

## Gower Tours including Ski – 2018 & 2017.2018 Organiser Letter

Dear Party Leader

We are pleased to confirm that your group's insurance cover is provided under Gower Tours Insurance Policy. Please take the time to read the insurance policy enclosed with this letter to ensure this meets your group's needs.

There are some important points we need to bring to your attention, which require **action on your part**.

**Please ensure that:-**

- Each parent, guardian or other party member has been referred to Gower Tours website [www.gowertours.com](http://www.gowertours.com) to read and understand the Key Facts and Insurance Policy documents.
- **Pre-existing Health Conditions:** You understand the policy's pre-existing health condition declaration requirements and you are aware of your group's responsibilities to notify Fogg, applicable as follows :

### 1. AT THE TIME OF BOOKING :

Please advise of any pre-existing medical condition(s) as per table below, for:

	NO	YES
Any person under 19 travelling within Europe	✓	
Any person 19 and over travelling to any destination		✓
Any close relative* on whom the travel plans depend, even if not travelling		✓

### 2. AFTER BOOKING but prior to departure :

Please advise of any changes in an ongoing medical condition or medication or a new diagnosis as per table below, for:

	NO	YES
<b>All persons</b> of any age or destination		✓
Any close relative* on whom the travel plans depend, even if not travelling		✓

\* For the adults travelling on the trip, this also includes any close business associate.

For those persons (as per the above table) who need to make a health declaration, Fogg will provide a decision on cover along with a helpline reference number. Written confirmation will also be sent.

- **Cancellation:** Claims are paid at the time the event or the new diagnosis is made which makes it necessary for the person to cancel. You need therefore to advise **Gower Tours** as soon as possible if any member of your group needs to cancel.
- **Travelling in the EU:** You should advise all party members to obtain and to carry a valid European Health Insurance Card (EHIC).

If you need to contact us to advise of a pre-existing medical condition or to ask for advice you can contact us **01623 631331** quoting **Gower Tours** scheme name. To make a claim please visit [www.foggtravelinsurance.com](http://www.foggtravelinsurance.com) and print a claim form.

We wish you and your group an enjoyable and trouble-free trip.

General Manager  
Fogg Travel Insurance Services Limited.

Gower Tours Ltd is an Appointed Representative of Fogg Travel Insurance Services Limited.

This insurance is arranged by Fogg Travel Insurance Services Limited, who is authorised and regulated by the Financial Conduct Authority (FCA). Your insurer is Union Reiseversicherung AG (URV), who is authorised and regulated by BAFin and subject to limited regulation by the FCA. URV is a member of the Financial Services Compensation Scheme (FSCS), which offers you protection in the event that the Insurer is not financially able to meet its liabilities in respect of your claim. The FSCS can cover 90 % of the claim without any upper limit.