Travel Agents Insurance

Professional liability (E&O) - coverage overview, limitations and how to get a quote



OVERVIEW

Travel agent E&O covers booking mistakes and supplier failures that strand clients, and carriers look at your travel products, group tours and supplier vetting.

WHAT'S COVERED

Professional liability
Claims that your advice, work or omission caused a client a financial loss.

Defense costs
Attorney fees and court costs, even when the claim has no merit.

Supplier failure
Claims when a booked supplier goes out of business, if covered.

Cyber and privacy
Breach response and liability for client data you hold.

General liability / BOP
Slip-and-fall injuries, office property and business income.

Good to know
Pure booking agencies get the best rates; operating your own tours or escorting groups usually needs extra general liability.

WHY SOCIETIES INSURANCE

Independent agency
We work for you, not for one insurance company.

50+ carriers compared
We shop A-rated markets for coverage and price.

Licensed advisors
Licensed in 29+ states, with real people to call.

Free, no obligation
Quotes cost nothing and you choose what to buy.

LIMITATIONS & EXCLUSIONS

Typically not covered for this product:

- × Bodily injury on tours you operate unless GL is added
- × Supplier bankruptcy on many policies

All policies:

- Each coverage carries its own limits, deductibles or retentions and sublimits, which vary by insurer.
- Only the operations, locations, vehicles and exposures described in your application and policy are covered.
- Prior or known incidents, intentional acts and contractual obligations beyond the policy terms are generally excluded.
- Some coverages (for example professional or management liability) are written on a claims-made basis and must be reported during the policy period.

HAVE THESE READY

- Gross bookings and commission revenue
- Product mix such as air, cruise and tours
- Host agency or ARC / IATA numbers
- Five years of loss runs

HOW COVERAGE GETS STARTED

1. **Request a quote**
   Online or by phone - it takes a few minutes.
2. **We shop for you**
   Your licensed advisor compares 50+ carriers.
3. **Review and choose**
   Compare coverage, limits, deductibles and price.
4. **Confirm in writing**
   Coverage starts only once your written confirmation is issued.

Questions? Talk to a licensed advisor.

Scan the code or visit the product page to request your free, no-obligation quote.

800-616-3490 **info@societiesinsurance.com**

societiesinsurance.com/travel-agents/

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