



*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

*2011/12*

# Free Spirit

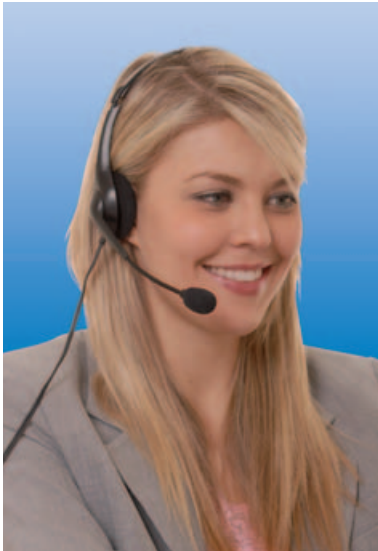
Travel for *Treatment* insurance

*Travel insurance for UK 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 surgery, dentistry, elective and spa) is what **Free Spirit Travel for *Treatment*** is all about.

Standard travel insurance schemes **do not** provide this cover. While there are some specific UK policies that will provide some protection for additional travel/accommodation costs they **do not** cover 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 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](http://www.FREESPIRITtravelfortreatment.com)

or Call: **0845 260 1543**

# Key features:

- **Cosmetic surgery, Dentistry, Elective and Spa** procedures covered\*
- **Available to UK nationals** resident in the UK, Channel Islands, Isle of Man or the EEA and aged 74 years or under
- **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
- **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
- **"Medical Tourists" legal helpline** - provides direct access to specialist solicitors offering professional advice on areas of potential claims, such as the quality of care received, medical negligence or clinical malpractice
- **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, Hydracell, 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.

**Spa treatments** - Acupuncture, Colon hydrotherapy, Kneipp treatments, Ultrasound therapy.

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## 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.

A full list of acceptable procedures is available on our website or by calling us.

## 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](http://www.FREESPIRITtravelfortreatment.com)** or call us on **0845 260 1543** (8am - 6pm, Monday to Friday, excluding Bank Holidays).

## Who is eligible

**Free Spirit Travel for Treatment** is available to UK nationals resident in the UK, Isle of Man, Channel Islands or the EEA who are registered with a Medical Practitioner in the same country as they are resident. For example a UK national living in France would be eligible to take out cover.

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or Call: **0845 260 1543**

## Wide-ranging cover

This is a summary only. Full terms and conditions can be found in the policy wording, a copy is available by calling **0845 260 1543** or from our website [www.FREESPIRITtravelfortreatment.com](http://www.FREESPIRITtravelfortreatment.com)

Cover	Limit - up to (per person)	Policy Excess (per person)
<b>Cancellation or curtailment charges</b>	<b>£1,000*</b>	<b>£100</b>
<b>Financial failure cover</b>	<b>£2,500</b>	<b>Nil</b>
<b>Emergency medical and other expenses</b> - Emergency dental treatment limit - Funeral expenses abroad	<b>£5,000,000</b> £300 £3,500	<b>£100</b>
<b>Travel for <i>Treatment</i> extended cover</b> Complications occurring after 48 hours - Additional accommodation expenses - Additional travel expenses - Extended recovery period	<b>£5,000,000</b> £1,000 (£100 per day) £1,500 £1,000 (£100 per day)	<b>£100</b> Nil Nil Nil
<b>Personal accident</b>	<b>£20,000</b>	<b>Nil</b>
<b>Baggage &amp; passport</b> - Single article pair or set limit - Overall limit for valuable items <b>Baggage delay (over 12 hours)</b> <b>Loss of passport</b> <b>Loss or damage to medical aids</b> <b>Loss or damage to prescribed medications</b>	<b>£2,000</b> £300 £500 <b>£150</b> <b>£200</b> <b>£2,000</b> <b>£500</b>	<b>£50</b>   <b>Nil</b> <b>Nil</b> <b>£50</b> <b>£20</b>
<b>Personal money and documents</b> - Cash limit	<b>£1,000</b> £250	<b>£50</b>
<b>Personal liability</b>	<b>£2,000,000</b>	<b>Nil</b> <b>£100</b> (damage to trip accommodation)
<b>Delayed departure</b> or <b>Trip cancellation (after 12 hours delay)</b>	<b>£120</b> (£30 each 12 hours) <b>£1,000*</b>	<b>Nil</b> <b>£50</b>
<b>Missed departure/missed connection</b>	<b>£1,000</b>	<b>Nil</b>
<b>Legal expenses</b>	<b>£25,000</b> (£50,000 policy maximum)	<b>Nil</b>
<b>Winter Sports extension</b> - only available on payment of the appropriate additional premium		
<b>Winter sports</b> <b>Ski equipment (own)</b> - Single items, pair or sets limit - Ski equipment (hired) limit <b>Delayed ski equipment</b> <b>Ski pack (loss of)</b> <b>Piste closure</b> <b>Avalanche/weather delay</b>	<b>£500</b> £300 £150 <b>£200</b> <b>£300</b> <b>£300</b> (£30 per day) <b>£200</b>	<b>£50</b>   <b>Nil</b> <b>Nil</b> <b>Nil</b> <b>Nil</b>

\*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 Travel for Treatment** 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 Limited.

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](http://www.fsa.gov.uk) or by contacting them on 0845 606 1234.

The "Medical Tourists" legal helpline is arranged by Arc Legal Assistance and provided on their behalf by Stones Solicitors.

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

### Please note

A policy summary and specimen policy wording of the full terms and conditions are available on request or from the website [www.FREESPIRITtravelfortreatment.com](http://www.FREESPIRITtravelfortreatment.com).

## Free Spirit 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](http://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](http://www.fco.gov.uk/travel). It is packed with essential travel advice and tips, and up-to-date country information.