

## HTS TOTAL SKI – 2016.2017 Organiser Letter

Dear Party Leader

We are pleased to confirm that your group's insurance cover is provided under **HTS TOTAL SKI's** Travel 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 **HTS TOTAL SKI's** website [www.htstotalski.com/school-ski-insurance](http://www.htstotalski.com/school-ski-insurance) 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 18 travelling within Europe	✓	
Any person of any age travelling outside Europe		✓
Any person 18 and over travelling to any destination		✓
Any close relative* on whom the travel plans depend, even if not travelling		✓

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

### B. CHANGE IN HEALTH AFTER BOOKING but prior to departure :

Cover is given for changes in health or prescribed medication occurring after booking for any person travelling (of any age or destination), including that of a close relative\* on whom the travel plans depend (even if not travelling) **PROVIDED THAT:**

1. no one is travelling against the advice of a medical practitioner and all are fit to travel, and
2. approval to travel has been obtained from a medical practitioner when the diagnosis includes one or more of the following medical conditions :  
a Heart related condition, Hypertension, Arterial Disease, Kidney Disease, Malignant Diseases (Cancer), Lung and/or Respiratory Disease (including Asthma where in-patient hospital treatment has been received), Stroke, a broken or fractured bone other than fingers, any form of psychological or psychiatric disorder, eating disorder, mental instability, anxiety, stress or depression.

	NO	YES
If the requirements <b>B. 1.</b> and/ or <b>2.</b> above are met - Notify FOGG	✓	
If advised against travel by a medical practitioner - Notify FOGG immediately. See also ' <b>Cancellation</b> ' point below.		✓

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

- **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 **HTS TOTAL SKI** 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 **HTS TOTAL SKI** 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.

HTS Total Ski 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) Underwritten by ETI - International Travel Protection, the UK branch of Europäische Reiseversicherung (ERV) A.G., an Ergo Group Company incorporated and regulated under the laws of Germany, Companies House Registration FC 25660 and Branch Registration BR 007939. ERV is authorised by the Bundesanstalt für Finanzdienstleistungsaufsicht (BAFIN - [www.bafin.de](http://www.bafin.de)) and the Prudential Regulation Authority and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details of the extent of their regulation by the Prudential Regulation Authority, and regulation by the Financial Conduct Authority are available from ETI on request. Their registration number is 220041.