b>Administrator</b>	<b>Berkely Agency</b> , a division of Affinity Insurance Services, Inc., which continues its 25-year tradition of specializing in high quality insurance products and services to the Travel Industry. Their staff of legal and insurance professionals is responsible for all the overall administration of the program, including claims handling.
<b>Basic Policy Features</b>	<b>Four Major Liability Coverage Parts</b> insuring worldwide legal liability arising from Travel Agency and/or Tour Operations: <ol style="list-style-type: none"><li>1. <b>Bodily Injury and Property Damage</b></li><li>2. <b>Certain Non-Owned/Hired Auto, Watercraft &amp; Aircraft for qualifying operators</b></li><li>3. <b>Errors &amp; Omissions</b></li><li>4. <b>Personal Injury</b></li><li>5. <b>Advertising Injury (trademark / copyright infringement)</b></li></ol>
<b>Optional</b>	
<b>Additional Features</b>	<ul style="list-style-type: none"><li>* Worldwide, Occurrence Form</li><li>* Defense in addition to the limit of liability</li><li>* Limits <i>up to</i> \$5,000,000 / \$5,000,000 aggregate are available for qualifying operators</li><li>* Flexible Deductible Options</li><li>* Tour Guides, Escorts, Group Leaders, individuals only, as Persons Insured</li></ul>
<b>Enhancements (at no charge)</b>	<ul style="list-style-type: none"><li>* Certain Independent Contractors, individuals only, as Persons Insured</li><li>* Host Liquor Liability (except student operators)</li><li>* Fire Legal Liability - \$50,000 limit</li></ul>
<b>Policy Exclusions</b>	Owned auto, owned watercraft, owned aircraft; bus company operations, other than tour operations; pricing errors; misquotes; credit card transactions; sale of insurance; employee-related claims; sexual misconduct; consumer fraud, consumer privacy; trademark/copyright infringement. <b><i>Please refer to insuring agreement for a complete listing.</i></b>
<b>Benefits</b>	<ul style="list-style-type: none"><li>* NTA as Additional Insured – no charge;</li><li>* Certificates of Insurance Only – no charge</li><li>* Certificates of Insurance with Additional Insured Coverage – first 5 at no charge;</li><li>* Extended Liability (contractual liability and premises medical) – no charge;</li><li>* Third Party Bankruptcy Legal Liability – limit of \$25,000 – no charge;</li></ul>
<b>Credits</b>	Association credits are available for risk management criteria, such as: <ul style="list-style-type: none"><li>* Certifications (for CTPs);</li><li>* Risk Management Seminars;</li><li>* Membership Screening (NTA's requirements would qualify);</li><li>* Membership Services (marketing support; newsletters; preferred suppliers);</li></ul>

**For More Information Contact:**  
**The Berkely Group**  
**300 Jericho Quadrangle – P. O. Box 9022**  
**Jericho, New York 11753**

**Note: As with all insurance policies, certain conditions and exclusions apply. Please refer to the policy contract for full coverage terms.**

