

## Freedom Offers a High-Quality Travel Insurance Package

Our policies are underwritten by AXA Insurance UK plc. They are designed with the intention to include cover for declared pre-existing medical conditions and are available to permanent UK residents up to the age of 85 years.

24 hour medical advice and assistance is available when you need it.

You will be protected, subject to policy terms and conditions, from loss in the event of the following:

Cancellation & Curtailment	£3,000
Medical Expenses & Repatriation	£5,000,000
Personal Accident	£15,000
Personal Liability	£2,000,000
Personal Effects	£1,500
Personal Money	£500
Legal Expenses	£25,000
Travel Delay Delayed for more than 12 hours	£100
Delayed Baggage Delayed for more than 12 hours	£100
Excess	Variable

This is a summary of the main cover limits per person. A copy of the policy wording for the full terms and conditions is available on request

A special package is available for those with mobility difficulties, including cover for wheelchairs and carers.

Extra cancellation cover can be purchased if your trip is costing more than £3,000 per person.

Should you wish to exclude personal belongings and money (because they are covered under your household contents insurance) you may be able to reduce the basic premium.

All policies provide a 14 day cancellation period.

## Get in touch

Freedom's one-stop-shop offers a confidential medical screening process, quotation and policy fulfilment that can be conducted in a single phone call.

Talk to one of our professional Travel Insurance Advisers. You will find them compassionate and eager to help provide a travel insurance solution which is tailored to your needs. We also have staff trained to receive Typetalk calls.

**RNID typetalk**

### Quotes & Advice

Call **01223 454 290**

Monday - Friday 8.30 am - 5.30 pm  
Saturday 9.00 am - 12 noon

Please leave a message with your name and telephone number if our lines happen to be busy or if you call out of office hours. Your call is important to us and we will get back to you.

Email [information@freedominsure.co.uk](mailto:information@freedominsure.co.uk)

Web [www.freedominsure.co.uk](http://www.freedominsure.co.uk)

Fax **01223 720 277**

Richmond House  
16-20 Regent Street  
Cambridge  
CB2 1DB

  
freedom

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VAT registration number 897396347



## Travel Insurance Advice

for people living with pre-existing medical conditions

*Peace  
of mind for  
your holiday*

  
freedom  
Freedom Insurance Services Limited

**01223 454 290**  
[www.freedominsure.co.uk](http://www.freedominsure.co.uk)



## Providing a Travel Insurance Solution

*Travel insurance is crucial when planning a holiday, especially if you or a loved one are living with a medical condition. It provides security and peace of mind, allowing you to relax and really enjoy that well deserved break.*

Illness and accidents can become traumatic and expensive when you are abroad. Make sure you are fully insured for anything arising directly or indirectly from a pre-existing medical condition. This means you will be protected should you become unwell before your departure date and need to cancel your holiday, or taken care of should you need emergency medical attention whilst away.

Freedom is a specialist travel insurer, providing a friendly, expert service for those who require a well constructed travel insurance policy, specifically extended to include cover for pre-existing medical conditions. Our policies are designed to cover most conditions including those relating to:

*Cancer, Heart, Respiratory, Renal, Bowel, Liver, Bladder, Skin, Bone, Muscle, Prostate, Uterine, Blood Disorders, Neurological, Autoimmune, Blood Pressure, Cholesterol, Diabetes, HIV, Stroke, Epilepsy, Thyroid, Thrombosis and Disability.*

Having pre-existing medical conditions makes many people ineligible for standard travel insurance. These basic schemes are not designed to accommodate those who wish to have their medical conditions covered and often, cover is only offered on the basis that the pre-existing medical condition is excluded. These schemes may suit those who are happy to exclude their pre-existing medical conditions and accept a lower level of cover.

### Buy On-Line

If you or a member of your travelling party are living with mild **Asthma, Blood Pressure, Cholesterol or Diabetes Type II**, which is well managed (no changes in medication in the last 6 months and no hospital admissions in the last 12 months), have been a non-smoker for a least 12 months and have not been diagnosed with any other pre-existing medical conditions, why not apply on-line.

The *Insure With Freedom* website offers instant quotes at competitive premiums, which can include cover for the above conditions without the need for a medical screening process.

***How much easier can it be!***

[www.insurewithfreedom.co.uk](http://www.insurewithfreedom.co.uk)



## Factors Affecting The Premium

### Area of Travel

Destination plays a key role in the premium calculation of travel insurance. Taken into consideration is how far away your destination is, the cost of transport and the type of healthcare system operated in the country you are visiting. Freedom, like most insurers, has the following categories:

- [European](#) destinations offer competitive premiums
- [Rest Of The World](#) destinations are mid rate premiums
- [USA, Canada and the Caribbean](#) generate the highest premiums



### Trip Duration

The longer you are away, the more your travel insurance will cost. However, instead of insurance being sold on a daily rate, nearly all insurers set prices on a cluster of days. Freedom uses the following pricing structure:

[Up to 5 days/](#) [Up to 9 days/](#) [Up to 17 days/](#) [Up to 24 days/](#) [Up to 31 days](#)

Longer duration cover is available and priced accordingly. It is important that you provide your exact itinerary dates (the day you leave the UK and the day you arrive back in the UK) to make sure you are fully covered.

### Age

The majority of insurers have restrictions or cut off points in relation to age linked to a supporting price structure for set age bands. Freedom has an age limit of 85 years for worldwide single trip cover. The price of Freedom's single trip cover will be based on the age you are on the date of your departure (not the date you purchase insurance).

### Medical Status

The way pre-existing medical conditions are dealt with will vary from insurer to insurer. Freedom offers cover based on an applicant's current health status. There is no set pricing structure as each case will be assessed on an individual basis. It is a misconception that the more medical conditions you declare, the more the insurance will cost. Many stable, well managed conditions can be covered at no extra cost. It is important that you declare all of your pre-existing conditions to ensure you are fully covered. Travelling to destinations that operate a high-level of private healthcare may result in a higher premium if you have pre-existing medical conditions.

### When Should I Purchase Travel Insurance?

Travel insurance should be purchased as soon as a significant amount of money has been paid towards a holiday. Your insurance becomes active the moment you pay for it and will protect you, subject to policy terms and conditions in the event of cancellation. Freedom can sell insurance up to 183 days before a departure date (unless agreed otherwise). If you have booked a holiday in advance of this time period, we advise you to refrain from paying the balance for the trip until you can obtain full travel insurance. This way you will have a smaller amount of money at risk.

## Things To Be Aware Of

### Travelling Companions

The exclusion of cover for pre-existing medical conditions on basic travel insurance can apply to your travelling companions too. Although they may not have any medical conditions, it's unlikely these 'standard' schemes will pay out if your companion needs to cancel, curtail or stay longer at a destination due to your medical condition causing trip complications. It is advisable that all travelling companions are insured on the same specialist policy, eliminating gaps or grey areas in the cover.

### European Health Insurance Card (EHIC)

A pass available to UK residents, allowing free or reduced cost treatment whilst on holiday in countries within the European Economic Area or Switzerland. It entitles the bearer to treatment that becomes necessary during a trip. Access is given to the same state provided healthcare as a resident of the country you are visiting. You may find simple treatments available for free on the NHS are not dealt with so generously in other countries. These could include blood tests, injections, X-rays and ambulance services. Be sure to present your EHIC before you receive treatment or you may be treated as a private patient, incurring expensive medical fees. The EHIC will never cover cancellation of a holiday or costs to get you home. For this reason, you should not rely on a EHIC alone and protect yourself with adequate travel insurance.

### Spain, Cyprus and the Canary Islands

Because these areas operate a high-level of private healthcare, you may see an increase in the premium to cover pre-existing medical conditions compared with other areas of Europe. The EHIC is often ineffective in these areas too.

### USA, Canada and the Caribbean

Medical expenses and repatriation can be very costly for these areas. Due to this, acquiring travel insurance to cover pre-existing medical conditions can sometimes be tricky and may result in a high premium. To avoid disappointment, it is sensible to seek advice from your travel insurer before you book.

### Your Duty to the Insurer

The duty of disclosure falls upon the policy holder. You must present your insurer with all the material facts, which ultimately will affect the decision of whether cover is offered and at what price. Failing to do so may invalidate your policy.

If you have an undiagnosed medical condition, are under investigation, awaiting a surgical procedure or receiving in-patient treatment, you may find insurers reluctant to offer cover. Without knowing all the facts, insurers find it difficult to complete a fair risk assessment and will often decline cover until your situation is stable.

Travelling against medical advice will invalidate your policy. Any medical claim will always be referred back to your doctor. It is wise to seek doctors confirmation that you are fit to travel before you purchase travel insurance.

### On-Going Health Declarations

Some insurers impose an on-going health warranty. This simply means you are duty bound to inform your insurer of any change in health status. The implication of this means the insurer reserves the right to alter the terms, ask for an additional premium or void the policy altogether. Freedom does not operate on this basis and will stand by your original declaration at the time of purchase.

