



Travel Insurance 'A new pledge'

We have done something completely new and different to give you greater protection, adding value to your holiday and enabling us to help in an emergency. So please read this very carefully.

In recent years more and more of our customers have relied on their own insurance arrangements, be they an annual policy or a credit card. Our resort reps have in many cases been unable to help, as there is no formal arrangement between 'your' insurance company and us. Our biggest concern however is those who fail to insure at all.

All this leads to poor service to you by our rep and in the unlikely event of a major incident, added difficulties for the assistance companies. Our solution is that we have pledged that all our customers will be insured under our policy for medical and related expenses following accidents, regardless of what other policies you may or may not have. Since this is complementary to you there is no option to delete this for a discount and you are asked to pay the first £100 of any claim. This may be reduced to £50 if you do not opt out of the 'top up' cover (see below).

The insurance is a good quality plan, designed by the travel expert at MPI Brokers who has been involved in travel insurance for over 30 years. The sum insured is £5,000,000 and the full policy wording will be sent to you with your booking confirmation, which we urge you to read, and in particular the exclusions relating to pre-existing medical conditions.

It is underwritten by Optimum Underwriting Ltd. on behalf of Groupama Insurance Company one of the largest insurance companies in UK and Europe.

Top Up Cover

This provides the rest of the insurance package other than accidents

Some of the features of 'Top up' cover are: -

- Cancellation covered from time of booking
- Medical excess reduced to £50.00
- Only one excess deducted for multi-section claims
- Missed departure includes delayed arrival for delays during your journey
- Includes extra cost of childcare, car parking and kennels fees etc. if you are late home on your journey

We operate this on an 'opt out' basis which means you will automatically be covered and the premium is initially part of your deposit which will be shown as a separate item on your invoice, unless you state 'no' on the booking form.

We strongly recommend that you accept this arrangement so that you are covered for cancellation from the time of booking and we understand this type of package is not available elsewhere.

If you state 'no' on the booking form the whole deposit will be set against the balance of your holiday cost.

A brief synopsis is shown below and full details will be sent to you with your booking confirmation.

Top up cover

Schedule of Sections and Sums Insured

Sections	Sums Insured	Excesses
Medical Expenses <i>UK Physiotherapy</i>	£600	Reduced to £50
Hospital Benefit (<i>per day</i>)	£500 (£30)	Nil
Cancellation and Curtailment	Up to Holiday Cost	£50
Missed departure and delayed arrival	£500	Nil
Delayed departure or abandonment	£20/ Holiday cost	Nil/£50
Public Liability	£2,000,000	£250
Baggage (<i>single article limit</i>) (<i>valuables</i>) (<i>delayed baggage</i>)	£1,500 (£200) (£200) (£150)	£50
Money	£250	£50
Legal Expenses	£10,000	Nil
Personal Accident	£20,000	Nil
Passport Indemnity	£250	Nil
Inconvenience Expenses	£750	Nil

* The sum insured for sickness is included within the overall limit for this section, it is not in addition.

Multi section claims

If your claim falls under more than one section arising out of the same incident, only one excess shall be deducted per person, the higher amount being applied.

For cancellation claims, only two excesses shall be deducted for a family.

The Premium

Individual	Family
£??	£??

Please note the following applies to the top up plan:

1. Children under 2 are covered free of charge for the top up cover provided they are travelling with an insured adult under this insurance.
2. Children are aged 2 to 17 years on date of booking.
3. For those over the age of 70 on the date of travel the premium is doubled.

Pre-existing medical disclosure

There are exclusions relating to pre-existing medical conditions and we urge you to read the policy carefully to establish whether a pre-existing condition is excluded.

Should this be the case and you wish consideration to be given to include your medical condition, please contact MPI Brokers on 0870 162 0129

Top up Cover

The 'opt out' concept for Top up forming part of the deposit

Explained

Greater 'sales' of top up will be achieved due to this concept and linking it with the all insured medical route, it will also reduce selection against underwriters, improve the claims experience thus result in lower premiums.

For other clients the take up has been 60% to 70%.

- Let us say your current deposit is £100.00
- We agree a selling premium for the top up of say £25.00 per pax.
- You increase your deposit to £125 for every one
- For those who have not 'opted out' of the top up cover; you keep the original £100 deposit plus commission on the top up
- For those who 'opt out' of the top up you keep all the new higher deposit, which will be set against the final balance.