

The Claims Charter

Should you make a claim under an MPI Policy you will receive the services of MPI Claims in order to assist in presenting your claim to Underwriters' representatives - Loss Adjusters.

This Charter is an arrangement whereby you agree to provide us with information which is accurate and honest and in doing so you are instructing MPI to proceed with your claim.

We will present your claim to the Loss Adjusters for consideration and we ask you to note the following:-

- 1 we will co-ordinate the claim you submit and give subsequent advice where necessary on its presentation and if required ask for more and better information
- 2 we are not able to give an opinion on the likely success of your claim before receiving a completed claim form
- 3 it is a condition of this insurance that, if you wish to file a claim under the policy, you do so within 31 days of the date of an event giving rise to a claim
- 4 if the Assistance Company has been contacted by you or on your behalf, you will nonetheless need to complete and submit a claim
- 5 once a claim has been submitted to MPI Claims, it will remain open until you receive final settlement. If during the claims process, any correspondence has not been responded to by you within 90 days, the claim will be closed
- 6 we hold the right to decline your instruction to assist you in your claim. This will only happen in exceptional circumstances and after full consideration by the board of MPI. This will not however affect your rights to file a claim directly with the Loss Adjusters.