

Policy Summary



A Summary of MPI Travel Insurance

This summary shows the key facts that the Financial Conduct Authority has asked us to bring to your attention. They are not the full terms and conditions of your cover. These are detailed in the policy wording. This summary does not form part of your insurance documentation.

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Schedule of Sections and Sums Insured (Per Person)

Sections	Economy	Standard	Excel
1 Emergency Medical Expenses	£1,000,000	£5,000,000	£5,000,000
UK Physiotherapy/Chiropractor	-	(£300)	(£600)
(Emergency phone calls)	(£50)	(£50)	(£50)
Costs incurred outside the UK including the cost of repatriation (getting you home). Physiotherapy (if medically necessary) upon your return to UK. You are also insured for mountain rescue including helicopter if necessary			
2 Hospital Benefit (per night)	£200 (£10)	£400 (£25)	£600 (£60)
A payment for each night you stay in hospital outside the UK for non-medical costs			
3 Cancellation & Curtailment	£500	£3,000	£5,000*
Covers your trip costs, or a proportion for curtailment due to illness or injury and other events shown in the policy on page 5			
4 Personal Liability	£5,000,000	£5,000,000	£5,000,000
Damages you are legally liable to pay in respect of bodily injury to another person or damage to their property (including travel companion, many policies don't). Plus there is cover for damage to temporary accommodation – a legal requirement in France. Also some contractual liability in relation to your holiday booking and ski hosting, leading and teaching (non-professional)			
5 Personal Accident	£5,000	£20,000	£30,000
Pays a lump sum in the event of death, loss of limb(s), sight of eye(s) or permanent disability as a direct result of an accident which occurs during your trip. For children under 16 there is a lower limit for death			
6 Missed Departure and Delayed arrival	-	£750	£2,500
Additional travel and accommodation expenses to enable you to continue your journey			
7 Travel Delay maximum	-	£150	£300
Each 12 hours, or	-	£20	£30
Abandonment after 12 hours	-	£3,000	£5,000*
Covers delays at the airport, sea port or a railway station caused by certain events and pays an amount of money for each 12 hours – or you may cancel after 12 hours, or if you continue your trip pro rata loss of holiday			
8 End Supplier Failure**	£500	£3,000	£5,000
Cover is provided if the travel provider you have booked direct with ceases to trade. Examples of travel providers are airlines, ferries, Eurostar etc. This does not cover booking with or through Booking Agents, Travel Agents etc			

Sections	Economy	Standard	Excel
9 Personal Effects	-	£2,000	£2,500
(Single Article Limit)	-	(£250)	(£400)
(Valuables)	-	(£250)	(£400)
(Delayed Baggage)	-	(£300)	(£400)
(Loss of keys)	-	(£275)	(£275)
(FX card)	-	(£500)	(£500)
Covers loss of or damage to personal effects e.g. luggage or clothing belonging to you or for which you are responsible provided that they have not been left unattended without good reason			
Single Article Limit: the limit for any one item			
Valuables: the total limit of all valuables as defined on page 3 of the policy			
Delayed Baggage: the cost of replacing essential items after 12 hours			
Loss of Keys: the amount for losing your hotel, apartment or car keys			
FX card: misuse of your FX card following loss or theft			
10 Personal Money	-	£200	£400
Covers loss or theft of your personal money, which has been left in a secure place			
11 Legal Expenses	-	£25,000	£50,000
Legal cost to pursue a claim for compensation or damages if you are injured or die during the period of your trip and defence costs following wrongful arrest			
12 Loss of Passport	-	£350	£600
Covers costs for obtaining a replacement passport if yours is lost or stolen and for up to 2 months after return			
13 Inconvenience Expenses	-	£600	£1,000
Additional costs if your return to the UK is delayed for reasons beyond your control e.g. car park, kennel charges, etc			
14 Hijack (per day)	-	-	£1,000 (£50)
Payment for every 24 hours in the event of a hijacking			
15 Golf Equipment	-	-	£2,000
Loss of or damage to Golf equipment belonging to you			
16 Green Fees	-	-	£200
Loss of use of pre-booked green fees, in event of delayed arrival at your final destination for any reason beyond your control			
17 Hole in one	-	-	£75
Cover if you score a hole in one, helps towards the Bar bill!			

Sections 18-20 apply if you opt for wintersports

Sections	Economy	Standard	Excel
18 Wintersports Equipment	-	£950	£1,500
(Own equipment)	-	(£750)	(£1,000)
(Hired equipment)	-	(£300)	(£350)
(Hiring equipment)	-	(£250)	(£300)
Loss, theft, or specific accidental breakage or damage to ski equipment. Including outside restaurant at lunch time (please split skis). Also damage whilst in use			
Own Equipment: the total limit for your own ski equipment			
Hired Equipment: the total limit for hired ski equipment			
Hiring Equipment: the total limit for hire equipment if your own equipment is lost or damaged			
19 Ski Pack	-	£500	£750
Cover for loss of use of, ski pass, hired equipment and ski guiding/tuition, in the event of your injury or illness			
20 Piste Closure (per day)	-	£300 (£30)	£750 (£60)
Cover if the pistes are closed due to adverse weather conditions, lack of snow, power failure, strike etc.			
* means this section is not included * You may increase this sum insured by by contacting MPI at info@mpibrokers.com. The excesses are shown on page 2 The amounts shown above in brackets are 'inner limits' and included within the overall Sum Insured. ** This section only applies to UK residents.			

The Excesses

Under some sections of this insurance, claims will be subject to an excess which is the amount deducted from your loss. The following excesses apply unless an additional premium has been paid and is shown on your certificate of insurance

Economy Package

£135 for each and every loss under Section 1

Standard Package

£95 for each and every loss under Section 1

£85 for each and every loss under Sections 9 (other than delayed baggage), 10, 18, and the abandonment part of Section 7

Excel Package

£75 for each and every loss under Section 1

£60 for each and every loss under Sections 9 (other than delayed baggage), 10, 15, 18, and the abandonment part of Section 7

Cancellation Section

Under Section 3, all three packages carry an excess of 10% of your loss, or £135 under Economy, £95 under Standard, £75 under Excel, whichever is the lower.

In the event of a claim for a family, only two excesses shall be applied

Personal Liability

Under Section 4, all three packages carry an excess of £275 for each and every loss for damage to temporary holiday accommodation

Multi Section Claims

If you have a claim under more than one section following the same event only one excess shall apply; if the excesses are different then the highest amount shall be applied.

Type of Insurance

This is an optional travel insurance product. You may select either 'Single Trip' cover or 'Multi-Trip cover'. The type you have selected and the period covered will be shown on your Certificate of Insurance.

Claims

If you wish to make a claim please download a claim form from

www.mpibrokers.com

Options

Where your Certificate of Insurance contains reference to the following they shall have the meaning as described below:-

'Amateur Rugby' This means the policy is extended to include playing rugby (not professional).

'Baggage Forwarding Cover' This means cover is extended to cover luggage in transit up to 5 days either side of your trip.

'Delete cancellation' This shall mean that the cancellation part of Section 3 is deleted and shall be of no effect.

'Delete Personal Effects and Money' This means the whole of Sections 9 and 10 are deleted from the policy and shall have no effect.

'Event Cancellation' This means Section 3 (Cancellation and Curtailment) is extended to include the cancellation of an event following; fire, lightning, explosion, aircraft impact, flood, avalanche, strike or industrial action, power failure, denial of access, inclement weather, lack of snow, public mourning or death of a participant, if you have booked to attend and the event is the reason for your trip.

Where travel has commenced and the event is cancelled after arrival, settlement shall be limited to 25% of the cost of travel and accommodation and 100% of the entry fees for the event, if any.

'Excess waiver' This shall mean that all excesses are waived from the policy and shall not apply other than the excess under the Personal Liability section.

'Increase Personal Effects' This shall mean that the sum insured is increased to £4000, with the single article limit to £600 and the valuables to £1,000.

'Laptop/tablet cover' This shall mean that the sum insured under Section 9 is increased for any one person, not all, under this certificate, by £1000 and the single article limit is increased to £1000 in all in respect of one laptop/tablet computer only.

'Major natural events' This means section 7 (Travel Delay) is extended to include fire, earthquake, tsunami and volcanic eruption.

'Mobile phones' This means the exclusion of mobile phones under Section 9 is deleted in respect of theft or loss (not damage). The sum insured for the phone is £500 and the overall sum insured is increased accordingly.

'Mountain Biking' This means the policy will be extended to cover the activity of amateur non-competitive mountain biking, provided personal protection equipment is worn at all times, plus Section 9 Personal Effects is extended to include a pedal bicycle up to £1,000, own or hired, for damage and/or theft including fixtures and fittings.

'Up to 60 days any one trip' This shall mean that under an Annual Multi Trip the maximum period any one trip is extended from 30 to 60 days.*

'Up to 90 days any one trip' This shall mean that under an Annual Multi Trip the maximum period any one trip is extended from 30 days to 90 days.*

* there is a limit of 17 days wintersports any one trip, which may be increased by contacting MPI at info@mpibrokers.com.

Insurer

Sections 1 – 7 and 9 – 20: are underwritten by Lloyd's Syndicate 4444 which is managed by Canopus Managing Agents Limited. Canopus Managing Agents Limited is a managing agent at Lloyd's which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Firm Reference Number 204847. Canopus Managing Agents Limited is registered in England & Wales number 01514453. Registered office: Gallery 9, One Lime Street, London, EC3M 7HA.

In respect of section 8 the insurance is provided by MGA Cover Services Limited (registered address Farren House, The Street, Farren Court, Cowfold, West Sussex RH13 8BP, company registration: 08444204, authorised and regulated by the Financial Conduct Authority registration number 597536) under binding agreement with CBL Insurance Europe Limited, 2nd Floor, 13-17 Dawson Street, Dublin 2, Ireland, company registration: 218234 who are authorised and regulated by the Financial Conduct Authority registration number 203120 as per the policy wording.

Compensation Scheme

The insurers are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the Scheme if the insurers are unable to meet their obligations to you under this contract. Further information can be obtained from the Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St. Botolph Street, London, EC3A 7QU. Tel: 0800 678 1100 (Freephone from UK) or +44 (0) 20 7741 4100. Website: www.fscs.org.uk

Significant and Unusual Exclusions and Limitations

Like all policies of this type there are some things that this insurance doesn't cover. Importantly these include:

1. Emergency medical, repatriation and associated expenses in respect of anything you were being treated for before you travelled unless these are agreed with the insurers in advance,
2. Emergency medical, repatriation and associated expenses if you are travelling for the purpose of undergoing surgery or medical procedures,
3. Cancellation and curtailment in respect of pre-existing medical conditions,
4. Any loss if you travel against medical advice,
5. Any loss where you have not left items securely (as detailed in the policy wording),
6. Any loss that is not directly associated to the incident that caused the claim (for example, loss of earnings following injury or illness,
7. Any loss where you have travelled against the advice of the Foreign and Commonwealth Office if the loss is due to the reason for the FCO warning.

On-Going Review

We recommend that you review your policy from time to time to ensure that it still meets your needs.

Your Right to Cancel

This insurance contains a 14 day 'cancellation period' during which time you may return it and obtain a refund if you have a reason for being dissatisfied with the cover. Provided you have not commenced travel, or had a loss which is likely to result in a claim. There may be a charge of £25.00

Complaints Procedure

Should you have reason to complain about Section 8 of our insurance write to or email:

The Managing Director, MPI Brokers, West House, West Street, Haslemere, Surrey, GU27 2AB

Tel: 01428 664265 Email: info@mpibrokers.com

If after 8 weeks from the date you file a complaint, you find our final reply unsatisfactory, you may refer your complaint to:

The Financial Ombudsman Service, South Quay Plaza 2, 183 Marsh Wall, London E14 9SR.

This is not available if the turnover of a company for a corporate policy is greater than €2,000,000

Please follow the above procedure in order. It may not help your complaint if you accelerate the process.

No complaint will be accepted for consideration if:-

- a) this insurance has been cancelled or declared void ab initio, or
- b) you have accepted an unconditional settlement of any claim

Should you have reason to complain about any other Section of our insurance, please note the 3 steps below, along with the relevant contact details for each step.

Please take special note however that should you wish to direct your complaint directly to Lloyd's in the first instance, you may do so by using the contact information referenced in Step 2 below.

Step 1:

In the first instance, if your complaint does not relate to a claim please direct it to:

Compass Underwriting Limited, 50 Mark Lane, London EC3R 7QR

Tel: UK: 0800 319 6601 Tel: +44 (0) 207 398 0100

Fax: +44 (0) 207 398 0109 Email: Jackie.brunwin@compassuw.co.uk

or, if your complaint does relate to a claim, please direct it to:

MPI Claims, West House, 19-21 West Street, Haslemere, Surrey, GU27 2AB

Tel: 01428 778424 Email: info@mpibrokers.com

Step 2:

Should you remain dissatisfied with the outcome of your complaint from Compass Underwriting Limited or the MPI Claims your legal rights are not affected, and you may refer your complaint to Lloyd's. Lloyd's contact information is:

Complaints at Lloyd's, Fidentia House, Walter Burke Way, Chatham Maritime, Kent ME4 4RN

Tel: +44 (0) 20 7327 5693 Email: complaints@lloyds.com

Details of Lloyd's complaints procedure are set out in a leaflet "Your Complaint - How We Can Help", which is available at <http://www.lloyds.com/complaints> Alternatively, you may ask Lloyd's for a hard copy.

Step 3:

If you still remain dissatisfied after Lloyd's has considered your complaint, you may have the right to refer your complaint to the Financial Ombudsman Service. The contact information is:

Financial Ombudsman Service, Exchange Tower, London E14 9SR

Tel: 0800 0234 567 (normally free from a fixed line in the UK, but charges may apply from mobiles).

Tel: +44 (0) 300 1239 123 (normally charged at the same rate as 01 / 02 on mobile phone tariffs).

Email: complaint.info@financial-ombudsman.org.uk