

Free Spirit

because health can't keep you down



Travel insurance for people of any age with medical conditions



...gives you the freedom to travel

Free Spirit is all about providing travel insurance for people like you who don't want their health to stop them travelling. Our specially designed policy will give you peace of mind protection. So whatever your age or medical condition, make sure you get the cover you need before you travel.

Why choose Free Spirit

- Free Spirit was the first scheme of its type specifically dedicated to those being declined cover elsewhere due to their health. We are one of the UK's largest specialist travel insurance providers for people with medical conditions and disabilities.
- Our sophisticated rating and database of medical conditions enables us to provide quotations for the vast majority of free spirits like you. In the last 15 years, Free Spirit has helped tens of thousands of people to obtain cover for their often much needed holiday.
- Free Spirit also covers people without medical conditions. This means your travelling companions can be included on the same policy to ensure the whole party is fully covered.
- A dedicated UK based specialist customer services team are on hand to help you.

Save £10 online
www.FreeSpiritTravelinsurance.com
0845 230 5000



Free spirits like
you insure with
Free Spirit



Free Spirit, your first step to a carefree trip

The following are only a few of the main cover limits.

Cover		
Emergency medical expenses	£5,000,000	£15,000,000
Repatriation to your home country	Included	Included
Cancellation & Curtailment	£2,500	£5,000
Personal baggage	£1,500	£2,500
Journey disruption / Airspace closure	–	£3,000
Financial failure	–	£2,500
Medical aids	£1,000	£2,000
Policy excess - see policy for full details	£100	£50

Also included: Missed / Delayed departure, Personal accident, Personal liability, Money & documents, Legal expenses and Winter sports option as well as a range of other benefits.

And here are just some of the key features

- **No upper age limit** on Single Trip & Annual Multi-trip
- **After care cover at home following hospitalisation abroad** – including costs for home help, physiotherapy, cosmetic surgery and dental costs
- **Convalescence benefit following hospitalisation abroad (over 5 days)** – up to £750 towards the cost of a trip in the United Kingdom to help you recuperate
- **Specific cover** for loss or damage to medical aids and prescribed medications
- **Financial failure*** – cover due to the financial failure of your travel or accommodation provider
- **Journey disruption / Airspace closure*** – provides cover if you have to cancel (up to £3,000) or incur additional expenses (up to £1,000) as a result of disruption caused by a natural disaster such as a volcanic eruption, or if the Foreign & Commonwealth Office (FCO) advises against travel to your holiday destination. Cover applies if you book individual elements of your trip separately
- **Terminal conditions considered** – please call us for individual assessment
- **Reduced premiums** for people without medical conditions on the same policy
- **Medical emergency helpline** – 24 hours a day, 365 days a year

** Included with Super Duper cover only*

Please take a look at our website www.FreeSpiritTravelinsurance.com or call us on **0845 230 5000** for further details and for full policy terms and conditions.

Becoming a Free Spirit couldn't be easier

Either, visit our website

www.FreeSpiritTravelinsurance.com

and receive an online discount of £10,

or call us on **0845 230 5000**.

We're open Monday to Friday 8am-6pm,
closed Bank Holidays.



We'll ask you some questions about the medical condition(s) of everyone to be insured on the policy so that you get the cover that's right for you.

Free Spirit is available to residents of the United Kingdom or the Channel Islands who are registered with a UK or Channel Islands medical practitioner.

Peace of mind included

By covering your medical condition(s), Free Spirit gives you the protection you need when you travel. Also, if you arrange your cover as soon as you book your holiday you will be immediately protected should you need to cancel your trip.*

* terms, conditions and exclusions apply

We want you to be a Free Spirit so if you have any questions about the cover provided you can find help on our website **www.FreeSpiritTravelinsurance.com** or call us on **0845 230 5000** (Monday to Friday 8am-6pm, closed Bank Holidays).

People whose health couldn't keep them down

T. Rothwell (Kent)

Having talked to several companies in this market, I found that Free Spirit was the only one with good medical knowledge. My consultant who was also asked to provide a reference, was also equally impressed.

S. Holder (London)

Thank you to you and your colleagues for providing us with the travel insurance to enable our children to participate in the summer experience of their dreams in the USA. Your care and patience over the last few months has been invaluable.

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.

Here to help

Tel: 0845 230 5000

Email: contact@FreeSpiritTravelinsurance.com

Web: www.FreeSpiritTravelinsurance.com

Free Spirit, Stansted House, Rowlands Castle, PO9 6DX

Free Spirit is a trading name of 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 or by contacting them on 0845 606 1234.

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A full policy wording including terms and conditions is available on our website (www.FreeSpiritTravelinsurance.com) or by calling us on 0845 230 5000.

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