

Travel



Leisure travel

Every year UK residents make around 55,000,000 trips overseas for holidays or short breaks¹. Total Travel insurance premiums amount to approximately £750M annually.

Are you capturing your fair share?

Whether a scheme targeted at a particular audience or part of your Private Clients proposition, we can help you to fulfil this important need, generate additional revenue and strengthen your client relationship, helping to lock out your competitors.

What we do

We have honed our expertise in the leisure, adventure and gap year/backpacker markets. We deal with most hazardous sports & activities, cater for all destinations and have developed policy covers that will give you an edge.

We also have experience working with leading mid and high net worth insurers.

Travel premiums are low but the potential for claims is high so customer service is vital. In a recent general review of consumer products by the ABI², 87% of Travel claims were paid by insurers. Our equivalent statistic is 95%, giving you confidence that your clients will be treated fairly and promptly.

Part of this success is our approach to medical screening. Our team works quickly and effectively giving clarity and confidence to customers before they travel to avoid possible uncertainty further down the line.

This friendly, personal approach runs through everything we do. If desired, we can deliver telephony customer service alongside our online platform providing a fully co-branded or white-labelled solution.

Our capacity

We can demonstrate long-standing relationships with "A"-rated, financially secure insurers that give you and your clients the security you demand.

We will tailor policy wordings and limits to meet your specific needs. Medical expenses can be written up to £10M and Personal Liability to £2M.



¹ Office of National Statistics

² "There when it matters" - ABI 26.1.16

What's more...

Issuing a policy is only part of the story. As needed, we'll support you with:

- **Effective sales and marketing.** Every client is different so we'll tailor collateral and plans to ensure we're all speaking the right language and achieving the same goals.
- **Efficient policy delivery & administration.** We have online and offline resources so we can deliver quickly and effectively. We can white-label or co-brand as required.
- **Insight.** Nothing stays the same and we can always improve. We'll share our knowledge and experience so that we deliver the best possible long-term solution for you and our clients.
- **Integrity.** Treating you and our customers fairly is a business principle. Whether agreeing remuneration, ensuring trading is transparent and compliant or in our day to day work, we'll strive to earn the trust & confidence you place in us.
- **Responsive service.** Clients will judge us by how we deliver on the promises we make, particularly with claims. We manage our teams accordingly and having agreed service standards with you, we'll keep them under review sharing feedback and performance reports. As needed we'll bring in specialist resources so that you have the best solution for the challenge in hand.
- **Training.** Confidence breeds success. If you need product, technical or sales training we'll help to devise and deliver it so your team are as well equipped as you would want them to be.



For more information or to discuss your next opportunity, call us on

020 7626 2272

or email mail@mstream.co.uk

Please visit www.mstream.co.uk to learn more about us and what we do.

We look forward to working with you.



perceptive underwriting

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