

Busy season on the slopes



Rounding off another busy ski season for MPI Brokers, MD Michael Pettifer raced with the Klosters-based Marden's Ski Club team at the Amateur Inter-Club Championships, co-sponsored by MPI, at Madonna di Campiglio, Italy.

Pictured, from left: Edward Judd, Louis Tucker, Michael Pettifer and Rupert Ralston.

Earlier, Michael had been at Flaine, in France, for the annual British Schoolgirls' Races, sponsored by MPI.

Further emphasising MPI's close personal involvement in snowsports – including ski racing – Michael also visited Klosters to participate in the Skiing With Heroes Business Challenge.

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If you decline preventative medication...

Tell or no tell?

DO you need to tell your Travel Insurance provider if your doctor prescribes preventative medication for a non-existing medical condition, which you decline?

We say no! Your insurance is affected by medical conditions that you have – not those you might develop later.

The question arises from an enquiry sent by a pensioner to a national newspaper. He and his wife, both in their 70s, had been advised to take statins "in

accordance with government guidelines" – apparently because of their ages.

Neither wished to take the statins as no actual health problem had been diagnosed.

The newspaper's 'Travel Insurance Expert' advised it would be safer to declare their position. We feel this raises more questions and leads to unnecessary and expensive phone calls – as an insurer cannot screen a medical condition that does not exist.

Focus of sponsorship sails into summer



Team Thompson: Johnny (left) and Ross get ready to sail.

MPI Brokers' sports sponsorship focus moves to sailing for the summer, with the four Team Thompson brothers aiming for more successes and MPI working with the organisers of Itchenor Sailing Club's annual Schools Week to plan this year's event.

Ross Thompson (15) trains with the 420-class national squad, while his younger brothers all sail Optimists –

Johnny (13) with the national squad and Jake (10) with the south east zone squad. Toby (7) sailed for Team GBR in Naples in January and was the top Brit in his race, coming 17th overall.

Schools Week, featuring the 420 and Firefly classes, attracts teams from across the UK and the US. Video highlights of 2014 event: www.mpibrokers.com

Pour memoir...

Google 'unnecessary' and you'll get an example use of the word: "Some people think holiday insurance is unnecessary." Be aware when choosing 'holiday insurance' that if you travel overseas for reasons other than just holidaying, you should opt for 'travel insurance' – which is necessary!

Legal 'turning point' puts leaders at risk

A French judge's recent ruling against a Ski Club leader underlines the importance of leader liability insurance for anyone leading in France, says MPI MD Michael Pettifer.

Reacting to the €10,000 fine imposed on Ken Piddlesden, Michael says: "As a Ski Club member and Rep for over 40 years I am disappointed at the outcome of this case. It suggests that all 'leaders' are now at risk – irrespective of whether or not they are paid.

"This is a turning point. Any volunteer or even someone on holiday could be caught by this new interpretation of the law. Now, more than ever, it is important to have Ski Insurance with liability cover, as provided by MPI Brokers."

Keep your EHIC safe – but with you

IF you are travelling to Europe, carry your European Health Insurance Card (EHIC) with you at all times. It gives you access to the same emergency treatment that locals would receive.

EHIC does not cover treatment in private hospitals, or costs such as mountain rescue, repatriation or lost property. You need Travel Insurance as well as your EHIC.

Despite UK government advice to keep your EHIC with your passport, MPI advises you to have it with you to avoid any problems if you need treatment. If you are skiing, keep your EHIC with your ski pass.

To apply for an EHIC, click the link on www.mpibrokers.com – it takes you to the official NHS site where the EHIC is free.