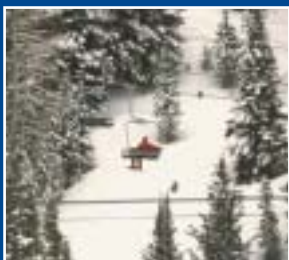




traditional values - modern context

Winter Sports Insurance



Single or Multi trip

designed for skiers by skiers

Tel: 0870 333 4005

Fax: 01428 645209

www.mpibrokers.com



MPI Brokers are independent insurance brokers based in Surrey, whose Managing Director has 30 years experience in providing travel related insurance plans and has extensive knowledge in the wintersports industry. We endeavour to provide good, honest cover

combined with a unique broking service to deliver insurance at the right price and we are confident that we can deliver the best possible service.

Some of the reasons for choosing MPI

- choice of 3 packages; Economy, Standard, Excel
- 3 Insurance Types; Single trip, 6, or 12 month Multi-trip
- repatriation with 24 hour medical assistance service
- dedicated claims handling team
- knowledgeable sales unit

Covered

- off piste skiing
- local racing
- snowboarding

Significant features

Off piste

The MPI policy covers you to ski and snowboard on and off piste with or without a guide.

Local Ski Racing

All local ski racing is covered at standard rates including races organised by the ski school or your tour operator. If you are participating in a national or international event please call MPI on 0870 333 4005.

Mountain rescue

Mountain rescue includes the use of a helicopter, snow cat or blood wagon as deemed necessary by the rescue service. This also includes rescue if there is a threat of exposure.



Repatriation

Once it becomes necessary for you to return home if you are injured or sick, this will be organised

by the Assistance Company and to help you, all valid bills will be paid direct.

Policy Summary and explanation

This summary highlights the main benefits, conditions of cover and significant exclusions to help you decide if the policy meets your needs. Full details of cover can be found in the Policy document which will be sent you. It is important that you read the policy and schedule.

Medical and other expenses

Cover for emergency medical and other expenses incurred outside the UK including the cost of repatriation. Under the Standard and Excel packages physiotherapy is covered upon your return to the UK.

Hospital benefit

Payment for each night you stay in hospital outside the UK.

Cancellation and curtailment

Reimbursement of your holiday costs, or a proportion for curtailment, for which you have paid or are committed to pay.

Wintersport equipment

Cover for loss, theft, specific accidental breakage or damage to or of: skis, snowboards, sticks and bindings up to the amount shown on the schedule.

Claims will be based on a formula taking into account the age of the equipment. Also covers equipment delayed in transit.

...continued on page 6



Schedule of Cover

The following is a brief synopsis of the cover with a summary of the policy on pages 3, 6 and 7.

A full policy wording is available on request before you buy this insurance - please call 0870 333 4005 or from our website www.mpibrokers.com

SECTIONS	PACKAGES AND SUMS INSURED							
	Economy	Excess		Standard	Excess		Excel	Excess
1 Medical Expenses <i>UK Physiotherapy</i>	£1,000,000 -	£100		£5,000,000 (£300)	£75		£5,000,000 (£600)	£50
2 Hospital Benefit (<i>per night</i>)	£200 (£10)			£400 (£20)			£600 (£50)	
3 Cancellation or Curtailment	£500	£100**		£2,000	£75**		£3,000*	£50**
4 Wintersports Equipment (<i>Own Equipment Limit</i>) (<i>Hired Equipment Limit</i>) (<i>Hiring Equipment Limit</i>)	- - -			£750 (£500) (£200) (£200)	£75		£1,000 (£750) (£300) (£250)	£50
5 Ski Pack	-			£400			£600	
6 Piste Closure (<i>per day</i>)	-			£250 (£25)			£500 (£50)	
7 Personal Liability	£1,000,000	£250		£2,000,000	£250		£2,000,000	£250
8 Personal Accident	£5,000			£15,000			£25,000	
9 Missed Departure & Delayed Arrival	-			£500			£1,000	
10 Travel Delay - each 12 hours up to a maximum of, or Abandonment after 12 hours	- - -			£15 £100 £2,000			£25 £250 £3,000	
11 Baggage (<i>Single Article Limit</i>) (<i>Valuables Limit</i>) (<i>Delayed Baggage</i>)	- - -			£1,500 (£200) (£200) (£250)	£75		£2,000 (£300) (£300) (£300)	£50
12 Money	-			£150	£75		£300	£50
13 Legal Expenses	-			£15,000			£25,000	
14 Passport Indemnity	-			£250			£500	
15 Inconvenience Expenses	-			£500			£750	
16 Hijack (<i>per day</i>)	-			-			£1,000 (£50)	

- This section is not included.

* Increased sum insured available on request.

** Under the cancellation section all three packages carry an excess of 10% of your loss or the amount shown whichever is the lower.
The excess for Personal Liability applies to damage to rented accommodation.

Please see separate flyer for a table of premiums

Policy Summary and explanation continued...

Ski Pack

Cover for loss of use of ski school, ski hire or ski pass if you are unable to continue skiing or snowboarding for the rest of your trip due to injury or sickness. Also covers loss of ski pass.

Piste Closure

Daily payment for not being able to ski or snowboarding due to lack of snow, strike, power failure or adverse weather.

Personal Liability

Cover for costs you are legally liable to pay in respect of bodily injury to another person or damage to their property.

Personal Accident

Cover for death or permanent disability as a direct result of an accident which occurs during your trip.

Missed Departure & Delayed Arrival

Additional travel and accommodation expenses to enable you to continue your journey.

Travel delay

Cover if your pre-booked public transport is delayed due to strike, riot, civil commotion, accident, mechanical breakdown, bad weather or avalanche.

Baggage and Personal effects

Cover for loss of or damage to luggage, clothing or personal effects belonging to the Insured whilst on a trip.

Personal Money

Cover for loss or theft of your personal money.

Legal Expenses

Legal costs to pursue a claim for compensation if you are injured or die during the period of your trip.

Passport Indemnity

Cover for loss or theft of your passport.

Inconvenience Expenses

Cover for additional costs incurred e.g. car park, house sitting and kennel fees if you are delayed in returning home for any reason beyond your control.



Hijack

Cover for each 24 hours in the event of the aircraft or sea vessel in which you are travelling as a fare paying passenger being hijacked.

The purpose of this insurance

This policy insures you against financial loss and provides emergency medical assistance for your trip.

Significant features and benefits

The table on pages 4 and 5 shows a summary of the sections and sums insured. Some sections of the policy have an excess which applies to each insured person. However if your claim falls under more than one section only one excess applies.

Excess

This is the amount that will be deducted from any claim. You may remove the excess by paying an additional premium – see Premium Flyer

Insurance provider

The insurer is shown on the Premium Flyer.

Duration of the contract and your covered trip

Please refer to your certificate on receipt which shows the period of cover.

Significant and unusual exclusions or limitations

In order to apply you must be a UK or EU resident. Various age limits apply which are shown on the reverse of the premium flyer. An exclusion relating to pre-existing medical conditions also applies (see proposal form).

Right to cancel

If you wish to cancel this insurance you may do so within 14 days of receiving the policy document and a full premium refund will be made provided you have not travelled or have had a loss for which you intend to claim.

How to make a claim

Please refer to the Policy Document for contact details.

Complaints procedure

MPI's aim is, at all times, to provide a first class service. However there may be occasions when you feel that this has not been achieved. Should you have course to complain regarding this insurance please write in the first instance to me: Michael Pettifer, MPI Brokers, West House, West Street, Haslemere, Surrey GU27 2AB or telephone 01428 664265.

Compensation

MPI and the Insurer are covered by the Financial Services compensation scheme. You may be entitled to compensation from the scheme if we are unable to meet our financial obligations.



WINTER SPORTS INSURANCE - PROPOSAL FORM

Please complete this form and tick (✓) all relevant boxes

Please choose your insurance plan: Single Trip Multi trip (12 months) Multi trip (6 months)

Please choose your package: Excel Standard Economy

Area of travel: Europe Worldwide inc. USA/Can Worldwide excl. USA/Canada

Commencement Date: / / Period: days (single trip only)

What is the total cost of the holiday/trip per person £ Excess waiver: Yes No
(removes the excesses)

Are you planning any unusual or hazardous activities Yes No Are you travelling abroad by car Yes No
(if you answer Yes please contact us on 0870 333 4005 before proceeding)

Traveller 1 (Lead name)

Surname

Forenames

Date of Birth / / Male / Female

Address

Postcode

Tel No:

Mobile No:

Email:

Traveller 2

Surname

Forenames

Date of Birth / / Male / Female

Traveller 3

Surname

Forenames

Date of Birth / / Male / Female

Traveller 4

Surname

Forenames

Date of Birth / / Male / Female

Traveller 5

Surname

Forenames

Date of Birth / / Male / Female

If you have more than 5 people in your party please attach a separate sheet containing their details

this form continues overleaf 

Pre Travel Questionnaire

If more than one person is to be insured under this insurance please ensure they also read this form and should you or they answer yes to any of the questions below, the medical condition(s) is/are automatically excluded from the policy under certain sections. If you would like this to be covered, please contact us on 0870 333 4005. We will explain the options to you and if necessary refer you to a specialist medical screening company, who charge for their service. There may also be an additional premium depending on the risk.

1. Do you have or have you suffered from any medical condition which has resulted in visiting a hospital or been referred to a consultant in the last twelve months? Yes No
2. Are you taking any medications? If yes has there been any change to the dosage because of a deterioration of the condition being treated in the last twelve months? Yes No
3. Are you on a waiting list for hospital treatment? Yes No
4. Are you awaiting the results of any tests or investigations? Yes No
5. Are you aware of any of the above affecting a close relative or business colleague (you don't have to ask them only are you aware of this now)? Yes No
6. Are you aware of any other set of circumstances medically related or not which could reasonably be expected to give rise to a claim? Yes No

Premium Calculator

Please see separate flyer for a table of premiums and write the Premium Table Code in this box: (The Premium Table Code can be found on the top of the Premium flyer)

Premium £ _____

Excess Waiver £ _____

Total Premium £ _____

Please make cheques payable to: **MPI Brokers** or debit my credit/debit card no:

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Card Type: Visa Mastercard Switch

Expiry Date: Issue No:

Agents Stamp

Promotion Code:

Please retain the Policy Summary section of this document.

Detach the Proposal Form along the dotted line and return it together with your remittance to the agent whose name and address appears in the box above. If there is no agent or address please return to:

MPI Brokers

West House, West Street, Haslemere, Surrey GU27 2AB
Tel: 0870 333 4005 Fax: 01428 645209

Declaration

I declare, and on behalf of the other travellers of the party, that to the best of my knowledge all the information is correct and I see no reason why the trip may be cancelled or curtailed. For multi trip cover this declaration shall also apply each time you book a trip. Should there be a change of circumstances during the 'period' of a multi-trip policy this must be advised to MPI.

Statement of Demands and Needs. Travel Insurance provides you with cover against a range of different risks, and the cover and excesses vary between the different packages. You must read the Key Facts Policy Summary, which gives an outline of the cover provided. From the information that you have provided we have identified your demands and needs and that of others who have applied on this form, as someone who requires travel insurance to provide protection in the event of loss, damage, injury, illness or liability arising out of or in the course of a trip or trips.

We have not provided any recommendation regarding the cover you should take and the chosen package has been selected by you as that which best meets your needs.

You have a duty to disclose relevant information to us before and during the insurance contract. If you fail to do so this may affect the validity of this insurance policy.

Signature _____ Date _____



Head Office & Executive

West House, West Street
Haslemere, Surrey GU27 2AB
Tel: 01428 664265
Fax: 01428 645209

Direct Sales & Administration

West House, West Street
Haslemere, Surrey GU27 2AB
Tel: 0870 333 4005
Fax: 01428 645209

The insurer of this insurance
is shown on the premium flyer

MPI Brokers is a trading name of
Michael Pettifer Insurance Brokers Limited
and is authorised and regulated by
the Financial Services Authority