



Dear Party Leader

We are pleased to confirm that your group's insurance cover is provided under NST'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 NST's website [www.nstgroup.co.uk/insurance](http://www.nstgroup.co.uk/insurance) to read and understand the Key Facts and Insurance Policy.
- **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:

<b>AT THE TIME OF YOUR TRIP BOOKING:</b>		
<b>Please advise Fogg of any pre-existing health condition(s) as per the table below, for :-</b>		
	<b>NO</b>	<b>YES</b>
Any person under 18 travelling within the UK / 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 the adults travelling on the trip, this also includes any close business associate.

If you need to make a health declaration (as per the above table) Fogg will advise you of any special terms, give you a helpline reference number, and confirm in writing.

- **Cancellation:** You understand that 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 **NST** 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 health condition or to ask for advice you can contact us **01623 631331** quoting **NST** scheme name. To make a claim please visit [www.foggtravelinsurance.com](http://www.foggtravelinsurance.com) and print a claim form.

Yours faithfully

The Fogg Travel Insurance Team

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