CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

CWCO-SUP-TRAVEL-CHK Rev. 09-2026

TRAVEL AGENCY — COVERAGE CHECKLIST

Pull out your current policy and check the box next to any coverage you can confirm is already in place — anything unchecked is worth a quick conversation with your advisor. Coverage checklist for travel agencies and tour operators. Priorities reflect typical exposure; confirm against client funds and tour operations.

CORE **PREVALENT** **SITUATIONAL** *— Core: almost always needed · Prevalent: commonly carried by businesses in this class · Situational: depends on specific exposure*

	COVERAGE	WHY THIS BUSINESS NEEDS IT	PRIORITY
☐	**Travel Agent E&O**	Covers booking errors and failure-to-advise claims.	CORE
☐	**Seller of Travel Bond**	Required by some states.	SITUATIONAL
☐	**Commercial General Liability**	Covers injuries on tours the agency operates.	SITUATIONAL
☐	**Cyber Liability**	Covers breaches of client data and notification costs.	CORE

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed exposure for this class is supplier failure. Agencies hold client deposits for months, and when a cruise line, tour operator, or airline fails, clients look to the agency — while E&O typically excludes supplier insolvency. Agencies should register as sellers of travel where required, keep client funds in trust, offer travel insurance to every client, and document declinations.

IMPORTANT — PLEASE READ

This checklist is a free educational tool from Cory Washington & Co. to help you review your own coverage and have a more informed conversation with a licensed insurance professional. It is general information only — not insurance, legal, or financial advice, and not a recommendation to buy, change, or cancel any policy. The Core / Prevalent / Situational labels describe general patterns observed for this class of business — what is commonly carried, not a personalized recommendation or needs analysis for your specific operations. Coverage terms, availability, limits, and requirements vary by policy, carrier, and state, and only the language in your actual policy governs what is and isn't covered. Checking or leaving blank any item above does not indicate that you are adequately insured or under-insured. Using this checklist does not create a client, agency, or fiduciary relationship. Always consult a licensed professional about your specific situation.