



Opening up the world of travel

Charities offer invaluable specialist help and support to people affected by health, physical or mental conditions.

Our experience as a specialist underwriter of Travel and other personal protection insurances, means we're well-placed to provide one small, but important, element of this support.

We listen carefully to the specific needs and circumstances of the people and groups that charities represent.

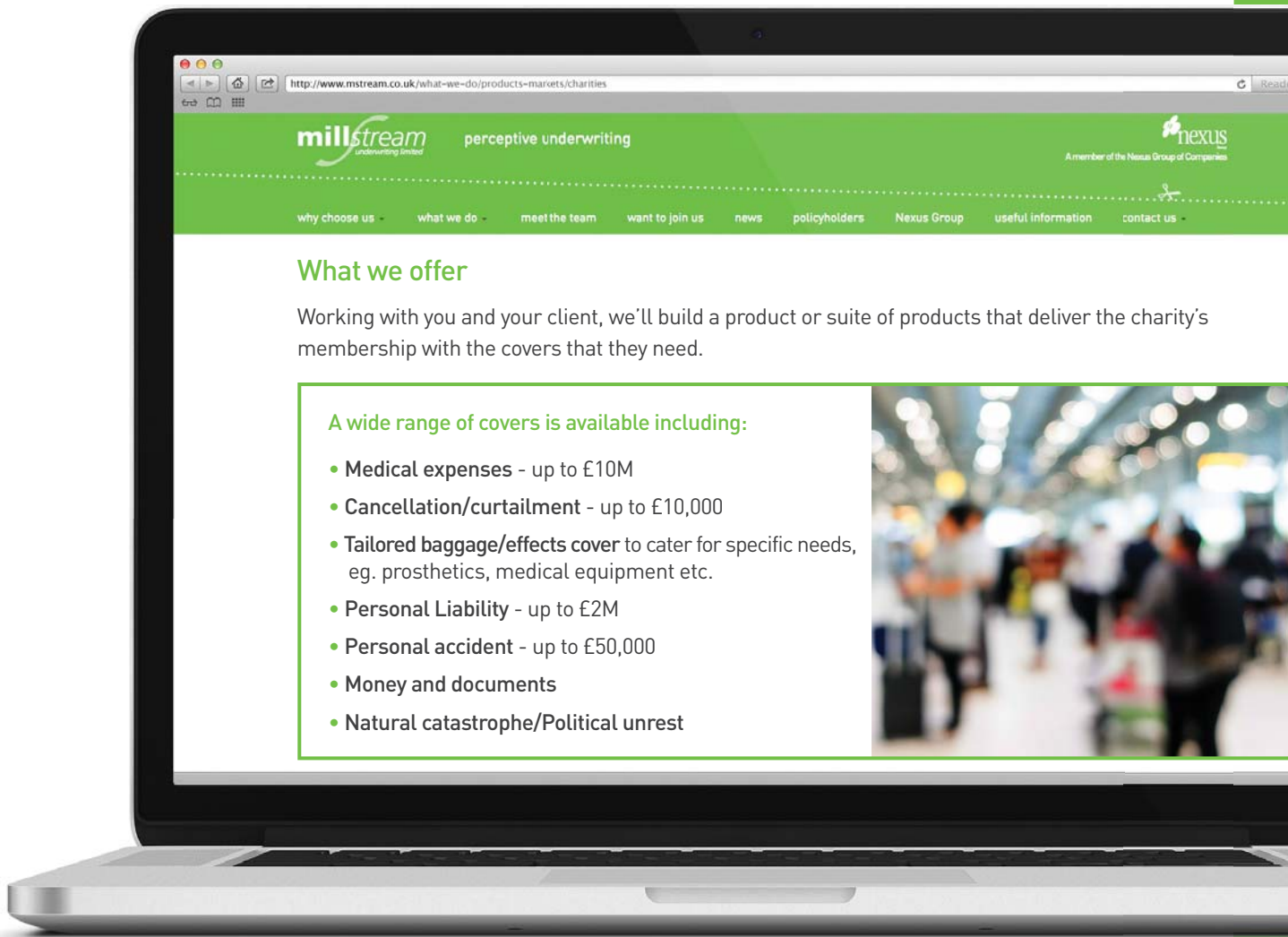
And by taking the time to understand the latest medical and other support or treatments that are available, we separate fact from misconception.

This flexibility, including toward the sports and activities that active, independent people want to undertake, ensures we deliver a package of covers and service that make a difference to the people who need them.

With a worldwide network of clinics, hospitals and other specialists, we ensure that claimants get the expertise they need when they need it.

A successful scheme needs critical mass. We'll share ideas during the product development and launch phases helping you to get things off the ground but that's just the start of the journey. Through proactive feedback of underwriting results, sales and claims performance and market trends, the scheme will continue to evolve over the long-term.

So talk to us about how we can help your clients make a difference for others.



What we offer

Working with you and your client, we'll build a product or suite of products that deliver the charity's membership with the covers that they need.

A wide range of covers is available including:

- Medical expenses - up to £10M
- Cancellation/curtailment - up to £10,000
- Tailored baggage/effects cover to cater for specific needs, eg. prosthetics, medical equipment etc.
- Personal Liability - up to £2M
- Personal accident - up to £50,000
- Money and documents
- Natural catastrophe/Political unrest



Fulfilment can also be customised and we can white-label as required. Our Travis platform provides full cycle policy purchasing and management and we're equally comfortable working with other online or offline processing.

We can also provide Kidnap & Ransom, Personal Accident and Travel schemes for charities' staff and volunteers.

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