

Total Payment Protection (topp) Policy
Provided by Travel & General Insurance Services Limited

topp Quotation

Quotation number	Q86950
Quotation date	01 August 2018
Name of organisation	The Dragon Trip Pte Limited
Address of organisation	26 Hanbury Street, London, E1 6QR

Period of cover

Commencement date	TBC
Termination date	31 July 2019

The Policy only covers those bookings taken during the period of cover unless pre-policy bookings are indicated below.

Pre-policy bookings

Pre-policy bookings	Not insured
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Turnover categories

Non flight packages - as principal

Trading limits

Aggregate turnover of insured categories	£1,003,800
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Holiday programme(s) description

Adventure tours, study tours and school trips to China and Japan. Only trips where The Dragon Trip Pte Ltd contracts with the end customer are covered by this policy.

The Policy will cover the above holiday programme(s) only. In the event of any changes you must contact t&g.

Territorial limits

The location of the Customer when purchasing a holiday from the Policyholder	Unrestricted
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This policy is provided by Travel & General Insurance Services Limited (t&g), registered number 02527363 and underwritten by Hiscox Insurance Company Limited (Hiscox), registered number 00070234. t&g is authorised and regulated by the Financial Conduct Authority (number 304788) and Hiscox is authorised and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (number 113849).



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Projected turnover

The table below sets out the projected monthly turnover for the Policy period and the required default Premium.

Month and year	Total projected turnover based on bookings taken	Default premium
August 2018	£38,000	£397.00
September 2018	£97,000	£1,014.00
October 2018	£78,000	£815.00
November 2018	£98,000	£1,024.00
December 2018	£58,000	£606.00
January 2019	£187,000	£1,954.00
February 2019	£127,000	£1,327.00
March 2019	£58,800	£614.00
April 2019	£58,000	£606.00
May 2019	£68,000	£711.00
June 2019	£68,000	£711.00
July 2019	£68,000	£711.00
Total	£1,003,800	£10,490.00

The default premium will be collected by direct debit when declarations are not submitted by the Policyholder within the timescale specified in the topp Terms of Business Agreement.

Premium rates

The Premium rate is:

Maximum price per person per package	topp premium charge per person
All packages up to £1,844	0.95% of the package price

Insurance Premium Tax (IPT) at the prevailing rate must be added to the calculated premium.

Minimum monthly default premium £25.00

This will apply where default premium for any given month is less than the minimum monthly default premium.

Deposit premium £0.00

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The deposit premium is a percentage of the anticipated annual premium. The anticipated annual premium is calculated on projected turnover.

Administration fee £30.00 per month

The administration fee will be collected by direct debit at the time of the monthly premium.

Terms and conditions

The Quotation must be read in conjunction with the topp Terms of Business Agreement issued on 01 August 2018 and the standard topp policy wording.

The Quotation is subject to the following terms and conditions, some of which require completion prior to the issuing of the policy, some during the policy period:

- 1: Company counter indemnity from The Dragon Trip Pte Limited to the amount of current bonds and policies remains in force
- 2: Completed direct debit mandate in respect of HSBC
- 3: This policy is subject to a monthly administration fee of £30
- 4: Provide management accounts quarterly
- 5: Acceptance of the terms and conditions contained in the topp Agreement

topp logos, wordings and certificate to be displayed on invoices, website and promotional materials as appropriate. Lead in times from booking to client return is strictly restricted to 16 months.

Please ensure that all the information is complete, accurate and meets your requirements before accepting this Quotation.

This Quotation will remain valid for only **21** days. It is subject to there being no adverse circumstances known or occurring which might cause t&g to amend or withdraw this Quotation at any time up to the issue of the Policy.

If you wish to accept the quotation please complete the acceptance below and return it to us.

I confirm my acceptance of the terms and conditions of this quotation.

Signature	<input type="text"/>	Date	<input type="text"/>
Name	<input type="text"/>	Position	<input type="text"/>

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