

Time to enjoy the snow again!



It's almost time to dust off the skis and head to the Alps for another season in the snow! We're kicking off at the Ski and Snowboard Show – find us at stand H26.

Package problem for holiday providers

A little-known travel insurance requirement under the Package Travel Regulations (PTR) could land many providers of ski and general holiday packages in hot water, says Michael Pettifer, Managing Director of MPI Brokers.

Over the next few years, it is likely that enforcement will be stepped up and non-compliant companies penalised, he says.

The potential hazard has come to light in MPI Brokers' reviews of holiday companies' booking conditions and related insurance arrangements.

"We have found that some holiday companies are simply not complying with the PTR by

meeting their obligations with regard to the provision of travel insurance – more than 20 years since PTR became law," says Michael Pettifer.

"Holiday companies may insist that customers take out insurance from the company's appointed provider. Alternatively, they must direct their customers to a reputable travel insurance provider."

He says a new PTR is coming, but these provisions are not expected to change. However, non-compliant companies should take the necessary steps as soon as possible to avoid future problems.

"It may be tempting to shrug off this matter as 'another load of restrictions from Brussels' – but PTR is well-intentioned. It underpins consumer confidence and enhances the reputation of the package holiday industry.

"We have examined only a relatively small number of companies' booking conditions so far – but if the degree of non-compliance we have seen is typical, then the industry as a whole has a major problem."

Cover your liabilities as a leader

Contrary to popular belief, when you are booking travel you are not buying a holiday, like you buy soap powder. Instead, you enter into a contract with the holiday provider.

Contract Law is a branch of Common Law, and it binds both

parties to perform their obligations under the contract.

Many travel companies place a duty on the traveller to obtain Travel Insurance. This will invariably include a provision that the insurance must cover damage to the company's and its suppliers' property caused by you or your party – or for which

you are responsible.

If you are the 'lead name' or party leader you are the contracting party – and thus you assume responsibility for the actions of your party.

You should, therefore, ensure that your Travel Insurance provides appropriate party leader cover.

We sponsor top awards for ski travel

MPI Brokers is sponsoring four key categories in the prestigious World Snow Awards.

Managing Director Michael

Pour memoir...

Picture this: You have skied into a friend – he is badly injured and it's your fault. He sues you for damages. Many policies do not cover actions being brought by a travelling companion. Check it out!

Pettifer says: "We are delighted to sponsor awards that recognise excellence in the winter sports industry – and cement our long-standing involvement.

"Skiing and snowboarding have become immensely popular, and this is in no small part due to the high standards set by tour operators and others in the travel and transport sector.

"The awards recognise particular excellence in these areas and we hope they will inspire

others to strive for equal or better standards in the future."

Top slot in the MPI-sponsored categories is Best Mainstream UK Tour Operator, which is judged by public vote. Other categories, judged by a panel of specialists, are Best Specialist UK Tour Operator, Best Specialist UK Travel Agent and Best Transport Innovation.

The winners are announced during the Telegraph Ski and Snowboard Show.

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