

Where emergency medical assistance is required this is provided by *our* assistance company within the terms and conditions of the policy, and when making contact with them *you* are requesting medical assistance in advance of filing a claim.

Please read this carefully and follow the steps shown below it affects the management of your case and if applicable, the organisation of your return *home*.

The Assistance Company must be contacted in the event that:

- *you* are admitted to hospital as an in-patient
- *you* have been advised to return *home* early
- *your* claim is likely to exceed £1000 or equivalent in local currency
- *you* are in the USA, Canada or Mexico no medical costs may be incurred without the prior approval of the Assistance Company

Contact must be made with the Assistance Company immediately where practically possible; any delays may affect the provision of assistance and *your* subsequent claim.

Emergency Medical Assistance Telephone No:

+44 (0) 1428 773000

and please quote the following reference

MPIS 12/23 single trip wintersports insurance

MPIS 13/23 single trip travel insurance

MPIS 14/23 multi trip wintersports insurance

MPIS 16/23 multi trip travel insurance

MPIS 17/23 Business travel

Contacting the Assistance Company does not remove the requirement to complete a claim form

What to expect from the Assistance Company

After obtaining information from *you* about *your* insurance and *your* medical condition they will assess the situation which may involve contacting the locally treating doctor and in some circumstances *your* usual GP at *home*.

This can take time, especially at weekends or busy periods, as they are not always immediately available.

The Assistance Company has their own doctor and a travel medical specialist. Between them, the treating doctor and *your* GP if necessary, they will agree the appropriate course of action for *you*, taking into consideration the cover under the policy and *your* medical condition. In certain circumstances they may ask *you* to contact *your* GP for a second opinion.

Please be aware that there may be occasions where the Assistance Company's doctor takes a different view from the local doctor and in order for *your* policy to respond *you* should take the advice given by the Assistance Company.

Cover Declined

If there is cause for concern that there may be no provision under the policy for *your* *accident* or illness, the assistance company may decline to offer assistance under this insurance.

They will however offer assistance on a personal basis with *you* and a separate contract will be made. *You* will need to pay their fee and settle any local bills.

You can then if *you* wish, file an insurance claim on *your* return for consideration.

This situation could arise where there is insufficient medical information available or there is evidence to show there is no provision under the policy.

Private Treatment

In the unlikely event that a local doctor refers *you* to a private clinic or hospital approval must be sought from the Assistance Company before

any treatment is agreed by *you*.

Privacy Policy

MPI Brokers is registered with the Information Commissioner's Office. Our full Privacy Policy is available on our website at mpibrokers.com/privacy-policy and a brief synopsis is shown below.

We collect your personal information as a Data Controller for 'legitimate reasons' to run our business, to provide you with insurance and manage your claims.

Where direct contact is made by you with the Assistance Company, they will have access to your personal data from our records which they will use as a processor. They will also take further information from you about your medical condition and other matters which they will hold on their data base as a joint Controller with MPI Brokers.

The data collected by MPI Brokers and the Assistance Company will be shared with others as described in our privacy policy.

How to File a Claim

If *you* wish to file a claim under the policy (which must be done in any event if *you* have contacted the Assistance Company) please download a claim form from:

mpibrokers.com/claims

which should be printed, completed, and forwarded to the address shown on the form, or *you* may phone MPI Brokers on +44 (0) 1428 770606 if *you* do not have access to the internet and MPI Brokers will post *you* a form.

There are different types of claim forms which are shown on our website and for those who hold an interest under the policy (as shown on the certificate) you will have no direct right of claim. Your claim form must be presented to the main policy holder for consideration, and if, approved for signature and submit to MPI Claims.

Luggage If the Airline has caused a *loss* it is a condition of this insurance that *you* make a claim against the Airline within 21 days in addition to reporting the *loss* or damage whilst at the airport and obtaining a Property Irregularity Report (PIR).

Delays There are rules that the Airline must follow in respect of delays or cancellations. It is a condition of this policy that *you* follow the instructions/advice given by the Airline.

Notification This must be done and the completed claim form sent to MPI Claims within 31 days of the date of *loss*, *accident* or sickness, or 7 days in the event of *loss* by an Airline. If this is late, *your* claim may be declined. *You* must file a claim even if *you* have not paid the medical provider or rescue services.

Personal Liability Should *you* cause injury to other people or damage to property *you* must inform *us* immediately whether or not *you* consider *you* were at fault. Please email *us* at claims@mpibrokers.com

You may not discuss any settlement or admit liability with any third party or any one acting on their behalf, nor reply to or enter into any correspondence with the third party or their representative.

In the event of an *accident* please complete a witness statement found on our website www.mpibrokers.com or contact our head office for a copy to be emailed.

If *you* fail to follow this procedure insurers may decline any subsequent claim against *you*.

Covid

If you test positive for SARS-CoV-2 (Covid 19) and you intend to file a claim you must upload your test results to www.nhs.uk and provide evidence that this has been done.