



Travel insurance for existing medical conditions



Free Spirit

Most medical conditions covered

No upper age limit

Single Trip & Annual Multi-trip

Medical aids & medications cover

24/7 medical emergency helpline

2011/12

Free Spirit

*The travel insurance solution for people with existing medical conditions
providing wide-ranging cover and peace of mind protection*

Providing a solution:

Providing cover for people with existing medical conditions is what **Free Spirit** is all about. Many standard travel insurance schemes exclude cover for existing medical conditions or will decline to offer cover for the declared condition after medical screening. This can lead to people travelling abroad without adequate cover and risking large medical bills.



Free Spirit was the first scheme of its type specifically dedicated to those being declined cover elsewhere due to their health. It is now one of the UK's largest specialist travel insurance schemes for people with existing medical conditions and disabilities.

Our sophisticated rating and database of medical conditions has evolved over the years and enables us to provide quotations in **95%** of cases. And the good news is that, in the last two years, **Free Spirit has helped over 40,000 people** obtain cover for their holiday abroad.

Free Spirit has a dedicated customer services team to answer any questions and deal with your enquiries.

The travel insurance solution for people with existing medical conditions

www.free-spirit.com or Call:

0845 230 5000

£10 online discount applies

open 8am–6pm weekdays

Key features:

- **No upper age limit** on Single Trip & Annual Multi-trip*
- **Fully interactive website** for instant quotes, online medical screening and immediate cover
- **Reduced premiums** for people without medical conditions on the same policy
- **Essential cover** including emergency medical expenses, repatriation and cancellation
- **Specific cover** for loss or damage to medical aids and prescribed medications
- **Terminal conditions considered** - please call us for individual assessment
- **Financial Failure** - cover due to the financial failure of your travel and accommodation provider
- **Option to increase cancellation cover** from £1,000 - see page 5
- **Medical emergency helpline** - 24 hours a day, 365 days a year
- **Dedicated UK based customer services team** available 8am-6pm Monday to Friday (excluding Bank Holidays)

* Up to age 79 online (please call us if you are aged 80 or over)

Note: In some cases **Free Spirit** can only offer Single Trip cover

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How to apply

Obtaining a quotation from **Free Spirit** could not be easier.

There are two ways of applying:

- By visiting our website **www.free-spirit.com** and receive a **£10 online discount**.
- By calling us on **0845 230 5000** (we're open 8am-6pm, Monday to Friday excluding Bank Holidays).

When calling or going online we will ask you some simple questions about the medical condition(s) of all those to be insured on the policy.

Telephone calls may be recorded for training and quality monitoring.

Peace of mind

By covering your medical condition(s), **Free Spirit** gives you the protection you need when you travel abroad. Also, if you arrange your cover as soon as you book your holiday you will be immediately protected should you need to cancel your trip.†

† Terms, conditions and exclusions apply as detailed in the policy wording.

We're here to help

If you have any questions about **Free Spirit** and the cover provided, you can either view our website at **www.free-spirit.com** or call us on **0845 230 5000** (8am - 6pm, Monday to Friday, excluding Bank Holidays).

Who is eligible

Free Spirit is available to persons who are permanently resident in the United Kingdom or the Channel Islands and registered with a UK or Channel Islands medical practitioner.

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Wide-ranging cover

This is a summary only. Full terms and conditions can be found in the policy, a copy is available from Free Spirit on 0845 230 5000 or from our website www.free-spirit.com

| Cover | Limit - up to (per person) | Policy Excess (per person) |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------|
| Cancellation or Curtailment charges | £1,000* | £75 |
| Financial Failure | £2,500 | Nil |
| Emergency medical and other expenses | £5,000,000 | £75 |
| Hospital benefit | £1,000 (£25 each 24 hours) | Nil |
| Personal accident | £20,000 | Nil |
| Baggage & passport - Single article, Pair or Set limit - Overall limit for Valuables Baggage delay (over 12 hours) Loss of passport Loss or damage to Medical Aids Loss or damage to prescribed medications | £2,000 £300 £500 £150 £200 £2,000 £500 | £50 Nil Nil £50 £20 |
| Personal money and documents - Cash limit | £1,000 £250 | £50 |
| Personal liability | £2,000,000 | Nil £100 (damage to Trip Accommodation) |
| Delayed departure or Trip cancellation (after 12 hours delay) | £120 (£30 each 12 hours) £1,000* | Nil £50 |
| Missed departure / missed connection | £1,000 | Nil |
| Legal expenses | £25,000 | Nil |
| Winter Sports extension - only available on payment of the appropriate additional premium | | |
| Winter Sports Ski Equipment (own) - Single article, Pair or Set limit - Ski equipment (hired) limit Delayed Ski Equipment Ski Pack (loss of) Piste closure Avalanche / weather delay | £500 £300 £150 £200 £300 £300 (£30 per day) £200 | £50 Nil Nil Nil Nil |

*Cancellation top-up cover is available up to an additional **£4,000** per person (maximum cover in total per policy **£10,000**).

About us

Free Spirit is arranged by Travel Insurance specialists P J Hayman & Company Limited and is underwritten by AXA Insurance UK plc except for Financial Failure cover which is provided by International Passenger Protection.

P J Hayman & Company Limited, AXA Insurance UK plc and International Passenger Protection Limited are authorised and regulated by the Financial Services Authority. This can be checked on the FSA's register by visiting the FSA's website at www.fsa.gov.uk or by contacting them on 0845 606 1234.

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Please note

A policy summary (Key Facts) and policy wording of the full terms and conditions are available from Free Spirit on **0845 230 5000** or from our website **www.free-spirit.com**

Customer testimonials

R. Cable (Suffolk)

I am so happy we contacted Free Spirit for travel insurance, I could not find cover for my medical conditions anywhere else.

P. Hopper (Cumbria)

Free Spirit dealt with me in a kind and courteous manner which was very pleasant after being told by my travel company that they couldn't insure me because I was over 70 years of age. When I had to cancel my holiday to Malta due to a medical condition, you acknowledged and settled my claim quickly. I would recommend you to all my friends and would certainly use Free Spirit again.

A. Litchfield (Nottingham)

I want to thank everyone at Free Spirit. You were a breath of fresh air, we were treated with such respect and were happy Free Spirit could provide travel insurance cover as no one else would.

D. Russell (Hampshire)

I wanted to commend you on a very pleasant and courteous customer service operator I spoke to regarding my travel insurance cover. Having numerous existing medical conditions, such discussions can be quite a stressful experience. However, your customer service operator made my enquiry for a quote much less stressful than I was expecting. I have been very impressed by your staff's attitude and friendly manner.

**KNOW
BEFORE
YOU GO**



FCO TRAVEL ADVICE
know before you go
fco.gov.uk/travel

In association with the 'Know Before You Go' Campaign, we are working with the Foreign & Commonwealth Office (FCO) to do all that we can to help British travellers stay safe overseas. Before you go overseas, check out the FCO website at www.fco.gov.uk/travel. It is packed with essential travel advice and tips, and up-to-date country information.