

OUR INSURANCES AND ASSOCIATIONS THAT PROTECT YOU, YOUR MONEY AND YOUR HOLIDAY

The internet now offers numerous opportunities for booking holidays. How do you know your holiday and your money will be safe?

Gane and Marshall have been trading for over 26 years and we ensure that our clients are properly represented, and their health, safety and money are protected.

1) INSURANCE AND ATOL PROTECTION OF YOUR HOLIDAY

Our **ATOL protection** has been in place since 1991 under licence 3145. ATOL protection is there to help you in the event that a company fails and you are stuck abroad. We have been trading over 25 years and we are a small, well-managed company with good assets, and our accounts are checked annually by the CAA. We do wish to point out that this sort of failure is not at all likely! However you should always check that any UK tour operator who provides flights is ATOL licensed.

Our **Tour Operator Insurance** gives £10,000,000 Public and Product Liability protection, and £1,000,000 Professional Indemnity insurance. Again, our many years of experience mean that we have never had to call on our tour operator liability insurance.

Catastrophe Insurance: After much research into the cover afforded to our clients by the average personal travel insurance and the cover afforded to tour operators under typical insurance packages, we were aware that there was a gap in the insurance protection. For this reason we have taken out catastrophe insurance in case of special emergencies, which would not be covered by standard insurances. Gane and Marshall are one of the few independent tour operators in the UK to have this expensive protection, which gives you, and us, protection against otherwise uninsured losses occasioned by such events as ash cloud, volcanic eruption, windstorm, earthquake, and any aftershock, tsunami, adverse weather, epidemic (*excluding epidemics declared by the World Health Organisation to have reached phase 5 or above*), riot, civil commotion, or strike.

Client Travel Insurance: Gane and Marshall is registered with ITC to sell individual, family and small group travel insurance, including safaris, adventure holidays and treks to 6000ms.

2) AALA License: Gane and Marshall is registered with The Adventure Activities Licensing Service as licensed to provide specified activities under the following heading(s): *walking and trekking, scrambling, mountain walking, gorge walking, rock climbing, abseiling, caving, orienteering, mountain biking.*

3) ASSOCIATIONS

We are members of Tourism Concern's Ethical Tour Operators Group (ETOG). The group highlights how tourism can be a force for good by collaborating with other tour operators and ground handlers who are socially responsible and passionate about minimising negative impacts within the tourism industry.

We are also members of ISMM the International Society of Mountain Medicine, through which we keep up to date with developments and reports about altitude issues, injuries etc.