



What is Professional Indemnity Insurance?

Professional indemnity insurance is designed for professionals who provide advice or services to their customers. It protects your business against legal costs and claims by third parties for damages arising from acts, omissions or breaches of professional duty in the course of your business.

In real terms, this means that if you do something (or neglect to do something) in the course of your work, and a customer suffers injury or financial loss as a result, they may take legal action against you. With the right policy, you can defend your business against the claim and prevent financial loss.

Do I need Professional Indemnity Insurance as tourism business operator?

It costs time and money to defend against a claim of, professional misconduct, or breach of duty. You could be held responsible not only for your own actions, but also for those of your partners, employees or volunteers.

A professional indemnity insurance policy safeguards your business by providing cover against such claims, including legal defence costs. So you can confidently go about your work, knowing that if the worst happens, we'll be in your corner.

The tourism industry can be quite diverse and even unique in some instances, but always in the forefront of people's minds as a means of recreation or leisure. As such as a service provider you need to ensure any errors or omissions made or breaches in professional duty are protected. Your exposure may vary depending on the experience delivery, customer expectation or service provided but nonetheless, you are obligated to provide a duty of care to your customers.

For example a Tour Operator needs to protect themselves against errors and omissions which could occur as a result of unexpected delays of attendees due to travel bookings or even rescheduling activities due to weather conditions.

Speak to your insurance provider to ensure your cover meet the needs of your business. This allows you to concentrate on delivering an unforgettable experience to your customers, and concentrating on growing your business.



Aon's tailored package solutions are specifically designed with the tourism industry in mind.

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- Local Government Agencies
- Regional Tourism Organisations
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- Retailers
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- Tour Operators
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Contact Information

1800 806 493
aon.com.au/SATIC
