

## Top 10 tips for a great ski trip

*We invited top ski journalist  
Arnie Wilson to share his  
recommendations*

It's not just about "aiming high" – although it's undeniable that higher resorts tend to have better snow. But though Austrian resorts, for example, may in general be lower than French resorts, they often "punch above their weight" with surprisingly good snowfall.

### ELSEWHERE

Don't forget to check out some of the less gung-ho mountain areas which may not be the steepest, deepest (or highest!) but where you might actually have a superb experience - unless you're truly a near-Olympic-class skier or snowboarder. The awe-inspiring, breathtakingly beautiful Dolomites are a stunning example!

### LESSONS

DO think about having some lessons. Or at least, ONE lesson. We can all benefit from them, even experts!

### INSURANCE

Don't be forgetful, lazy or even sneaky about ski insurance. Sod's law dictates that the one time you don't bother (or forget) will be the time you suddenly need it!

### HELMET

Wear a helmet. I feel naked without one. Konrad Bartelski, the only British man ever to set foot on a World Cup downhill podium, had to wear one when he was



*Arnie Wilson has ticked off a total of 729 resorts, including 240 he visited in 1994 when he skied for 365 consecutive days. He has also skied in all 38 US states with lifts. He was the FT's ski correspondent for 15 years until 2001 before going on to edit the Ski Club of Great Britain's magazine, Ski+Board, for 13 years.*

racing, of course, but refuses to wear one as a recreational skier because he "likes to feel the wind in his hair". I once skied with KB and the "crazy canuck" Ken Read (I was the meat in the Olympic skier sandwich) and Ken was hugely pro-helmet. I'm with Ken on that one!

### SKIS

It's a vexatious subject and I'll be in trouble (I know) with UK retailers, but why struggle on to the aeroplane with your own skis – and often pay for the privilege? Renting is so much easier, which is probably why I have so many old skis in my garage. And you get to test drive the latest models in resort!

### BOOTS

But the reverse is true with boots. Get your own – and take them with you every time you're in the mountains. Renting boots in resort is a mug's game. They may not fit, they may hurt you and the last thing you need is to have to change your boots every other day! Also – you don't know where they've been! Do you really want to spend a week in someone else's sweaty boots?

### MEALS

Be a little adventurous with meals. Just because you're used to chips with

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## Video highlights off-piste insurance

MPI Brokers has renewed its warning against skiing with inadequate cover – especially where 'cheaper' policies exclude off-piste skiing.

MPI's new video graphically demonstrates the thin line between on-piste and off-piste and the staggering difference in rescue costs alone if a skier is injured while on the wrong side of the piste markers. See the video at mpibrokers.com

The video is part of MPI's safety awareness campaign for the 2015-16 ski season. Look out for our series of special MPI Bulletins.

Managing Director Michael Pettifer is a long-time campaigner for an uncomplicated



approach to Ski Insurance and, as a result, all MPI policies cover skiers on and off-piste, with or without a guide.

"It may be tempting to save a few pounds, but that can turn into an expensive mistake."

## Arnie Wilson's top 10 tips

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everything in the UK, it doesn't mean you can't experiment a little in resort. Getting back to the Dolomites, for example, restaurants here have a lip-smacking pedigree of food based on a fusion of traditional Austrian, Italian and Ladin cuisine.

### TIREDNESS

Getting back to insurance, be careful of that "last run". By the end of the day you'll be tired and more accident-prone, so don't necessarily respond to the temptation of being invited to make one quick final descent with a gung-ho ski companion!

### ALTERNATIVES

If you're going with friends or children or both, aim for a resort where there's plenty to do apart from skiing in case any of the group don't take to skiing or snowboarding. Places like Zermatt, Megève, Cortina, and Kitzbühel. (Sorry - I didn't deliberately pick expensive places but towns like these definitely have lots to do apart from ski!) And no, I don't have shares in the Dolomites ski areas!

## Pour memoir...

Annual Multi Trip (AMT) Travel Insurance is a number of single trips in an annual wrapper. But there's a difference. AMT policies cover cancellation from the commencement date of the insurance - unlike single trip policies where the cancellation cover starts from the issue date. So, check your AMT is open when you book your trip.

# In-house claims boost for customer service

MPI Brokers' drive to set new standards in Travel and Ski Insurance has passed a significant milestone with the appointment of a full-time claims manager whose role is to ensure that customers receive a fully professional service during the claims process.

Gary Stock joins MPI after more than 10 years in the insurance industry - with much of his experience gained handling travel-related claims, medical assistance and repatriation services at a high-profile national insurance company.

Welcoming Gary to MPI



Gary Stock

Brokers, Managing Director Michael Pettifer says: "This appointment is a major step forward for MPI, enabling us to build better service-based relationships with our customers. If a claim arises, we can ensure it is presented

correctly to the loss adjusters so that any payments are made as quickly as possible."

For Gary, the new role is a welcome opportunity to 'sit on the same side' as claimants.

He says: "I shall be working to develop a professional approach for MPI Claims."

"This involves aiming for the best possible timescales and keeping the customers fully informed during a claim."

"I'll also be making sure that we are doing everything possible to meet customers' expectations - we are, after all, here to help them."

## MPI campaign highlights leaders' liability

A new campaign, spearheaded by MPI Brokers, highlights the importance of liability insurance for the lead name booking a trip for himself and others.

Launched recently at Listex - the London International Ski Trade Exchange - the campaign features an MPI Bulletin prepared jointly with Lee Hills, a partner in travel solicitors Mayo Wynne Baxter of Brighton.

The campaign also reminds tour operators that under the Package Travel Regulations they should either include insurance as part of the trip costs or signpost their customers to 'suitable' travel insurance.

Lee Hills says: "Equally important are the booking conditions forming part of the contract between the operator and the

customer. These have particular relevance to the obligations of the party leader, who enters into a contract, with his party becoming beneficiaries."

MPI Managing Director Michael Pettifer says: "There are two core issues: suitable travel insurance for all those travelling, and the need to include liability insurance for the lead name."

"As Lee Hills explains in the Bulletin, the lead name assumes responsibility in contract and is thus liable for the actions of those in his party. Damaging a chalet by fire is an example."

"MPI's specialist travel insurance policy covers this liability as well as on-slope leading, guiding and teaching."

For more information, please go to [www.mpibrokers.com](http://www.mpibrokers.com)

Meet us on Stand 107  
at the Ski Show,  
Battersea Evolution,  
5-8 November

The Telegraph  
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