



2009/10 - Summary of Cover

Free Spirit

Travel for *Treatment* insurance

Key Information you the Customer need to be aware of

This is a Summary of Cover only and does not contain the full terms and conditions of the insurance contract. Full terms and conditions can be found in the Policy Document, which you should also read carefully. A copy of the policy wording is available on request.

1. Who Provides Your Insurance Cover?

The Free Spirit Travel for *Treatment* insurance scheme is arranged by travel insurance specialists P J Hayman & Company Limited and underwritten by

For Sections 1 and 3 to 11

AXA Insurance UK plc Registered Office: 5 Old Broad Street, London EC2N 1AD Registered in England No. 78950.

For Section 2

IGI Insurance Company Limited Registered Office: Market Square House, St. James's Street, Nottingham, 1NG 6FG.

P J Hayman & Company Limited, AXA Insurance UK plc and IGI Insurance Company Limited are authorised and regulated by the Financial Services Authority.

2. What does Free Spirit Travel for *Treatment* insurance cover me for?

The policy is designed for UK nationals who are registered with a Medical Practitioner in the EEA or the Channel Islands who wish to insure themselves when travelling abroad for elective medical procedures and for the complications that may arise. Cover includes cancellation or curtailment charges, BONDPLUS (Financial Failure Protection), emergency medical & other expenses, additional accommodation and travel expenses in the event of an extended recovery period, personal accident, baggage, personal money, personal liability, delayed departure, missed departure/missed connection, legal expenses and (optionally) winter sports.

3. What else do I need to know about my Free Spirit Travel for *Treatment* insurance policy?

Eligibility - this policy is only available to UK nationals who are registered with a Medical Practitioner in the EEA or the Channel Islands and registered with a medical practitioner in the EEA and the Channel Islands.

Important Conditions Relating to Your Health - this policy does not automatically provide cover for re-occurring or pre-existing medical conditions, so you need to tell us of anything that is likely to affect our acceptance of your cover – **see section IMPORTANT CONDITIONS RELATING TO YOUR HEALTH on page 3 of your policy document.**

If your health changes after the start date of your policy and before the commencement date of your trip you must telephone the Medical Screening Service on **0845 260 1543** to make sure your cover is not affected.

It is a condition of this policy that no trip will be covered if:

- a) at the time of taking out this policy:
 - i) you have a pre-existing medical condition unless you have consulted us by telephoning our Medical Screening service on **0845 260 1543** and we have agreed to provide cover;
 - ii) you have received a terminal prognosis unless declared to our Medical Screening Service and accepted by us;
 - iii) you are on a waiting list for or have knowledge of the need for surgery, in-patient treatment or investigation at a hospital, clinic or nursing home unless declared to our Medical Screening Service and accepted by us;
 - iv) you are aware of any circumstances that could reasonably be expected to give rise to a claim on this policy;
- b) at any time:
 - i) you are travelling against the advice of a medical practitioner or would be travelling against the advice of a medical practitioner had you sought his/her advice;
 - ii) you are travelling with the intention of obtaining medical treatment (including surgery or investigation) or advice outside of the United Kingdom or within the Channel Islands;
NOTE: This does not apply to section 3b – Travel for *Treatment* Extended Cover
 - iii) you are suffering from stress, anxiety, depression or any other mental or nervous disorder unless it has been investigated and diagnosed as such by a consultant specialising in the relevant field and it has been declared to our Medical Screening Service and accepted by us.

Summary of Cover

The following is only a summary of the main cover limits. You should read the rest of this policy for the full terms and conditions.

Section	Cover	Limit (per person)	Standard Policy Excess (per person)
1.	Cancellation or Curtailment charges	£ 1,000*	£100
2.	BONDPLUS (Financial Failure)	£1,500	Nil
3a.	Emergency medical and other expenses - emergency dental treatment limit - funeral expenses abroad	£5,000,000 (£100) £3,500	£100
3b.	Travel for Treatment 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
4.	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
5.	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
6.	Personal Money and documents - Cash limit	£1,000 (£250)	£50
7.	Personal liability	£2,000,000	Nil (Damage to Trip accommodation - £100)
8.	Delayed departure (each 12 hours) or Trip cancellation (after 12 hours delay)	£30 (up to £120 maximum) £1,000*	Nil £50
9.	Missed departure / missed connection	£1,000	Nil
10.	Legal expenses	£25,000	Nil
Winter Sports extension – only available on payment of the appropriate additional premium			
11.	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**)

4. What is the duration of the contract?

Your policy will run from the dates shown on your Policy Schedule once your policy has been issued.

5. Do I need to do anything after I have purchased the policy?

Please remember that it is your responsibility to regularly review your level of cover to ensure it remains adequate.

Before you travel you must tell us about any change in your circumstances which may affect your cover. It is very important to tell us about any changes in medical conditions.

6. What Cancellation Rights do you have?

You may cancel this policy after the cancellation period in writing to:

P J Hayman & Company Limited, Stansted House, Rowlands Castle, Hampshire, PO9 6DX

If you cancel after the cancellation period no premium refund will be made. We reserve the right to cancel the policy by providing 21 days notice by registered post to your last known address. No refund will be made.

7. How do I make a claim?

If you are abroad and need **medical assistance**, please call Free Spirit Travel for *Treatment Assistance* on:

- From within the UK: **0845 230 3519**
- From outside the UK: **+44 (0) 845 230 3519**

For all other claims, please contact:

Free Spirit Travel for *Treatment Claims Department*,

P J Hayman & Company Limited, Stansted House, Rowlands Castle, Hampshire PO9 6DX

or by telephone: **0845 260 1624** (9am - 5pm, Monday - Friday excluding Bank Holidays)

or fax: **023 9241 9049** or e mail: freespritclaims@pjhayman.com

8. What to do if you have a complaint?

Making yourself heard

If you have cause for complaint, it is important that you know that we are committed to providing you with an exceptional level of service and customer care. We realise that things can go wrong and there may be occasions when you feel that we have not provided the service you expected. When this happens, we want to hear about it so that we can try to put things right.

Step One — initiating Your complaint:

If you have a complaint regarding this policy, please write to:

The Customer Services Manager, P J Hayman & Company Limited, Stansted House, Rowlands Castle, Hampshire PO9 6DX stating the nature of Your complaint and quoting Free Spirit Travel for *Treatment* insurance scheme.

We expect that the majority of complaints will be quickly and satisfactorily resolved at this stage, but if you are not satisfied, you can take the matter further:

Step Two (for section 1 and sections 3-12 only) – Contacting AXA Head Office:

If your complaint is one of the few that cannot be resolved by this stage contact the Head of Customer Care, who will arrange for an investigation on behalf of the Chief Executive:

Head of Customer Care, AXA Insurance, 7th Floor, Civic Drive, Ipswich IP1 2AN.

Tel: 01473 205 926, Fax: 01473 205 101, Email: customercare@axa-insurance.co.uk

Step Two (for section 2 only) – Contacting IGI Insurance Company Limited:

If your complaint is one of the few that cannot be resolved by this stage contact:

The Managing Director, IGI Insurance Company Limited, Market Square House, St. James's Street, Nottingham, 1NG 6FG.

Step Three – beyond the Insurers:

If you are not satisfied with our final response, you can refer the matter to the Financial Ombudsman Service. Your policy booklet provides full details.

9. Is the insurer covered by the Financial Services Compensation Scheme (FSCS)?

The insurers are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurances are covered for 100% of the first £2,000 and 90% of the remainder of the claims. You can get more information about the compensation scheme arrangements from FSCS or visit www.fscs.org.uk.