

# Ski leaders' liability gains importance

Reaction to last winter's French ban on ski hosting, and similar problems with mountain biking this summer, sees ski companies adopting fresh tactics for the season ahead – thus making Personal Liability for ski leaders an even more important element of Ski Insurance.

MPI Brokers Managing Director Michael Pettifer says: "Word from the market is that hosts are now 'ambassadors' or 'organisers' and they are being told not to ski with guests. Instead, they are selecting a guest as 'leader' in each ski

party and advising them where to go and what to do.

"This sounds a good solution for ski companies, and should work well for skiers – provided the chosen (or self-appointed) leaders are competent and adequately insured.

"Every skier should hold Personal Liability insurance up to £5 million in case of accidental injury to another person or damage to property. However, those accepting the role of ski leader should not do so unless they have appropriate cover."



Picture: Yoann Marot

# Warning on companies' responsibility to insure

Companies sending staff overseas on business have a two-part responsibility to ensure the employees are fully insured for their trips, says Michael Pettifer, Managing Director of Travel Insurance specialists, MPI Brokers.

"The company pays for the trip, and thus carries the insurable interest. This is of particular relevance when booking flights and accommodation. Should there subsequently be a cancellation, it is the company that claims," he says.

"The first responsibility, part of the employer's duty of care, requires that the employer is covered for emergency medical costs, personal liability and repatriation following accident or sickness of an employee.

"The second – often overlooked by employers – is cover for the company if a trip is cancelled or curtailed for reasons such as accident, illness, or bereavement."

■ MPI Brokers has released a new leaflet on Corporate Travel Insurance. To request a copy, email [info@mpibrokers.com](mailto:info@mpibrokers.com) or ring 01428 664265.

# Appointments spearhead key expansion

MPI Brokers has appointed two strategic business development consultants: former Ski Club Chief Executive Caroline Stuart-Taylor, and PR man Paddy Daly – both of whom are well connected in the travel sector.

Managing Director Michael Pettifer says the appointments mark a turning point in the company's history. "Over the past 12 years we have developed a strong presence in the market



Caroline Stuart-Taylor



Paddy Daly

and this year we are starting a major campaign to increase our share of the UK Ski and Travel Insurance market. Caroline and Paddy are well placed to facilitate our expansion at the corporate end of the ski and travel sectors."

Caroline Stuart-Taylor first skied at eight and her career has focused on the ski and travel sector throughout. In 1996

she became Chief Executive of the Ski Club, and over the next 16 years she developed the club, helping to build the successful organisation it is today.

Paddy Daly was an Independent Financial Adviser before joining the travel industry in 1996. Later he joined the Association of British Travel Organisers to France (ABTOF), rising to become its head of PR and development.

After a break to promote wine tours and set up his own travel PR firm, he has again taken up the ABTOF PR responsibility.

# 'Medical conditions' flock to MPI

More people with medical conditions are turning to MPI Brokers because other Travel Insurance providers are rejecting their applications outright.

MPI Brokers Managing Director, Michael Pettifer, say "Our sales team reports growing numbers of people buying policies from us after being turned away by other providers when medical conditions are mentioned.

"Some elements of Travel Insurance are unrelated to the health of the traveller, so we feel it is unreasonable to base acceptance purely on medical criteria.

"Our regular policies allow people to travel with certain medical conditions excluded – or they may apply to have them included."

## Pour memoir...

Find us at The Telegraph Ski & Snowboard Show, Earls Court 2, London, 30 October to 2 November. Our team will be on duty throughout the show – meet us at Stand J4. You might win a prize!

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