

## Strong presence in the Alps

MPI Brokers has reaffirmed its close ties with the ski sector – and its commitment to the future of British skiing – through a strong presence at a series of key events in the Alps.

With the dual roles of sponsor and participant, Managing Director Michael Pettifer again demonstrated his personal involvement with the sport and his determination to provide the best Ski Insurance for British skiers.

He made a triumphant return to Wengen, Switzerland, where he first skied – more than 50 years ago. Not only did he watch some of the UK's finest young skiers in action during the DHO British Schoolboys Races, he was also invited to act as Vorlaufer (front runner) in the Grand Slalom.

To make this even more

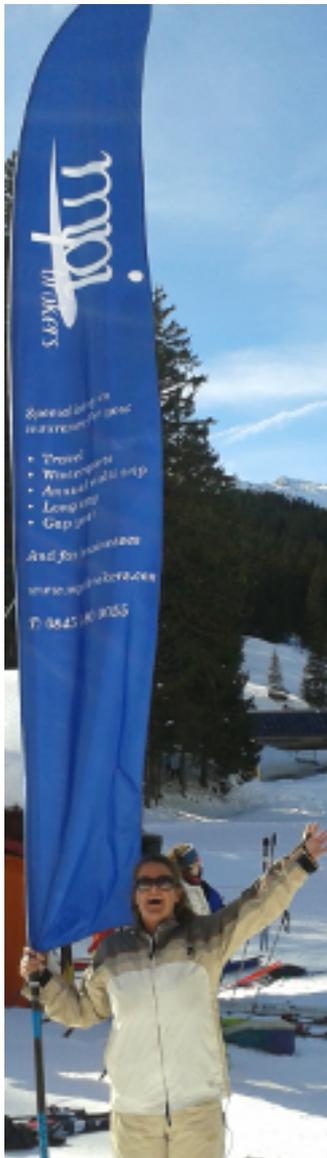


Michael Pettifer sets out as Vorlaufer on the famous Lauberhorn run at Wengen.

memorable, the event was held on the famous 4,455 metre Lauberhorn run – site of an annual downhill ski race, first held in 1930, and one of the Ski World Cup clas-

sics. Lauberhorn is the longest FIS World Cup downhill stretch and takes about two and a half minutes to

*Continued on Page 2*



Sales and Marketing Manager Catherine Lowe flies the flag for MPI.



## VIP visitor at Business Travel Show

MPI made its debut as a Business Travel Show exhibitor at London's Olympia recently. A VIP visitor to the MPI stand was Barbara Kolosinska, a Director of the Institute of Travel and Tourism. She's seen chatting to Michael Pettifer, who is a Fellow of the institute.

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## Buy online transformation almost complete

After months of planning and preparation, we are pleased to announce that MPI Brokers' new online insurance purchasing system is almost ready to go live at [www.mpibrokers.com](http://www.mpibrokers.com).

The new system – on the back of MPI's redesigned, fully responsive website – will create an unique insurance portal for customers, with easy online access from computers, mobile devices and tablets.

"It has been designed entirely with the customer in mind," says Managing Director

Michael Pettifer.

"Its user-friendly design simplifies the process of selecting the best mix of options for the customer.

"Plus, it will also allow customers to manage their policies – and obtain information about local snow conditions and weather forecasts – in a personal online account area."

The system is currently in its final stages of testing and is expected to take over from the existing system shortly.

## Business travel:

# Is your company keeping you covered?

Travelling on business carries similar risks to those when going on holiday.

As an individual, you wouldn't go skiing, for instance, without the correct insurance. So check that your employer has Business Travel Insurance in place.

While the risks are similar the insurance arrangements for business travel are different to those for a holiday. Here's why.

Firms sending staff on business trips – in the UK or abroad – hold a 'duty of care' under employment law.

This means they must provide for, typically, medical expenses, repatriation and a 24-hour emergency medical assistance helpline as well as travel delays, loss of personal effects, public liability and so on.



Firms may carry this risk if they wish or – more usually – provide cover via a dedicated insurance policy.

Your company arranges and pays for the trip which, in addition to the 'duty of care', creates the insurable interest. This is why the company must take out Business Travel Insurance.

To ask employees to arrange their own insurance is not an option.

The insurance may also cover additional travel costs, for example, if a second employee has to be sent out to complete a project or business meetings, after a colleague has been taken ill or injured while on the trip.

With its long experience of insuring individuals and corporate clients, MPI Brokers is well placed to provide Business Travel Insurance for organisations across the spectrum from small and medium enterprises to top companies.

In MPI's view, if employees travel, Business Travel Insurance is a must and this principle applies equally to those employed for a summer or winter season to work abroad.

## Sailing brothers set their sights high

Team Thompson – the MPI-sponsored family of four sailing brothers – has set its sights on a great year in local and foreign waters.

The Surrey-based brothers have busy schedule of training and events – alongside their schoolwork – that will see them taking to the water in the UK and Europe.

Older brothers Ross (16) and Johnny (14) now sail together in a 420 and recently came fifth in their first event together – the Itchenor Open. Their programme focuses on qualifying for the 420 World Championships at San Remo in July.

Their younger brothers Jake (11) and Toby (8) are now teamed up to sail a Cadet together. They are hoping for a place in the Nationals in September.

Watch for more news about Team Thompson during the year.

## MPI's busy time in the Alps

*From previous page*

complete, with World Cup skiers reaching up to 96mph.

He returned to the Lauberhorn later in the week to take part in the Railway Cup – an annual event staged by the Wengenalpbahn (WAB) as a thank-you to the Wengen-based DHO ski club.

Before travelling to Switzerland, he made a brief appearance at the MPI-sponsored British Schoolgirls Races, organised by the Ladies Ski Club each year in Flaine. For the rest of the BSR event, MPI was represented by Sales and Marketing Manager, Catherine Lowe.

Earlier, Michael was in Morzine for the two-day Snow-Camp Alpine Challenge, also sponsored by MPI Brokers. He skied as part of



Michael Pettifer and Dare Bears teammates Joanna Percy, Nikki Reid and Carol Sparrow celebrate their 7th place in the 150km Alpine Challenge.

the Dare Bears team – with teammates Carol Sparrow, Nikki Reid and Joanna Percy – which finished 7th overall. The 150km event was contested by 21 teams.

Snow-Camp is an innova-

tive youth charity that uses a unique combination of skiing, snowboarding and life-skills programmes to support inner-city young people. This year's Alpine Challenge raised more than £25,000.

MPI also skied as a guest of the Ironmongers Company at the 7th Inter-Livery Ski Championships, also in Morzine, a two-day event for more than 30 teams representing the livery companies.

MPI's blue and white flags fly in Austria from 9 to 12 March for the 9th Amateur Inter-Club Team Championship at Ski-Club Arlberg, Lech. MPI is sponsoring this event for the second time.

### Pour memoir...

**Subrogation** is a term you may have seen on claim forms or your travel insurance policy (if you read that far).

It means the insurer can stand in your place to recover any losses from a third party who may be liable, at their expense. You are obliged to assist insurers to do this.

It is possible the insurer could subrogate against a tour operator under the Package Travel Regulations.

Back numbers of our Newsletters and Bulletins can be found at [mpibrokers.com/blog](http://mpibrokers.com/blog)

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