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TRAVEL AGENTS & TOUR OPERATORS INSURANCE



Trust
Excellence
Innovation





Gow-Gates: The Trusted Insurance Broker to the Tourism Industry

As a Travel Agent or Tour Operator – or both, having the right insurance cover is vital. In the normal course of business, unexpected events – whether they be trip and falls or commercial or legal disputes – do happen. Oftentimes, these events are very costly and can put your entire business at risk.

Gow-Gates Insurance Brokers are a recognised leader in the travel agents and tourism insurance sector and have provided solutions for travel agents, tour operators, and other businesses for over 40 years. We appreciate the unique challenges faced by the tourism industry, and have been well-equipped to respond with insurance expertise. We offer tailored and exclusive insurance solutions, including Professional Indemnity and Broadform (Public & Products) Liability, to ensure you have cost-effective and comprehensive coverage options. Our expertise, developed in collaboration with the Australian Travel Industry Association (ATIA) and the Council of Australian Tour Operators (CATO), allows us to provide the best advice, options, and solutions tailored to your needs.

Our Scale & Strength



National Presence & Reputation

Gow-Gates has built a strong reputation over 40 years in the travel industry, serving clients across Australia and internationally. With offices in NSW, QLD, VIC and ACT, we provide nationwide support and broad market reach.



Established Expertise & Industry Leadership

Our team of 100+ brokers brings deep expertise across a broad range of industries. We understand the unique risks facing the travel sector and provide tailored insurance solutions to protect businesses.



Extensive Market Access & Negotiating Power

We have strong, long-term relationships with major insurers, underwriting agencies, and Lloyd's markets, giving us enhanced negotiating power, ensuring competitive premiums, superior coverage options, and exclusive products.



Proactive Claims Management

Our team ensures swift settlement of claims, helping your business recover quickly from any unexpected events. We work closely with insurers and advocate on your behalf to achieve the best possible outcome.



TRAVEL & TOURISM

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Financial services are provided by Gow-Gates Insurance Brokers Pty Ltd ABN 12 000 837 785 AFS Licence 24532. Gow-Gates Insurance Brokers (Australasia) Pty Ltd ABN 29 069 562 787 AFS Licence 245433

Professional Indemnity and Public Liability – Tailored for the Tourism Industry

As a travel agent or tour operator, you face unique risks every day—whether it's giving professional advice, handling bookings, or managing customer experiences. We have partnered with leading insurers to deliver bespoke and cost-effective solutions designed to provide immediate and comprehensive Professional Indemnity and Public & Products Liability cover.

Tour Operator Liability – Australia's Leading Coverage Option

Tour Operators can be held financially responsible if someone is injured, or if third party property is damaged. Since tours can cover a range of activities and locations, insurers have historically taken a risk averse approach. As a result, insurance cover has generally been costly and difficult. Against these odds, we have negotiated an exclusive arrangement with insurers to provide leading coverage on a cost-effective basis.



Professional Indemnity and Broadform (Public & Products) Liability

We offer a combination of options that provides both Professional Indemnity and Public & Products Liability in one simple combined policy. Our offering will consider the different aspects of your business in order to obtain a competitive price that reflects your business risk and your risk management practices.

Expert in a range of options for the industry – Cyber, Management Liability and More.

We also have tailored offerings to cover a range of risks which tour operators and travel agents face including, but not limited to property risks, business interruption, theft, malicious damage, cyber attacks and privacy breaches, management liability, employment practices risks, trust account governance and more.

Personalised and Responsive Claims Response with Knowledge of Your Industry

Should you have a claim, you will be assigned a dedicated claims specialist with experience and knowledge of the insurance landscape across the travel and tourism industry. Your claims specialist will manage the claim and its complexities on your behalf, providing expert advice on how best to navigate the process, freeing you up from dealing with the insurer and keeping you regularly updated.

A dedicated industry team – committed to understanding your needs and supporting your business



Raphael Tamayo
Head of Commercial, Private & Structured Risk

Raphael has extensive experience in insurance broking, providing tailored risk and placement solutions for SMEs, individuals, and specialised industries. With a background in claims, operations, compliance, and audit, he brings a balanced, client-focused approach to insurance, ensuring confidence and strategic risk management.



John Lewis
Account Director, QLD

John leads our QLD office with over a decade of experience in specialised insurance. He is dedicated to securing the best coverage for clients, ensuring strong protection and expert risk assessment. His strong industry relationships allow him to deliver exceptional service, support, and expertise in identifying any gaps in coverage.



Ella Nicholson
Senior Account Executive

Ella has over six years of insurance experience, specialising in risk solutions for the travel and tourism sector. With a background in tax accounting, she brings strong financial and analytical skills to her role. At Gow-Gates, Ella is also involved in developing new products, providing clients with clear, effective solutions tailored to their evolving needs.



Allison McDonnell
Account Executive

Allison is an experienced insurance professional with a background in both underwriting and broking. After three years as a Wholesale Underwriter in Public Liability and commercial lines, she moved into broking as an Account Executive. Allison now specialises in tailored risk solutions for the Travel and Tourism sector, focusing on strategic advice and strong client support.