

Winter 2018-2019 & Summer 2019

All premiums shown include
Insurance
Premium Tax
(IPT) @ 12%

PART A PREMIUMS

Period/ Months up to	Europe Ski	WW Ski	Europe Summer	WW Summer
2 weeks	£24.45	£54.97	£11.21	£25.24
1 month	£46.22	£103.96	£21.80	£49.02
1½	£68.02	£153.00	£34.48	£77.63
2	£85.83	£193.13	£44.91	£101.03
2½	£99.02	£223.02	£50.17	£112.88
3	£112.24	£252.91	£55.45	£124.78
3½	£118.83	£267.58	£58.77	£132.21
4	£125.41	£282.27	£62.05	£139.62
4½	£132.03	£296.50	£67.35	£151.52
5	£138.65	£311.94	£72.61	£163.40
5½	£145.22	£326.80	£79.23	£178.25
6	£171.65	£386.17	£85.83	£193.09
6½	£184.85	£415.90	£92.40	£207.96

For additional premiums up to 12 months please ask

PART B2 PREMIUMS

Period/ Months up to	Europe Ski	WW Ski	Europe Summer	WW Summer
2 weeks	£16.39	£18.01	£13.40	£14.07
1 month	£28.29	£31.13	£26.77	£28.13
1½	£36.47	£40.13	£32.52	£34.14
2	£43.17	£47.50	£37.22	£39.10
2½	£53.61	£58.95	£46.91	£49.24
3	£64.03	£70.41	£56.56	£59.40
3½	£67.01	£73.68	£60.31	£63.30
4	£69.96	£76.98	£64.03	£67.21
4½	£75.93	£83.52	£68.48	£71.90
5	£81.88	£90.08	£72.96	£76.60
5½	£84.86	£93.34	£77.41	£81.27
6	£89.31	£98.25	£81.88	£85.97
6½	£100.48	£110.56	£91.55	£96.15

For additional premiums up to 12 months please ask

PART C PREMIUMS

	With Part B	Without Part B
2 weeks	£15.16	£18.98
1 month	£22.76	£28.42
1½	£26.92	£33.64
2	£30.33	£37.89
2½	£34.11	£42.63
3	£37.89	£47.40
3½	£41.71	£52.12
4	£45.49	£56.87
4½	£53.09	£66.36
5	£60.67	£75.85
5½	£68.25	£85.29
6	£75.85	£94.78
6½	£83.40	£104.27

Please note:

- Parts B and C are not transferable and remain in force until the employee or ex-employee returns home or 15th May 2019, whichever is the earlier for Winter, or 31st October 2019 for Summer.
- Non UK residents. Cover is available at special terms including repatriation to "home" country. If a non UK resident is normally resident in the country in which they are employed to work, there is no cover for medical expenses.
- If you have more than 50 staff, special terms will apply, which could be lower than above.

Interested?

to obtain a formal offer or for more information, please e-mail us on info@mpibrokers.com, or call 01428 664265 to speak to one of the team or complete and return the Interest form on the back of our sales leaflet

Opt Out Explained

Company Pays for Part A Cover

Company provides and pays for Part A cover for all their staff, for the duration of their employment. The Insurance Premium Tax is therefore 12%, included in the premiums listed

Staff pay for Part B Cover (Opt Out)

Staff member has Part B cover which they pay for, unless they decide to 'opt out' and not have it. Part B cover remains theirs for the duration of the policy. The Insurance Premium Tax is 12%, included in the premiums listed

Staff Pay for Part C Cover (Optional)

Staff member has the option to purchase Part C cover, which remains theirs for the duration of the policy. The Insurance Premium Tax is 12%, included in the premiums listed

If you choose this option, when you add your staff's details to the Online Register, all premiums will be automatically calculated for Parts A & B, an e-mail will be sent to your staff member to create their 'MyMPI' account, this facility gives them details and the option to purchase Part B or 'Opt Out' and the option to purchase Part C. The system also informs you so you can collect the premium from them if required. MPI Brokers will invoice you at the end of the month and then on a monthly basis if changes are made during the season.

Part A Cover Explained

Sections	Sum Insured	Excess
Emergency Medical Expenses	£5,000,000	£150
Physiotherapy/Chiropractor	up to 5 sessions	
Emergency Phone Calls	£50	
Personal Liability	£2,000,000	£250
Staff Replacement	£750	Nil
Company Money	£500	Nil

Part B

Sections	Sum Insured	Excess
Extensions to Section 1		
Excess reduced to £80		£80* ski £30* summer Nil
Follow up Non Emergency Medical treatment	£5,000	
Physiotherapy/Chiropractor in Resort	up to 5 sessions	
Physiotherapy/Chiropractor in UK (max 6 months)	£500	

Extensions to Section 2

Babysitting		
Ski hosting/leading/teaching		
Personal Accident	£20,000	Nil
Baggage & Personal Effects	£2,000	£80*
Single Article Limit	£250	
Valuables Limit	£350	
Delayed Baggage	£200	
Loss of Keys	£275	
Moneycorp FX Card	£500	
Personal Money	£200	£80*
Ski and 'Summer' sports equipment	£1,500	£80*
Ski Pass	£650	£80*
Bereavement Travel Costs - Europe	£500	Nil
- Worldwide	£1,000	Nil
Hospital Benefit (per night)	£350 (£30)	Nil
Legal Expenses	£50,000	Nil
Loss of Passport	£400	Nil
Missed Departure - Europe	£500	Nil
- Worldwide	£800	Nil

* The Insurer's excess is £80. The difference is subsidised by another policy held by MPI

Part C

Sum insured £2,250 in all, limit £1,000 any one item and £500 for a mobile phone/Smart phone. Excess £75

To insure 'all risks' on the following items:-

- One Laptop Computer or iPad
- Audio Equipment including one MP3 Player (iPod) and the like
- One Mobile Phone/Smart Phone
- Photographic Equipment including one Camera, one Go-Pro
- One Games Console (Xbox or PlayStation) and the like including associated equipment to any of the above e.g. wire, cases USB plugs and the like