



Travel Insurance for UK nationals travelling abroad for treatment



Free Spirit

Travel for *Treatment* insurance

Cover for Complications

Delayed return costs

Wide range of procedures covered

24/7 Medical Emergency Helpline

2009/10

Free Spirit

Travel for *Treatment* insurance

Travel insurance for United Kingdom nationals travelling abroad for treatment providing wide-ranging cover and peace of mind protection

Providing a solution:

Providing cover for people travelling abroad for medical procedures (cosmetic, dental and elective) is what **Free Spirit Travel for Treatment** is all about.

Standard travel insurance schemes **do not** provide this cover. While there are some specific policies that will provide some protection for additional travel/accommodation costs they **do not** cover medical costs arising from complications. Without full cover there is a risk of incurring large medical bills and increased expenses.



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 pre-existing medical conditions and disabilities.

Free Spirit Travel for Treatment is our latest solution for this specialist market.

The travel insurance solution for people travelling abroad for treatment

www.FREESPIRITtravelfortreatment.com

or Call: **0845 260 1543**

Key features:

- **Cosmetic Surgery, Dentistry and Elective** procedures covered *
- **Available to UK nationals** resident in the EEA and the Channel Islands up to age 74
- **Reduced premiums** for accompanying persons
- **Essential cover** including Emergency Medical Expenses, Repatriation and Cancellation
- **Specific cover** for complications occurring whilst abroad at least 48 hours and up to 31 days after treatment
- **'BONDPLUS' Financial Failure** - cover due to the financial failure of your travel/ accommodation provider
- **'Top up' Cancellation cover** (standard limit £1,000) - see page 5
- **Medical Emergency Helpline** - 24 hours a day, 365 days a year
- **Dedicated UK based customer services team**

* A full list of acceptable procedures is available on our website or by calling our helpline 0845 260 1543. Examples include:

Cosmetic Dentistry.

Cosmetic Surgery - Aurora, Botox, Breast, Chemical Peel, Collagen, Dermagraphics, Dysport, Electrolysis, Facelift, Fat reduction, Hair removal, Hydrafil, Liposuction, Mentoplasty, Nose reshaping, Otoplasty, Phalloplasty, Polaris, Restylane, Silskin, Thermacool, Tummy tuck, Ultrashape, Veinwave.

Procedures - Fertility treatment, Laser eye treatment, MRI scans.

Elective Surgery – Arthroscopy of any joint, Cataracts, Hernias, Hips, Skin lesions, Varicose veins.

The travel insurance solution for people travelling abroad for treatment

www.FREESPIRITtravelfortreatment.com

or Call: **0845 260 1543**

How to Apply

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

- Simply call us on **0845 260 1543** (we're open 8am-6pm, Monday to Friday excluding Bank Holidays). From outside the UK please call +44 (0) 23 9241 9898.

When calling you will be able to select from our list of acceptable procedures. If your proposed treatment is not listed, please discuss this with us and we will review with our underwriters.

Peace of Mind

By covering your travel arrangements and complications that may arise from your medical treatment abroad, **Free Spirit Travel for Treatment** gives you the protection you need. Also, if you arrange your cover as soon as you book your trip you will be immediately protected should you need to cancel.†

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

We're Here to Help

If you have any questions about **Free Spirit Travel for Treatment** and the cover provided, you can either view our website at **www.FREESPIRITtravelfortreatment.com** or call us on **0845 260 1543** (8am - 6pm, Monday to Friday, excluding Bank Holidays).

The travel insurance solution for people travelling abroad for treatment

www.FREESPIRITtravelfortreatment.com

or Call: **0845 260 1543**

Wide-Ranging Cover

The following is only a summary of the main cover limits. The full terms and conditions can be found in the policy document, a copy of which is available on request or via www.FREESPIRITtravelfortreatment.com

Cover	Limit (per person)	Standard Policy Excess (per person)
Cancellation or Curtailment charges	£1,000*	£100
BONDPLUS (Financial Failure)	£1,500	Nil
Emergency medical and other expenses - emergency dental treatment limit - funeral expenses abroad	£5,000,000 (£100) £3,500	£100
Travel for <i>Treatment</i> extended cover - complications occurring after 48 hours - additional accommodation expenses - additional travel expenses - extended recovery period	£5,000,000 £100 per day up to £1,000 maximum £1,500 £100 per day up to £1,000 maximum	£100 Nil Nil Nil
Personal accident A) Death benefit B) Loss of limb(s) / eye(s) C) Permanent total disablement	£20,000 (limited to: £3,500 if aged 15 years or under £5,000 if aged 70 years or over) £20,000 (limited to: £5,000 if aged 70 years or over) £20,000 (no cover - if aged 70 years or over)	Nil Nil Nil
Baggage & passport - Single article pair or set limit - Overall limit for valuable items Baggage delay (over 12 hours) Travel expenses to obtain a replacement 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 (Damage to Trip accommodation - £100)
Delayed Departure (each 12 hours) or Trip cancellation (after 12 hours delay)	£30 (up to £120 maximum) £1,000*	Nil £50
Missed departure/missed connection	£1,000	Nil
Legal expenses	£25,000	Nil
Winter sport extension - only available on payment of the appropriate additional premium		
Winter sports Ski Equipment (own) - Single items, pair or sets 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)

Who is Eligible

Free Spirit Travel for *Treatment* is available to nationals of the UK or Channel Islands who are registered with a Medical Practitioner in the European Economic Area (the European Union plus Iceland, Liechtenstein and Norway) or the Channel Islands. For example a UK national living in France would be eligible to take out cover.

About Us

Free Spirit Travel for *Treatment* is arranged by Travel Insurance specialists P J Hayman & Company Limited.

Free Spirit Travel for *Treatment* is underwritten by AXA Insurance UK plc except for BONDPLUS (Financial Failure) which is underwritten by IGI Insurance Company Limited.

P J Hayman & Company Limited, AXA Insurance UK plc and IGI Insurance Company 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.

P J Hayman & Company Limited. Registered in England No 2534965. Registered Office: Stansted House, Rowlands Castle, Hampshire PO9 6DX. www.pjhayman.com

Please note

A policy summary and specimen policy wording of the full terms and conditions including the complaints procedure are available on request or from the website.

Free Spirit Customer Testimonials

C. Stiffle (Surrey)

I am very pleased with everyone who helped me with my travel insurance at Free Spirit, they were all very helpful. It was very refreshing to deal with the friendly and competent staff at the company. I would not hesitate to use them again.

R. Barry (Cheshire)

What a fantastic service! I will be recommending your company to other travellers in the future. Thank you again.

M. Hogg & C. Haith (Grimsby)

It took us no time to contact Free Spirit again! We would like to express our gratitude to the people who have been so kind, patient and understanding. We are aware that the very nature of the company requires people with very special qualities towards 'clients' – who are almost all in a fragile state of mind – and all operators have shown these qualities and went far beyond just 'duty'. Our most sincere thanks.

**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.