

## **Intact Insurance Company**

## **Travel Agents Endorsement**

## This endorsement changes the policy. Please read it carefully.

This endorsement modifies insurance provided under the following:

## **Miscellaneous Errors and Omissions Liability Policy**

This policy is amended as follows:

This policy does not apply to any claim:

- 1. brought about or contributed to by any commingling of, inability to or failure to collect travel monies;
- 2. brought about or contributed to by any failure to return monies deposited or advanced by or on behalf of prospective travellers, irrespective of the cause of such failure
- 3. as a result of the insolvency of the Insured;
- 4. for damages or civil penalties for failing to notify each prospective passenger of the safety standards with which any vessel complies or does not comply;
- 5. arising out of the handling or sale of insurance by the insured or the employees of the Insured.

The annual premium shown in the Declarations is a deposit only and shall be adjusted at each anniversary date, or on termination of this policy, at a rate of per thousand dollars of the Insured's gross receipts for the expiring indemnity period.

If the earned premium thus computed exceeds the deposit premium paid, the Insured shall pay the excess to the Insurer but if the earned premium is less than the deposit, the Insurer shall return the unearned portion of the premium paid subject to the retention of the minimum premium.

"gross receipts", for the purposes of this insurance, shall be considered as the commission collected, plus all other sums, arising from the Business Operations specified in Item 7 of the Declarations.



Nothing herein contained shall be held to vary, alter, waive or extend any of the terms, conditions, agreements, or limitations of Policy No. other than above stated.

Endorsement No.	Dated	Signed by
	D/M/Y	
		Authorised Representative