

MAG Travel Insurance for affiliated groups

This document introduces MAG Travel Insurance, arranged by Union Insurance Services, to affiliated riding clubs.

Union Insurance Services has been working alongside trade unions and associations since 1999, providing products and services that offer great value to members and in turn improving members' engagement with MAG and the retention of membership.

MAG and Union Insurance Services have teamed up with Travel Insurance Facilities Group, to put together a carefully selected and comprehensive set of travel insurance policies for members. Founded in August 1996 and with offices based in Kent, Travel Insurance Facilities Group (TIF) is a specialist travel insurer and the second largest UK travel insurance provider¹.

MAG Travel Insurance **covers on-road motorcycling at no extra cost and unlimited CC** (as long as the rider has the required full UK license and is wearing a crash helmet.) Now in its fourth year of providing cover to MAG members and with **no price increases in that time - the premiums have been frozen for another year**. The flexibility of the cover means your members can tailor their policies to suit their needs with options of Bronze, Silver and Gold cover.

The highlights of the policy:

- **On-road motorcycling* covered at no extra cost – unlimited cc**
- **Choice and flexibility with three cover levels**
- Minimum of £5million cover for medical emergencies and repatriation
- Emergency 24-hour medical helpline supervised by Doctors
- Annual multi-trip cover available to age 79, Single trip cover available up to age 115
- Option to cover pre-existing medical conditions
- Worldwide cover offered, proving not travelling against the advice of the FCO
- 300+ sports and activities can be covered, some at standard terms
- Cover includes cancellation, medical emergencies, personal belongings, cash and travel documents and much more

Multi trip policies include cover for any number of trips in a 12-month period, provided each trip is less than 31 days. Single trip cover is also available.

Choice and flexibility with three cover levels:

- Bronze policy is a stripped-down policy for members that require medical expenses and accident cover, but not personal possessions or cancellation cover.
- Silver policy is the original single trip policy that provides comprehensive cover at affordable premiums
- Gold policy provides enhanced cover including cancellation up to £7,500 and personal belongings to £2,500

ANNUAL EUROPE MULTI-TRIP COVER	MAG Bronze	MAG Silver	MAG Gold
Motorcycle on-road riding* unlimited cc	included	included	included
Medical Emergency	£5,000,000	£5,000,000	£10,000,000
Personal liability	£1,000,000	£1,000,000	£2,000,000

Personal Accident	£5,000	£20,000	£25,000
Hospital benefit per 24h	£20	£20	£20
Cutting short your trip	£1,000	£4,000	£7,500
Missed outbound departure	£300	£500	£1,000
Delay	£100	£200	£300
Cancellation	n/a	£4,000	£7,500
Personal possessions	n/a	£1,500	£2,500
Personal money	n/a	£300	£500
Scheduled Airline Failure	n/a	£500	£1,000
Excess (where applicable)	£0	£60	£50
Annual Multi-Trip Premium	£28.94	£36.18	£41.58

***Subject to full UK Licence and wearing a crash helmet.** Annual Multi-Trip prices based on an individual with no medical conditions, aged 50 travelling to Europe.

Cover can be set up online within minutes via dedicated website www.magtravelinsurance.com

Alternatively, members can call the friendly UK-based team on 0333 006 9768 for a quote or with any queries relating to the cover.

¹<https://www.tifgroup.co.uk/about/why-tifgroup/>

Calls are charged at a national rate (included in mobile tariffs).

UK-based call centre is open Mon to Fri 8am to 8pm, 9am to 5pm on Saturdays and 10am to 4pm on Sundays. Terms and conditions apply. Cover correct as at 10th April 2019.

MAG is an Introducer Appointed Representative of Union Insurance Services, a trading name of Union Benefit Holdings Ltd (UIB) who are authorised and regulated by the Financial Conduct Authority, register number 307575. UIB is an introducer for Travel Insurance Facilities plc (TIF). This policy is underwritten by Travel Insurance Facilities and Insured by Union Reiseversicherung AG, UK. Travel Insurance Facilities are authorised and regulated by the Financial Conduct Authority. Union Reiseversicherung AG are authorised by BaFin and subject to limited regulation by the Financial Conduct Authority.