



## Free Spirit

*Key Information you the Customer need to be aware of*

**This is a Policy Summary 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 insurance scheme is underwritten by

#### For Sections 1 and 3 to 12

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, NG1 6FG.

This insurance is arranged by Travel Insurance Specialists P J Hayman & 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.

### 2. What does Free Spirit Travel Insurance cover me for?

The policy is designed for those who wish to insure themselves when travelling for: cancellation or curtailment charges, BONDPLUS (Financial Failure Protection), emergency medical & other expenses, hospital benefit, personal accident, baggage & passport, baggage delay, personal money & documents, 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 Insurance policy?

Important information about pre-existing medical conditions	Significant Exclusions or Limitations	Policy Section
<p>The Free Spirit 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.</p> <p>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 <b>0845 230 5000</b> to make sure your cover is not affected.</p>	<p><b>It is a condition of this policy that no trip will be covered if:</b></p> <p>a) at the time of taking out this policy, or in the case of Annual Multi-trip, at the time of booking each trip:</p> <ul style="list-style-type: none"> <li>i) you have a pre-existing medical condition unless you have consulted us by either telephoning our Medical Screening Service on <b>0845 230 5000</b>, or by using the self assessment system on the web-site <b>www.free-spirit.com</b> and we have agreed to provide cover;</li> <li>ii) you have received a terminal prognosis unless declared to our Medical Screening Service and accepted by us;</li> <li>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;</li> <li>iv) you are aware of any circumstances that could reasonably be expected to give rise to a claim on this policy;</li> </ul> <p>b) at any time:</p> <ul style="list-style-type: none"> <li>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;</li> <li>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;</li> <li>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.</li> </ul>	<p><b>IMPORTANT CONDITIONS RELATING TO YOUR HEALTH</b></p>

Significant Features & Benefits (all benefits are per person unless otherwise stated)	Significant Exclusions or Limitations	Policy Section
<p><b>Cancellation or Curtailment Charges</b> We will pay up to <b>£1,000*</b> if you have to either cancel your trip before it begins, or curtail your trip, due to certain necessary circumstances, which are listed under Section 1 of the policy document.</p> <p>* Cancellation top-up cover is available up to an additional <b>£4,000</b> per person (maximum total per policy <b>£10,000</b>).</p>	<p><b>Cover is not provided for:</b></p> <ul style="list-style-type: none"> <li>- circumstances that could reasonably have been anticipated at the time the trip was booked or when you purchased this insurance;</li> <li>- curtailment claims where our Emergency Medical Assistance Service has not been contacted and authorisation obtained.</li> </ul>	<b>1.</b>
<p><b>BONDPLUS (Financial Failure)</b> We will pay up to <b>£1,500</b> in the event of the financial failure of any travel accommodation or pre-arranged attraction provider that is in Chapter 11 Bankruptcy or Receivership at the date of booking</p>	Any payment, unless any travel bond or trust fund in force and all other sources of recovery (insurance or otherwise) have been exhausted.	<b>2.</b>
<p><b>Emergency Medical &amp; Other Expenses</b> We will pay top up to <b>£5,000,000</b> for necessary emergency medical treatment, ambulance charges, hospital fees and repatriation expenses.</p>	<p><b>Cover is not provided for:</b></p> <ul style="list-style-type: none"> <li>- in-patient treatment which has not been notified to and agreed by us or our Emergency Assistance provider;</li> <li>- outpatient treatment and additional related expenses over <b>£300</b> unless they have been agreed by us or our Emergency Assistance provider;</li> <li>- any expenses incurred within the United Kingdom unless you are a resident of the Channel Islands travelling to the United Kingdom and have paid the appropriate premium.</li> </ul>	<b>3.</b>
<p><b>Hospital Benefit</b> We will pay <b>£25</b> for each complete <b>24</b> hours that you are an in-patient at a hospital abroad.</p>	<p><b>Cover is not provided for:</b></p> <ul style="list-style-type: none"> <li>- more than <b>£1,000</b>;</li> <li>- hospitalisation relating to any form of treatment or surgery which in the opinion of the medical practitioner in attendance and our Emergency Medical Assistance Service can be delayed reasonably until your return to the United Kingdom.</li> </ul>	<b>4.</b>
<p><b>Personal Accident</b> We will pay up to <b>£20,000</b> for accidental bodily injury resulting within one year in your death, loss of limb(s) / sight, or permanent total disablement.</p>	<p><b>Cover is not provided for:</b></p> <ul style="list-style-type: none"> <li>- more than <b>£3,500</b> death benefit when you are aged <b>15</b> years or under;</li> <li>- more than <b>£5,000</b> death benefit or more than <b>£5,000</b> for loss of limb(s) / sight when you are aged <b>70</b> years or over;</li> <li>- permanent total disablement when you are aged <b>70</b> years or over.</li> </ul>	<b>5.</b>
<p><b>Baggage &amp; Passport</b> We will pay up to <b>£2,000</b> for accidental loss, theft or damage to baggage.</p> <p><b>We will also pay up to the following amounts:</b> <b>£150</b> for emergency replacement of clothing, medical aids etc. if temporarily lost in transit (for more than <b>12</b> hours) on the outward journey; <b>£200</b> for reasonable travel expenses necessarily incurred to obtain a replacement passport; <b>£2,000</b> for the loss, theft or damage to medical aids; <b>£500</b> for the accidental loss, theft or damage to your prescribed medications.</p>	<p><b>Cover is not provided for:</b></p> <ul style="list-style-type: none"> <li>- more than <b>£300</b> any one article;</li> <li>- more than <b>£500</b> in total for all valuables;</li> <li>- losses, theft or attempted theft of baggage unless reported to the local police within <b>24</b> hours of discovery and a report obtained.</li> <li>- emergency replacement items unless receipts are submitted to substantiate your claim.</li> <li>- replacement passport costs unless receipts are submitted to substantiate your claim.</li> <li>- losses, theft or attempted theft of baggage unless reported to the local police within 24 hours of discovery and a report obtained.</li> <li>- losses, theft or attempted theft of baggage unless reported to the local police within 24 hours of discovery and a report obtained.</li> </ul>	<b>6.</b>
<p><b>Personal Money &amp; Documents</b> We will pay up to <b>£1,000</b> in respect of loss, theft or damage to personal money and travel documents.</p>	<p><b>Cover is not provided for:</b></p> <ul style="list-style-type: none"> <li>- cash in excess of <b>£250</b>;</li> <li>- losses, theft or attempted theft of personal money &amp; travel documents unless reported to the local police within <b>24</b> hours of discovery and a report obtained.</li> </ul>	<b>7.</b>

Significant Features & Benefits (all benefits are per person unless otherwise stated)	Significant Exclusions or Limitations	Policy Section
<p><b>Personal Liability</b> We will pay up to <b>£2,000,000</b> for costs you become legally liable to pay as a result of accidental:</p> <p>i) bodily injury, death, illness or disease to any person; ii) loss or damage to other people's property.</p>	<p><b>Cover is not provided for:</b></p> <ul style="list-style-type: none"> <li>- compensation or legal costs arising from: <ul style="list-style-type: none"> <li>• any business, trade or profession;</li> <li>• ownership, possession or use of vehicles, aircraft or watercraft (other than sailboards, surfboards, manually propelled rowboats, punts or canoes);</li> <li>• transmission of any communicable disease or virus;</li> <li>• ownership or occupation of land or buildings;</li> <li>• animals belonging to you.</li> </ul> </li> </ul>	<b>8.</b>
<p><b>Delayed Departure</b> If your departure is delayed we will pay <b>£30</b> for each <b>12</b> hour delay up to a maximum of <b>£120</b>; or, alternatively, if your outward journey is delayed for more than <b>12</b> hours, you can choose to abandon your trip and claim irrecoverable cancellation costs up to <b>£1,000</b> (or up to the higher amount shown under Section 1 – Cancellation, if top-up cover has been purchased).</p>	<p><b>Cover is not provided for:</b></p> <ul style="list-style-type: none"> <li>- delayed departure unless confirmation is obtained from the carriers in writing of the number of hours of delay and the reason for the delay;</li> <li>- strike or industrial action or air traffic control delay existing or publicly declared by the date this insurance is purchased.</li> </ul>	<b>9.</b>
<p><b>Missed Departure / Missed Connection</b> We will pay up to <b>£1,000</b> for additional accommodation and travel expenses necessarily incurred to reach the overseas destination or to reach home.</p>	<p><b>Cover is not provided for:</b></p> <ul style="list-style-type: none"> <li>- circumstances already known at the time of taking out this insurance or booking the trip;</li> <li>- your failure to allow sufficient time to get to the departure point;</li> <li>- claims not supported by a written report from the appropriate authorities.</li> </ul>	<b>10.</b>
<p><b>Legal Expenses</b> We will pay up to <b>£25,000</b> for legal costs and expenses incurred for compensation and damages against a 3rd Party arising from your death or personal injury.</p>	<p><b>Cover is not provided for:</b></p> <ul style="list-style-type: none"> <li>- claims reported more than <b>180</b> days after the commencement of the incident giving rise to a claim;</li> <li>- claims where there is insufficient prospect of success in obtaining a reasonable benefit.</li> </ul>	<b>11.</b>
<p><b>Optional Cover</b> <b>The following cover is applicable only if you have chosen to add it to your policy and it is listed in the policy schedule</b></p>	<p><b>Significant Exclusions or Limitations</b></p>	<b>Policy Section</b>
<p><b>Winter Sports</b> We will pay up to <b>£500</b> for loss or damage to your own ski equipment.</p> <p>We will pay up to <b>£200</b> for the hire of essential equipment if yours is misplaced or stolen on your outward journey for over <b>12</b> hours from the time you arrive at your destination.</p> <p>We will pay up to <b>£300</b> for loss of ski pack following injury or illness.</p> <p>We will pay up to <b>£300</b> (<b>£30</b> per day) for transport to an alternative area as a result of piste closure.</p> <p>We will pay up to <b>£200</b> for travel and accommodation if your trip is delayed for more than <b>12</b> hours due to avalanche or severe weather.</p>	<p><b>Cover is not provided for:</b></p> <ul style="list-style-type: none"> <li>- anything mentioned in 'what you are not covered for' under Section 6 – Baggage &amp; Passport.</li> <li>- anything mentioned in 'what you are not covered for' under Section 6 – Baggage &amp; Passport.</li> <li>- anything mentioned in 'what you are not covered for' under Section 3 – Emergency Medical &amp; Other Expenses.</li> <li>- expenses that you would have incurred during the normal course of your trip;</li> <li>- lack of snow or avalanche conditions known or public knowledge at the time the trip was booked or when you purchased this insurance.</li> <li>- expenses that you would have incurred during the normal course of your trip;</li> <li>- lack of snow or avalanche conditions known or public knowledge at the time the trip was booked or when you purchased this insurance.</li> </ul>	<b>12.</b>
<p><b>Policy Excesses</b></p>		
<p>Claims under most Sections of the policy will be subject to an excess. Where there is an excess, you will be responsible for paying the first part of the claim. An excess of <b>£50</b> per person will apply to Section 6 - Baggage &amp; Passport (not baggage delay or replacement passport expenses), Section 7 - Personal Money &amp; Documents, Section 9 - Delayed Departure (trip cancellation only) and Section - 12 Winter Sports (ski equipment - own, only). The standard excess of <b>£75</b> per person will apply to Section - 1 Cancellation or Curtailment Charges and Section 3 - Emergency Medical &amp; Other Expenses only. An excess of <b>£20</b> will apply to loss of prescribed medications (under Section 6 - Baggage &amp; Passport) and an excess of <b>£100</b> applies under Section 8 - Personal Liability (damage to temporary holiday accommodation only).</p>		
<p><b>Elegibility</b></p>		
<p>This policy is only available to persons who are permanently resident in the United Kingdom and registered with a medical practitioner in the United Kingdom.</p>		

**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?**

Please read the policy carefully. If the Insurance does not meet your requirements please return it within 14 days of the date of issue but before departure date, to:

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

Provided no claim has been made your premium will be refunded in full. Thereafter you may cancel the policy at anytime, however no refund of premium is payable.

**7. How do I make a claim?**

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

From within the UK: **0845 260 1529**  
From outside the UK: **+44 (0) 845 260 1529**

For all other claims, please contact:

P J Hayman & Company Limited (Claims Department),  
Stansted House,  
Rowlands Castle, PO9 6DX  
or by telephone: **0845 260 1528** (9am - 5pm, Monday - Friday excluding Bank Holidays)  
or fax: **023 9241 9049** or e mail: [freespiritclaims@pjhayman.com](mailto:freespiritclaims@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 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 issue further:

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

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](mailto:customercare@axa-insurance.co.uk)

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

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, NG1 6FG.

**Step Three — beyond AXA:**

If We have given You Our final response and You are still dissatisfied You may refer Your case to the Financial Ombudsman Service (Ombudsman).

The FOS is an independent body that arbitrate on complaints about general insurance products. It will only consider complaints after We have provided You with written confirmation that Our internal complaints procedure has been exhausted.

The Ombudsman can be contacted at:

Insurance Division, Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR  
Telephone: 0845 080 1800, or fax: 020 7964 1001

Referral to the FOS will not affect Your right to take legal action against Us.

Our promise to You:

- Acknowledge written complaints promptly.
- Investigate quickly and thoroughly.
- Keep You informed of progress.
- Do everything possible to resolve Your complaint.
- Learn from Our mistakes.
- Use information from complaints to continuously improve Our service.

To help Us improve Our service We may record or monitor telephone calls.

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

In the event that the insurers are unable to meet their liabilities you may be entitled to compensation from the Financial Services Compensation Scheme (FSCS). You can get further information on this subject from **020 7892 7300**, or by visiting the FSCS website at [www.fscs.org.uk](http://www.fscs.org.uk).