

The School Travel Company Ltd – Organiser Letter for School Groups

Dear Party Leader

We are pleased to confirm that your group's insurance cover is provided under The School Travel Company Ltd 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 advised to read and understand the Key Facts and Insurance Policy documents. The Insurance Product Information Document (IPID) can also be viewed here.
- **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 in the UK or 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		✓

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
All persons 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 **The School Travel Company Ltd** 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 **The School Travel Company Ltd** scheme name. To make a claim please visit 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.

The School Travel Company Limited 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 with the exception of Section B9 is underwritten by ETI - International Travel Protection, the UK branch of Europäische Reiseversicherung (ERV) A.G. ERV who is authorised by the Bundesanstalt für Finanzdienstleistungsaufsicht (BAFIN - www.bafin.de) and the Prudential Regulation Authority and subject to limited regulation by the FCA and Prudential Regulation Authority.

Section B9 – Legal Costs and Expenses and advice cover is provided by DAS Legal Expenses Insurance Company Limited (DAS) who is authorised and regulated by the FCA. ERV & DAS are members 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.