



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

2010/11

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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, 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 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

or Call: **0845 260 1543**

Key features:

- **Cosmetic Surgery, Dentistry, Elective and Spa** procedures covered *
- **Fully interactive website** for instant quotes, online medical screening and immediate cover
- **Available to UK nationals** resident in the UK, Channel Islands 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
- **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
- **"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, Hydrafill, 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.

There are two ways of applying:

- By visiting our website **www.FREESPIRITtravelfortreatment.com** and receive a **£10 online discount**.
- By calling us on **0845 260 1543** (we're open 8am-6pm, Monday to Friday excluding Bank Holidays).

When calling or going online 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).

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Wide-ranging Cover

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

Cover	Limit - up to (per person)	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 £300 £3,500	£100
Travel for Treatment extended cover Complications occurring after 48 hours - Additional accommodation expenses - Additional travel expenses - Extended recovery period	£5,000,000 £1,000 (£100 per day) £1,500 £1,000 (£100 per day)	£100 Nil Nil Nil
Personal accident 1. Death benefit 2. Loss of limb(s) / eye(s) 3. Permanent total disablement	£20,000 aged 16 to 69 years £5,000 aged 70 years & over £3,500 aged 15 years & under £20,000 aged up to 69 years £5,000 aged 70 years & over £20,000 aged up to 69 years Nil aged 70 years & over	Nil
Baggage & passport - Single article pair or set limit - Overall limit for valuable items 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 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 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 UK nationals resident in the UK, 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.

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 0300 500 5000.

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.

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 www.FREESPIRITtravelfortreatment.com.

Free Spirit Customer Testimonials

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.

Barbara C. (Middlesex)

We received our cheque to the exact penny within 3 weeks of us claiming. The claims service was hassle free, speedy and well organised – we were pleasantly surprised!

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.

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.