

GOWER TOURS Ltd.

Friday, January 07, 2011

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INSURANCE SELF-DECLARATIONS

This is the process whereby someone with an existing medical complaint checks whether or not they are eligible for cover by our insurers.

Our insurance policy is operated by Optimum Underwriting Ltd.

It is the responsibility of the individual traveller, where they think that they might have an existing medical condition that might not be covered, to telephone M.P.I. (Michael Pettifer Insurance) on 0845 180 0062. M.P.I. are the brokerage through whom our policy with Optimum is arranged.

In respect of the self-declarations, following the traveller's call to M.P.I. they may refer the traveller to the claims support company (who process self-declarations, medical emergencies and claims on behalf of Optimum) for further clarification.

We suggest that all your party are referred to the policy section that provides information on Cancellation and Curtailment.

However, to make this simpler, please see the attached.....

"About your Health"

.....which can be photocopied and distributed to all concerned. They can then ask themselves the relevant questions and follow the instructions on the bottom of the form if necessary to contact MPI.

EUROPEAN HEALTH INSURANCE CARDS (E.H.I.C.)

Finally, can I remind you that E.H.I.C. should be attained by all members of your party travelling to or through EU countries. Switzerland has a reciprocal agreement regarding E.H.I.C.s with the EU and so the E.H.I.C. is valid at Swiss hospitals and some Swiss Doctors. The presentation of E.H.I.C.s can speed-up the process of treatment in the EU and Swiss health systems. Our insurers will also require an E.H.I.C. number in the event of a medical claim.



Registration Number 1698054



About your Health

Please answer these questions about yourself

In the last 6 months

Have you been to A&E (Accident and Emergency in hospital)

Has your doctor referred you to a consultant for any medical condition

If you are on medication; has the dosage changed and or have you been given additional medication due to a deterioration of a medical condition?

Also

Are you on a waiting list for hospital treatment?

Have you received a terminal prognosis?

Are you aware of any of the above affecting a close relative as defined in the policy, page 4. (only aware, you do not have to ask them)?

If you answer YES to any of the above you have two choices

1. **Keep this insurance open but the medical condition(s) is excluded,**
or
2. **Phone 0845 180 0062 to ask if your medical condition(s) could be included**

There are 3 possible answers to point 2, which are

1. **Yes, the condition(s) is covered**
or
2. **Yes, the condition(s) is covered but with an additional premium,**
or
3. **No, we regret Underwriters will not cover your condition(s).**

If No you can still keep this insurance open (with medical condition(s) excluded) or you may wish to obtain terms from an alternative specialist insurance so please call MPI on 0845 180 0066

Please also read the paragraph about material facts on page 1 of the policy