



Extraordinary people make extraordinary things happen

Charity staff, fundraisers and volunteers often work in the most difficult territories in very difficult circumstances.

Which is why they deserve the best possible support if things go wrong.

Our experience as a specialist underwriter of Travel and other personal protection insurances, means we're well-placed to help.

We're used to responding to emergencies quickly and efficiently to treat, repatriate or evacuate staff as needed.

We're also comfortable underwriting the more difficult exposures. We'll work with you to really understand the project or work, how the risks are managed and price them accordingly.

Of course, planning to avoid the worst happening gives the biggest benefit. That is why we have partnered with Security Exchange, part of the Chelsea Group. Their expertise in crisis, travel and security management means we reward existing good practice and offer pragmatic advice for improvement where necessary.

So talk to us about how we can help your clients protect their people whilst they make a difference for others.

What we offer

We offer the essentials on an optional basis giving your clients the flexibility to build the coverage that suits their needs.

Reputation is everything so we've also included cover for the costs and expenses of managing any negative publicity or press coverage following an insured event.

Allied to a flexible approach to staff based overseas on fixed term contracts, we can cater for a wide range of exposures.



MAXIMUM LIMITS

- **Travel**
up to £7.5m medical expenses
- **Personal Accident**
£10m aggregate and £1m any one life
- **Kidnap and Ransom**
£5m any one event
- **Crisis Management**
£100,000 any one incident

Policy minimum premium of £10,000 plus IPT.

We can also provide tailored, retail Travel schemes for charities' members.

To find out more...

For more information on what we do and how we do it contact **Aaron Williams** on **0203 019 1105** or **07860 613 263** or email **aw@mstream.co.uk**

We're keen to work with you on any individual opportunity or on a business development campaign.



perceptive underwriting