

Freedom News



Blood Pressure Awareness



Patron
Sir David Attenborough

Freedom is delighted to announce that the Blood Pressure Association (BPA) has agreed to become an FSA approved introducer of travel insurance business. We are sure that their members and enquirers will benefit from having another option for arranging travel insurance.

The BPA is an effective and fast growing affinity group, who are developing new ideas to heighten public awareness of the dangers of high blood pressure. We reproduce below an extract from a BPA summary of forthcoming events.

"This is an exciting time for the BPA, now in our seventh year and we have just started a partnership with Microlife, one of the leading blood pressure monitor manufacturers worldwide. This has enabled us to offer a clinically validated machine which allows people to monitor their blood pressure at

home. For details of the BPA/Microlife monitor and free information about controlling your blood pressure visit www.bpassoc.org.uk.

microlife
A partner for people. For life.



The BPA has always encouraged home monitoring as an effective way to ensure that blood pressure is controlled and have produced clear guidelines about monitoring blood pressure at home. Our current partnership will both offer people a chance to monitor their blood pressure at home, and will help generate an income for the charity helping us offer more support and information for the 16 million people currently living with high blood pressure in the UK.

The Blood Pressure Association exists to significantly improve the prevention, diagnosis, management and treatment of high blood pressure in order to prevent death and disability from stroke and heart disease.

We achieve this by raising awareness amongst the general population through targeted press and PR work; working with healthcare professionals to provide quality information and support to their patients; and working directly with people affected by high blood pressure to enable them to take control of their condition. As well as the general population, the BPA aims to reach specific target groups at greater risk of developing high blood pressure, including older people, people from African-Caribbean and South Asian communities, and people from lower-income groups."

Freedom looks forward to receiving enquiries from BPA supporters and we have agreed to make a donation to BPA for each travel insurance policy sold via their referral.



Web: www.bpassoc.org.uk
Tel: 020 8772 4994
Address: 60 Cranmer Terrace,
London, SW17 0QS

Checkout Freedom's Refurbished Website

More and more people are searching the internet for competitive travel insurance quotes. The fortunate ones who have no pre-existing medical conditions to declare will be spoilt for choice, receiving countless on-line quotes and policy fulfilment offers. However, this facility is not readily available to those who have pre-existing conditions and let's face it, most of us at some point will be diagnosed with a medical condition or travel with someone who has,so then what?

In our experience, most people living with a medical condition prefer to discuss their travel insurance needs with a sensitive and knowledgeable human being rather than follow robotic computer instructions. We at Freedom feel it is inappropriate to expect clients to medically screen themselves. It is unfair and potentially contentious as it places the onus of accuracy squarely on the shoulders of the customer. This does nothing to enhance service levels and is merely a cost saving device for the insurance provider. However, we did see the need to develop a different and enlightening website, one that attempts to educate and advise on the issues surrounding this topic by a specialist in the field.

Whilst our advisers are only a phone call away, Freedom's newly designed website is user-friendly, offering advice and pointing out factors that may affect travel insurance premiums. Visitors to the Freedom site will be able to get an overview of who we are, how we work and a detailed summary of our travel insurance programme. There is easy access to various charities, the Department of Health and Foreign and Commonwealth Office, providing extra, valuable information and support. An all-round informative and helpful site developed for those searching for a pre-existing medical condition travel insurer, who has the customers' best interests at heart.

We hope you like it! www.freedominsure.co.uk

Officially Positive About Disability



Freedom is proud to receive the 'Positive About Disability' symbol issued by the Job Centre Plus, recognising Freedom as a positive about disability employer. On April 27th, the Freedom office was visited by Stephen Stearns and Dee Woods from the Job Centre Plus to award us with a certificate. This was followed by an official presentation and dinner at the Newmarket Jockey Club on the 1st June.

The 'Celebrating Success' dinner and presentation was a great event. Representatives from like minded companies were invited to receive awards and recognised for outstanding practice in the employment of disabled people. It was also a great opportunity to discuss ideas with other employers about this subject.

Freedom has agreed to take action to meet five commitments regarding employment, retention, training and career development for disabled employees. To guarantee we follow the guidelines set by the Job Centre Plus, two of Freedom's existing staff members, Sally Freed and Julie Wilderspin have agreed to become our 'Positive About Disability' officers. The duo's aim is to keep Freedom a positive place for current and new employees.



Vicki Moses, Marketing Manager receiving the 'Positive About Disability' certificate on behalf of Freedom Insurance.





Myeloma UK is a charity close to Freedom's heart.

Myeloma Matters

June Green, Freedom's Office Manager, and Vicki Moses, Freedom's Marketing Manager, were delighted to visit Myeloma UK's new head office, based in Edinburgh, to present a donation of £1,000 Thomas Cook holiday voucher as first prize in their 'Raffle for Research' due to be drawn in November.

Freedom and Myeloma UK began a relationship back in 2003. Our mutual interest in providing support and improving travel insurance services to myeloma sufferers helped form an ideal partnership.



Freedom's Vicki Moses, Marketing Manager, presents Chris Marks, Fundraiser of Myeloma UK, with a £1,000 Thomas Cook holiday voucher.

Myeloma UK is the only organisation dealing exclusively with myeloma, an incurable, but treatable form of bone marrow cancer. Myeloma UK is dedicated to informing and supporting those affected by myeloma and works to improve treatment and standards of care through research, education, campaigning and awareness.

Freedom and Myeloma UK joined forces back in 2003 in an attempt to provide tailored and affordable holiday insurance to myeloma patients. Since then, hundreds of patients have benefited from the relaxation of a holiday, safe in the knowledge they are fully covered whilst abroad.

Last year Myeloma UK raised over £17,000 from their raffle, and this year, with our help, they hope to raise even more.

Myeloma UK is a pioneer in its approach to research and patient support. It works closely with patients, carers, families, health professionals, government and other charities, to ensure better treatments and support are available for all affected by myeloma.

Myeloma UK Fundraiser, Chris Marks commented; "The response to this year's Raffle for Research has been tremendous and we're confident we're going to beat last years total. We are extremely grateful to Freedom for

their generous donation and for the help of our many supporters around the UK who are buying and selling tickets".

Myeloma UK recently launched its 2007 Christmas Card selection. Many customers receiving 'Freedom News' this November, will find a Myeloma UK Christmas Card Brochure included. If you didn't receive a copy of the brochure or would like any more information, get in touch with Myeloma UK on **0131 557 3332** and they will be happy to help.

By purchasing your Christmas cards from Myeloma UK this season, your support will not only raise vital funds for myeloma research, it will also go towards Myeloma UK's efforts in providing important support and awareness of the disease.

For further information please contact Myeloma UK:



For more information please contact Myeloma UK's info-line on:
0800 980 3332
Or visit their website at:
www.myeloma.org.uk

Gent's, You're Not Alone!

Torbay Prostate Support Association (TPSA) is dedicated to raising the profile of prostate cancer. This pro-active charity not only strives to raise awareness of this condition with its "gentlemen, don't die of ignorance" message, but also provides a vital support service for those living with prostate cancer and their carers. Being well connected to Torbay Hospital, and with trustees who have first hand experience of the condition, means they can empathise with their members.

This charity is concerned for its members and all members of the community. TPSA were the first prostate charity to respond to Freedom's mail shot in December 2006, investigating a travel insurance scheme that would benefit both the charity and its supporters. Freedom is obliged to Chairman, Peter Hosking who arranges to have our travel insurance advice leaflets distributed throughout the south region. We are delighted to work with TPSA and are very grateful for the information they provide to us, helping to improve our service to those who have prostate conditions. Thanks to TPSA, we are able to confidently direct our clients, who are in need of added support, to a charity who understands. Freedom will continue to make donations to TPSA contributing to the upkeep of their *Checkmate* newsletter, which is crucial to the charity's efforts to raise awareness.



Tel: **01803 843 806** Web: www.tpsa.org.uk

Take a Break

We've discovered the most wonderful tour operator for those of you who enjoy quality cultural breaks away. Vintage Travel is an independent, family-owned company, based near Cambridge, offering villa holidays in quiet locations, off the main tourist trail. For 17 years, their staff have been tracking down beautiful houses in areas where local culture and tradition remain unspoilt. They have a great range of inspirational properties, each with private swimming pool, in Spain, Portugal, France, Italy, Croatia and Greece. The Vintage team regularly visit all the areas, are highly knowledgeable about the houses they offer and have a wealth of first hand experience of the unique character, traditions and customs of each of their destinations. We encourage you to contact Vintage Travel, who would be delighted to help you make the right choice of holiday.



Vintage
travel

Tel: **0845 344 0460**
www.vintagetravel.co.uk

Taking into consideration those of you who have pre-existing medical conditions, Vintage Travel will refer people to Freedom for their travel insurance needs, so you can take that well earned break with total peace of mind.

Thalassaemia Training

We realise it's reassuring from a customer viewpoint when the travel insurance adviser displays a knowledge and understanding of the medical condition they are living with. This impresses the customer and instils confidence.

Apart from our customers, our partner charities are our main source of information. Being experts in the medical condition they represent, they help to keep Freedom abreast of facts and treatments.

The UK Thalassaemia Society (UKTS) has been referring its members to Freedom for travel insurance since 2003. As Freedom's team expands, we feel it's most important our new advisers have an understanding of this genetic blood disorder.

On the 11th May 2007, Elaine Miller of UKTS kindly visited the Freedom office to present information and answer any questions from the Freedom team.

We look forward to helping more UKTS members enjoy a worry-free holiday in the future.



Tel: 020 882 0011
Web: www.ukts.org
Email: office@utks.org

The Cardiac Tree

Healix International are the insurance industry's leading provider of medical screening software programmes. Their systems are highly respected and used by virtually every major travel insurer in the UK.



You may be interested to learn that Freedom occupies an important role in the development of the Healix package. Our expertise is recognised in that we are allowed use of *Screen Dev*. This particular screening programme is an innovation tool for Healix. It is unique to Freedom and allows us to challenge the way in which screening questions are asked and the answers interpreted. As a result we are often able to bring about changes where we think a medical condition and those who suffer from it could be more fairly treated.

A recent example of this process is that Healix have decided to take a fresh look at ischemic heart disease, angina, angioplasty/ stent, CABG and MI. They have called this piece of research *The Cardiac Tree*. Healix have become aware, often prompted by Freedom, that there are flaws in the current tree. It is accepted there are anomalies in that it sometimes has different ways of screening a single scenario depending at

what point the user enters the tree.

This creates an issue where, on occasion, there may well be different screening results for the same scenario to the confusion of all involved.

Healix have been working on a solution for several months and are now at the stage where informed user input is required. Freedom has been selected for this task.

At the end of the research and development period, it is hoped a new clarified process will emerge, where sufferers from heart and heart related conditions will be treated with greater consistency.



Freedom has made significant contributions to Healix during the past, of particular benefit to prostate and breast cancer sufferers.



Freedom Meets CMA Members

Freedom was delighted to accept an invitation from Bob McConnachie of the Glasgow Cardiomyopathy Association (CMA) support group to address their October meeting.

June Green, Office Manager, and Vicki Moses, Marketing Manager, of Freedom were welcomed with a warm reception from the group. June and Vicki gave information and advice about travel insurance in general, spoke of the implications when applying for travel insurance with pre-existing medical conditions, and specifically talked about how people with cardiomyopathy could be accommodated under the Freedom travel insurance programmes. Many questions were generated which June and Vicki were happy to answer.

The meeting was very beneficial to both parties. The members of the Glasgow support group were able to share their particular circumstances and experiences with June and Vicki, which in turn enables Freedom to investigate and challenge the medical screening process should it treat a client's health status unfairly. Freedom continually strives to improve its product and has met with considerable success in moulding the interpretation of screening questions for cardiac conditions. However, this is an ongoing process so feedback from people living with pre-existing conditions is extremely valuable.



Tel: 0800 0181 024
Email: info@cardiomyopathy.org
Web: www.cardiomyopathy.org

Travelling with Someone Who Has a Medical Condition?

Freedom relishes its status as a respected specialist travel insurer, responding to the needs of customers who require cover for their pre-existing medical conditions. There is however, a secondary consideration that is regularly overlooked. This concerns travelling companions who are "well". It is often incorrectly assumed that a standard travel insurance policy secured by a different insurer will be sufficient in the event of a claim suffered by the Freedom insured person with the medical condition.

Understandably, people who have no medical conditions to declare can obtain competitively priced or even free standard travel insurance, perhaps from the travel agent, bank or building society. Standard or ordinary travel insurance is generally not designed to cover pre-existing conditions. Therefore, in the event of having to cancel, curtail or stay longer at a destination due to a travelling companion becoming unwell in relation to their pre-existing condition, a standard policy will not protect against financial loss. Lack of proper advice and communication from insurance advisers means many policy holders are unaware of this exclusion.

Freedom strongly recommends that travellers are insured on the same travel insurance policy with the same insurer. After all, insurance is all about protection and peace of mind, so if you're travelling together, be insured together.





Mrs C of Peterborough Writes

I am writing to let you know my husband and I have just got home from a smashing holiday in Spain. Without you we couldn't have gone.

You were the only firm I could get my insurance from as I have had cancer. It was great to know I had no worries whilst away. Again, I thank you very much and hope to deal with you again soon.

There's nothing more satisfying to us at Freedom, knowing we are able to provide peace of mind is truly special and we're delighted when we receive letters like this. Holidays are all about relaxing and enjoying yourself and the last thing you want to consider is what could go wrong. What's worse, however, is worrying that you will not be taken care of should you face a crisis. Freedom's travel insurance programme is specially designed to take into consideration your medical history and current health status. Our appointed 24-hour medical advice and assistance team, Cega are on standby and will respond with rapid, effective care, should you need them.



Help Raise Money for Lupus

Cuba Cycle February 2008

This unique cycling adventure will both challenge and inspire you as you experience the vastly different culture that Cuba provides. Get fit, meet new friends and raise funds for a cause close to your heart!



For a full information pack simply call LUPUS UK on 01708 731 251 for other events please visit www.lupusuk.org.uk

The Voice of Freedom

EDITORIAL COMMENT

Don't Judge the Price, Judge the Quality.



It seems to me that with most purchases we make during our lives, there is a balanced debate in the buyer's mind, weighing price against quality. If the subsequent purchase is successful we often refer to it as "good value for money". So why do the public often measure the quality of travel insurance on price alone? We, at Freedom, are aware of many cases where cheap travel insurance has demonstrated serious flaws in the service it provides. For example, we hear stories of distressed customers at resort locations overseas unable, in the middle of the night, to obtain an answer from the "so called" 24-hour emergency response team. These situations are frustrating and traumatic. On other occasions, claims for cancellation or curtailment are compromised by a lack of clarity in the finer detail of a medical screening exercise completed on screen by the customer. This may be cost effective for the insurance provider but *Freedom is totally set against devices such as this.*

Freedom is confident in its own methods. It believes that the ability of your travel insurance policy to *respond promptly, effectively and fairly when it is needed* is the true measure of its worth. Before you travel, highly sensitive and medically aware staff will thoroughly medically screen you so there are neither "grey areas" nor gaps in your cover. Once you are at resort, medically related claims are dealt with on a 24/7 basis. Medically trained staff and a team of interpreters are on call to deal with your problems. Once alerted, they will manage all aspects of the medical situation from the moment of first contact through to ultimate conclusion. Should repatriation be necessary from a European location, a fleet of air ambulances are on standby, ready to fly to your aid. In the case of long haul destinations, the requisite number of seats (usually 9) will be chartered on a wide bodied jet aircraft.

.....Now that's what I call good value for money!

Terry Green, Managing Director

With Thanks

In May 2007, Freedom contacted registered charities within the UK who deal with allergies, blood, bowel, diabetes, epilepsy, renal, respiratory, skin and stroke conditions, as well as our previous mailing list who deal with heart conditions, cancer and HIV aids.

Travel insurance for people with pre-existing medical conditions is a commonly raised topic. We appreciate how stressful it must be for a person to contact lots of insurers only to be denied cover based on having a pre-existing condition(s). We feel it is important for charities to direct their members to a company that is sympathetic to these situations. Therefore, we hope that charities would recognise the virtues of Freedom and introduce their members, helping to make the task of searching for travel insurance less traumatic. We would like to say thank you to all the charities that responded.

A special thank you to Sheila Botwright of **Complimentary Cancer Care**. After investigating the Freedom insurance package, Sheila kindly agreed to distribute 200 of the newly designed Freedom travel insurance advice leaflets to the charity's supporters.

Many thanks to the following charities who responded to our late mailing and are introducing Freedom and distributing our travel insurance advice leaflets:

- ◆ North of England Bone Marrow & Thassaemia Support Group
- ◆ Northamptonshire Sickle Cell & Thassaemia Support Group
- ◆ Sickle Cell & Thassaemia Support Group (Wolverhampton)
- ◆ The Haemochromatosis Society
- ◆ I A Central & North Lancashire
- ◆ Shropshire & District I A
- ◆ Swindon I A
- ◆ Gravesend Epilepsy Network
- ◆ Lincolnshire Kidney Patients Association
- ◆ North West Region Kidney Patients Association
- ◆ St George's Kidney Patients Association
- ◆ Welsh Kidney Patients Association
- ◆ LAM Action
- ◆ The Psoriasis & Psoriatic Arthritis Alliance
- ◆ Harlow Stroke Support Group
- ◆ Success After Stroke
- ◆ Swindon Stroke Support
- ◆ The Bury Speakeasy Club
- ◆ Bradford Heart Support Group
- ◆ Burnley, Rossendale & Pendle Heartbeat
- ◆ Cardiac Risk in the Young C-R-Y
- ◆ GIFT
- ◆ N.I Chest, Heart & Stroke Association
- ◆ Take Heart Southend & District Cardiac Support Group
- ◆ The Cardiac Exercise Club
- ◆ Cancer Support Dudley Metropolitan Borough
- ◆ Coping with Cancer: Leicestershire & Rutland
- ◆ BE. Bosom Friends
- ◆ Sheffield Breast Cancer Support Group
- ◆ South Gwent Breast Cancer Support Group
- ◆ PCaSO Prostate Cancer Network
- ◆ Thomas Ball Children's Support Association
- ◆ Helping Hands Cancer Support Group
- ◆ ACET Jersey
- ◆ The Brunswick Centre

We are aware there are many charities who recommend Freedom, list us on their websites, introduce us via their magazines and publish us on lists along with insurers of whom they have heard good reports. Thank you for your continued support. We endeavour to find a travel insurance solution for all who approach us and vow to do our utmost to ensure your supporters receive respect and a high level of service should they contact us.