

Freedom News

Travel insurance for those with pre-existing medical conditions



Freedom To Fly



SPECTACULAR VIEWS... from left: Tony Dewar, Treasurer of MS Society Huntingdon and wife Angela, Jean Burdett, Managing Director of Wings on Wheels, Roger Kemp, Chairman of MS Society Huntingdon and wife Lynette, and Terry Green, Managing Director of Freedom Insurance Services

An evening consisting of canapés and champagne whilst taking in the spectacular sights of London's major landmarks was enjoyed by all who attended a special event held on the London Eye. The occasion was in celebration of the achievements of specialist tour operator, **Wings on Wheels**, who have been providing amazing, worldwide holiday opportunities for those with special needs and the less mobile for the past ten years. Freedom has been in partnership with **Wings on Wheels** since 2006, providing a bespoke travel insurance facility for their customers and carers and we were delighted to jointly organise this evening, bringing our associates together, treating them to a bird's eye view of the capital.

Jean Burdett, who co-founded **Wings on Wheels**, feels it's important for those living with a disability to be given choices and the freedom to enjoy a holiday like any able bodied person, without the worry of restrictions and practical difficulties such as working out how to get a wheelchair on a plane, or if they will be able to fully access their hotel. Jean decided to set up the company after arranging a few trips for a local Phab group that she attended with her mother, who was a wheelchair user. A member informed Jean that these trips really made a difference and suggested she organise them more often, so that's exactly what she did! **Wings on Wheels** has operated escorted group holidays with specially adapted transport and accommodation of the highest calibre to Crete, Cyprus, Egypt, Germany, Holland, Italy, Jersey, Malta, New Zealand, Thailand and Trinidad and Tobago, which included an unforgettable schedule of activities and excursions. UK trips are also available.



Holland



Terry Green, Managing Director of Freedom, comments:

"Freedom have developed a special benefits schedule designed with such travellers in mind. Our association with Wings on Wheels has heightened our understanding of the need to adapt and extend existing policy terms to include medication, electric wheelchairs and cover for carers. Freedom sincerely hopes the custom built policy provides security and peace of mind allowing Wings on Wheels clients to enjoy their holiday all the more."



Wings On Wheels

Holidays for People with Special Needs

Bookings & Enquiries: 01945 871111

Email Us:
jean@wingsonwheels.co.uk

Visit Our Website:
www.wingsonwheels.co.uk

Freedom Welcomes New Partner Charities

Improved Service for Those with Hughes' Syndrome

The medical condition of Hughes Syndrome was identified in 1983 and although this is a relatively recent discovery, it is proving to be a common disease. It's often known as "sticky blood" or anti-phospholipid syndrome due to the elevated risk of developing thrombosis (blood clots). Knowledge of the causes and treatment has advanced dramatically. Sadly however, education often lags behind, so many doctors and even specialists have either not heard of the condition or only have limited information, so it's no wonder the travel insurance industry has struggled to assess the condition fairly to include adequate cover. We're pleased to say this is no longer the case with Freedom's travel insurance scheme.

Freedom is delighted to be working with the Hughes Syndrome Foundation (HSF), which is based at St Thomas' Hospital in central London. Since forming our partnership in June 2008, a much better understanding of the Syndrome and its related conditions has developed. Freedom has always offered cover to include the condition. However, in the past has not taken into consideration the vast and varied symptoms that may be

present, apart from blood clots.

Freedom's Travel Insurance Advisers will tell you, when assessing customers who are living with Hughes', that no one case is the same. Some people may have suffered strokes, heart attacks and gastro-intestinal disorders. Not all will suffer blood clots and may have conditions such as lupus, Sjogren's syndrome and systemic sclerosis, the list goes on!

Members of HSF and all those living with Hughes' will benefit from the improved service that Freedom can provide. The newly adapted medical screening process is designed to treat each person, very much on an individual basis. From the feedback received from customers, most are pleased to be able to speak to someone who has heard of the condition, let alone an understanding of it. With the added support of HSF Foundation Manager, Kate Fitzpatrick, who is at the end of the telephone should we have any queries, the process of obtaining travel insurance doesn't need to be stressful.



Tel: 020 7188 8217
Email: hsf@btconnect.com

www.hughes-syndrome.org

Louise Coote Lupus Unit
Gassiot House
St Thomas' Hospital
London
SE1 7EH

Living with Polycystic Kidney Disease

Freedom is pleased to announce a recent agreement with the only charity in the UK dedicated to the concerns of people affected by Polycystic Kidney Disease (PKD). The PKD Charity was set up in 2001 by professionals and patients. They offer information, advice and support to patients and families living with the disorder and strive to improve the current situation and give more hope for the future to those whose lives are affected.

PKD is one of the world's most common inherited disorders, where fluid filled cysts develop in the kidneys. Gradually these cysts replace normal kidney tissue, enlarging the kidneys and making them less and less able to function normally. Eventually, the kidneys fail completely. Despite being so common, it is relatively unheard of. It affects both men and women equally and the children of parents with PKD have a 50% chance of having the disorder.

Living with PKD can be daunting as symptoms of the disease usually don't manifest until adulthood. Adapting to life with PKD means diet restrictions and medication to delay the process and minimise kidney damage. As well as life style changes, insurance can be harder to obtain. For those wishing to take a holiday, PKD Charity and Freedom have joined forces to make the process of getting travel insurance easier.

PKD charity will signpost members and enquirers to Freedom, who have the ability to assess applicants' current health status, aiming to provide cover to include PKD, even if the condition has lead to kidney failure and dialysis.



Information & Support

Helpline: 01388 665004
Email: info@pkdcharity.org.uk
Web: www.pkdcharity.org.uk
Write to: PO BOX 141
Bishop Auckland, Co Durham, DL14 6ZD

Memories That Last a Lifetime

Children need to enjoy a happy childhood. Disadvantaged children need this privilege even more. The Christian Lewis Trust Children's Cancer Charity do much to ensure there are opportunities to make childhood dreams come true through their holiday programmes at Disney resorts in Florida and Paris.

The intention is to provide a stress free environment for a whole family to enjoy the holiday of a lifetime. Planning these trips can be an overwhelming experience and Theme Parks are very tiring. The charity aims to offer the very best of facilities for entire families and ensure special memories that will last forever.

Freedom applauds the initiative and is delighted to have negotiated a special insurance facility with AXA Insurance plc. Custom built for Christian Lewis families. Freedom is proud to be associated with such a worthy cause.

Well done Christian Lewis Trust, keep up the good work!

Tel: 01792 480 500
Email: enquiries@christianlewis trust.org
Web: www.christianlewis trust.org
Write to: 62 Walter Road
Swansea
SA1 4PT



Joining Forces, Working Together

Revolutionary Epilepsy Treatment

Freedom welcomes F.A.B.L.E (For a Better Life with Epilepsy) charity to our partnership scheme. Not only can Freedom provide a good travel insurance service to F.A.B.L.E members and those living with epilepsy but through its sales can help F.A.B.L.E meet their objectives.

In January 1995, Sandra Howard saw a TV programme, which included news about a revolutionary new surgical procedure for treating severe Epilepsy. It was called Vagus Nerve Stimulation Therapy. In 1995 only one operation had been performed in the UK, although a number had been performed in the USA. Unfortunately the National Health Service could not fund the treatment at that time, but it was agreed that her son, Gareth, would be a suitable candidate. The £5500 needed for the implant would have to be raised but the NHS would meet the other costs incurred. With the help of family and friends, Sandra

Howard raised the money for Gareth to undergo the procedure through a number of different fund raising events and donations. Cyberonics Inc in the USA who manufactured the device heard what had been happening and very kindly donated the implant. But with £5500 raised, a decision had to be made as to what was going to happen to the money.

Throughout the fundraising a number of families had been in touch that were all in similar situations, it was apparent that there were others who needed help. It was decided to use the money raised for Gareth to set up a charity to go on and help fund implants for other children and adults and also offer support. And so F.A.B.L.E was established in May 1995, just prior to Gareth having his procedure in early June that year.

You can support the work of F.A.B.L.E not only by buying your travel insurance from Freedom

(quoting reference F.A.B.L.E) but purchasing products such as teddy bears, Christmas cards, bags for life and other F.A.B.L.E merchandise. Informational CD's and booklets about VSN therapy are also available though their online shop at www.fable.org.uk

F.A.B.L.E Advice Line: 0800 521 629

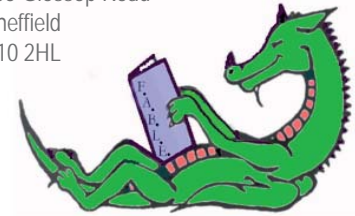
Email: fable@btconnect.com

Write to: Lower Ground Floor

305 Glossop Road

Sheffield

S10 2HL



www.fable.org.uk

Helping People To Enjoy Their Freedom



Helping Children to Spread Their Wings

Fledglings is a registered charity which helps parents and carers of a child with special needs of any kind, to find simple, affordable solutions to practical problems.

They offer a free product search service to locate toys, clothing, developmental aids and other items which may stimulate the child's development or give relief to the carer. Many such products are kept in stock and Fledglings can obtain many more from the wide range of manufacturers and suppliers they deal with. Once they have located a suitable product, Fledglings is usually able to supply it and do so at a competitive price.

The organisation is supported by a large number of volunteers, made up of 'professional' volunteers, parents and carers of children with special needs and disabilities.

Fledglings, through Freedom is able to offer travel insurance solutions, which take into account medical history and current health status of a child and provide a fully comprehensive travel insurance package that also offers carer cover. So in the event of cancellation of a holiday as a result of a parent or carer not being fit to travel, everyone insured on the policy is protected.

For further information about fledglings and their services please contact:



Tel: 0845 458 1124

Email: enquiries@fledglings.org.uk

Web: www.fledglings.org.uk

Write to: Wenden Court, Station Approach
Wendens Ambo, Saffron Walden
CB11 4LB

Interested In Our Partnership Scheme?

Contact Freedom's Marketing Department On: 01223 720 288

Association for Spina Bifida and Hydrocephalus Helpline Service

The help ASBAH provides is wide ranging – from direct support and information, to campaigning and research, aiming to make the lives of all those with spina bifida and hydrocephalus better. The first point of call to access ASBAH's services, information and advice is their helpline. One of the frequent enquiries received by the helpline is from parents of children with the disabilities, or from adults with hydrocephalus or spina bifida who are looking for travel insurance that will include cover for their condition. Linda Lewis, the helpline manager, tells us more about the day-to-day work of her team.

The helpline service is open Monday to Friday between 10.00 am and 4.00 pm and is covered by two helpline operators, Dawn and Jackie on a job-share basis. Their time is spent dealing with a multitude of enquiries that come in either by telephone, email or letter. Dawn and Jackie deal with approximately 76% of all enquiries that come through the helpline and the rest of our enquiries are referred to our local advisers, medical advisers, and education advisers for action. We also provide our service users with contact details of other agencies who may be able to assist them with their enquiry, if necessary.

The types of enquiries we receive are diverse so it's

hard to specify exactly what enquiries we can and cannot help with but, if the issue relates to the conditions ASBAH supports, whether it does directly or indirectly then yes, we can help. Here are just a few examples of enquiries that come through our service:

"I'm travelling to Majorca on holiday but having difficulty finding travel insurance as I have spina bifida and hydrocephalus, can you help?"

"My little girl has been diagnosed with hydrocephalus and the doctor says she'll need a shunt operation can I talk to someone who can explain what this involves?"

"I have double incontinence and am looking for suitable swimwear, do you have any suggestions where I can buy them from?"

The response to our service has been wonderful and we have seen the helpline develop from strength to strength. We aim to reach as many people as possible affected by these conditions whether they are individuals with the conditions, their families, carers or professionals looking for advice or information.

The other area of our service is ASBAH's information leaflets and publications. There has been a period of transition going on for our literature during the

past year in terms of content and style when ASBAH introduced a new logo in order to present a fresh, clear and professional look for the organisation. In addition, new products have been introduced and many more are currently being developed to ensure we can meet the needs of our service users. New leaflets include: 'Depression and Disability', 'Money Management' and 'Sex, Questions You May Ask'.

New booklets include 'Below the Belt', a practical guide for teenagers with issues covering topics such as continence and relationships. The 'Russell' and 'Millie' booklets have been published for younger children who have spina bifida to help them understand the importance of bladder and bowel management.

We have also been busy producing our two most popular leaflets, 'What is Hydrocephalus' and 'What is Spina Bifida' in a Braille format. Leaflets are now also available in the following languages: Welsh, Urdu, Polish, Spanish and Romanian on ASBAH's website.

Helpline: **0845 450 7755**
Email: helpline@asbah.org
Web: www.asbah.org

Understanding Vasculitis

Vasculitis can be a complex condition and in order to treat those living with it fairly, it's very important for the specialist travel insurer to have an understanding of the condition and how it affects individuals.

Vasculitis is inflammation of blood vessels including arteries and veins. Some vasculitides are thought to be an allergic-type reaction, whilst others are thought to be autoimmune (the body attacking itself with its own immune system). It can be a primary or secondary disease and there are many different forms such as, Behcet's Disease, Churg Strauss Syndrome, Giant Cell Arteritis, Polymyalgia Rheumatic and Wegener's Granulomatosis to name a few.

Because the condition can be intricate, we strongly advise those with vasculitis not to purchase on-line travel insurance. At Freedom, applicants can speak to a professional who can make sure the correct level of cover is offered, ensuring security and peace of mind for the traveller.

We're delighted that the Stuart Strange Vasculitis Trust feels that Freedom provides a high-quality service and now refers their members. For further information or support regarding vasculitis and related conditions please contact:

Stuart Strange Vasculitis Trust

Tel: 01332 521 595
Email: info@vasculitis-uk.org.uk
Web: www.vasculitis-uk.org.uk



Getting Support For Gorlin Syndrome

Gorlin Syndrome is an inherited condition that affects one in 55,600 of the UK population. Uncommon as it may be, there is support for those living with the condition in the form of the Gorlin Syndrome Group.

Gorlin Syndrome, also known as Nevoid Basal Cell Carcinoma Syndrome, presents itself as a variety of symptoms, mostly affecting the skin and connective tissues. People with the syndrome have a tendency to produce multiple basal cell carcinomas (a form of skin cancer), jaw cysts and harmless abnormalities in the bone.

There was a definite need to establish a support network and so the Group was formed in 1992 by the late Jim Costello with assistance from the Clinical Genetics Departments at St Mary's Hospital, Manchester and Birmingham's Women's Hospital, Professor G R Evans and Professor P Farndon respectively and their staff. Official charity status was granted in March 2003. The network is organised by patients affected by Gorlin Syndrome and their families, with support from a team of medical advisers.

The objectives of the charity are:

- To offer guidance, advice and information to those affected by Gorlin Syndrome
- The advancement of the education of the medical profession into Gorlin Syndrome and its implications for the family
- Promote research into the causes, effects, treatment and management of Gorlin Syndrome

Being rare has made it difficult to get cover to include the condition for travel insurance. Most insurers will not have heard of it and will find it problematic to medically risk assess. Freedom is happy to be connected to the Gorlin Syndrome Group and now provides an added support, having moulded our travel insurance scheme to meet the needs of their members. Freedom's travel insurance advisers have been educated about the condition and will ask relevant questions to assess current health status, enabling fair treatment to those living with the condition.

gorlin syndrome (group)

Tel: 01772 496 849
Email: info@gorlingroup.org
Web: www.gorlingroup.org
Write to: 11 Blackberry Way
Penwortham
Preston, PR1 9LQ

New On-line Facility For People With Controlled Hypertension, Cholesterol, Diabetes Type II and Asthma

Freedom enjoys its working relationship with the Blood Pressure Association (BPA). We find them both constructive and innovative. They work tirelessly for their members and are always willing to embrace new ideas. In keeping with this philosophy you will read in the text that follows of an original travel insurance concept that has been adopted and developed by Freedom in association with the BPA.

Some time ago it occurred to Freedom that well managed medical conditions could represent an opportunity to offer low cost travel insurance that could be purchased on-line. There would be no need for conventional medical screening processes simply because the applicant would be basically fit and well. The key features of the scheme would be speed, security and a considerable cost benefit to the customer.

Who better then, than the BPA to "talk things through" with. They immediately saw the inherent possibilities and their consequent interest in the idea gave the project an impetus that has resulted in a programme that is due to launch in December 2008.

So what do we mean by "well managed?" Well basically we mean a condition that is regularly monitored and controlled within a consistent and effective medical regime. Hypertension and hypercholesterolemia are good examples of a medical condition that can be well managed. This would entail regular checking by a GP, perhaps with the assistance of a home monitor and one or two consistently prescribed medicines that have overtime, proved to be successful. Of course there are many other medical conditions that would fit these criteria. such as, Cholesterol, Diabetes Type II and Asthma. The new site can accommodate these too.

The BPA have agreed to launch the product from the Home Page at their official website www.bpassoc.org.uk where a visitor can access the Insure With Freedom on-line site, get a quotation and buy a policy. All sales through this route will qualify for the Freedom donation programme which, it is hoped, will make a telling contribution to the information and support by the BPA and other worthy causes.

The quotation process is designed to be clear and simple. It is irritating to navigate most of the way through a website only to find towards the end, some eligibility obstacle that denies you a quote. Questions such as these are dealt with early on, so once you are underway with the process there is every chance you will be able to obtain a quotation and fulfil the policy on line. If an obstacle does prevent you from proceeding you will be given a screen message directing you to Freedom HQ in Cambridge where you will be medically screened by one of our advisers. In this event you will be offered a discounted premium as if you were actually dealing on the internet.

Are Your Travelling Companions Covered?

Having pre-existing medical conditions makes many people ineligible for standard travel insurance. So it's understandable that finding a policy to cover those with medical conditions becomes a high priority. However, the exclusion of cover for pre-existing medical conditions can apply to your travelling companions too.

Standard or ordinary travel insurance can be competitively priced and is often given free as an incentive by travel agents, banks and building societies. The problem is, these schemes are generally not designed to accommodate those who wish to have their medical conditions covered. Because of this, it is common for the "well" travelling companions to obtain standard travel insurance and place those that fall outside the parameters with a specialist insurer. The question is "are your travelling companions protected in the event of your medical condition(s) causing trip complications?"

Probably not is the answer!

It's regularly overlooked and incorrectly assumed that a standard travel policy, secured with a different insurer will provide sufficient cover for the "well" travelling companion. Although they may not have any medical conditions, it's unlikely a standard scheme will pay out should it become necessary to cancel, curtail or stay longer at a destination due to **you**, being unwell in relation to a pre-existing condition. It's normal practice for insurers to decline cover for 'known circumstances', so travelling with someone who has medical conditions automatically presents exclusions for the 'standard' policy holder.

To eliminate any gaps or grey areas, we recommend that all members of the travelling party insure with the same specialist insurer. Basic rates offered to travelling companions means everyone can take advantage of a well constructed travel insurance package.

Make sure your travelling companions are covered. If you're travelling together, be insured together!



Travel Insurance
For People Living With Hypertension

110/70 to 170/90
Blood Pressure Association
the blood pressure charity

Buy On-line:
If you have managed hypertension and have been a non-smoker for at least 12 months.

Or

Telephone:
Speak to a Freedom Travel Insurance Adviser, who will guide you through a medical screening and build a policy to meet your individual needs.

Call 01223 454 290
Quoting Reference BPA

www.bpassoc.org.uk

In Partnership With
freedom
Insurance Services Limited

The system is based on a set of questions or declarations that confirm the well managed status of your medical condition. Once this has been established you and your travel companions can whizz through the site and buy on line. All the information you have entered will be saved in the strictest confidence and called upon, should it be needed, in the event of a claim. As you would expect, none of your personal details will be passed on to any third parties.

If the system detects any factors that may require further analysis, it will alert you to the fact that a brief medical screening may be required and you will be directed to a telephone number where a brief medical screening will take place. This will be most likely if your condition has attendant complications particularly if you are intending to travel to the USA.



How Effective Is The European Health Insurance Card?

It's a misconception that the European Health Insurance Card (EHIC) can be used as a substitute for a travel insurance policy if you are travelling within Europe to participating countries. Whilst it provides some excellent benefits, the protection offered by the EHIC can be limited and may not cover all the things you expect. This article aims to clarify the entitlements of the EHIC and how it works.

The EHIC is simply a pass available to those who are residents of the UK, allowing free or reduced cost treatment whilst on holiday in countries within the European Economic area (EEA) or Switzerland and comes in the form of a small plastic card. It entitles the bearer to treatment that may become necessary during a trip but doesn't allow for a person to travel abroad specifically to receive medical care. However, maternity care and the management of symptoms that arise from pre-existing or chronic medical conditions are covered.

With the EHIC, access is given to the same state-

provided healthcare as a resident of the country you are visiting. It entitles you to necessary treatment during your trip. Each of the EEA countries and Switzerland have their own rules. In some, treatment is free. In some, you have to pay part of the costs and in others, you will need to pay the full cost and then claim a full or partial refund. 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.

Applying for the EHIC is free and it's valid for up to five years. You can apply by phone, on-line or by post using an application form obtainable from your local post office. Details of how to apply can be viewed via the Department of Health link on the 'Help & Advice' page of Freedom's website:

www.freedominsure.co.uk

To prevent any shocks when using the EHIC, there are a few significant factors to take into consideration.

The EHIC cannot be used in private medical facilities, so it's wise to locate the nearest "state" or "government" run hospital or medical centre to avoid any unnecessary medical costs. Bear in mind, Spain, Cyprus and the Canary Islands operate a high level of private health care and it's unlikely the EHIC will be effective. Whilst you could spend time searching for a state run hospital, in the event of an emergency, it may be out of your control which type of hospital or ambulance service you are provided with. Some European health systems operate a part private, part state system and if you fail to show your EHIC before you receive treatment, you will probably be treated as a private patient, incurring expensive fees.

Most importantly, the EHIC will never cover cancellation of a holiday in relation to medical conditions and will definitely not cover your expenses to get home or be repatriated. For these reasons, it is advised that you never rely on the EHIC alone and purchase adequate private travel insurance for your personal circumstance.

The Voice of Freedom.....



It is an old Chinese curse that declares "may you live in interesting times". Well, the travel industry and consequently the travel insurance industry, is certainly doing just that.

The advent of difficult economic circumstances (the so called "credit crunch") earlier this year is beginning to have profound implications for the industry. Money is certainly tighter and people are thinking much more carefully before investing their hard earned cash in a holiday. It is not just the inherent cost of travel and accommodation; it is also the spending money whilst at resort with the Euro/Sterling exchange rate for example, being not far off par.

The tour operators and travel agents are doing their level best to remain competitively viable under the most difficult conditions. The entire industry seems to be beset with a series of problems. There is the changing pattern of overseas travel that will be increasingly linked to climate change. Dramatic windstorms and floods are becoming almost commonplace. On another front the increasing cost of fuel is already causing severe shockwaves throughout the aviation sector. One major problem the industry has to suffer is the way holiday packages, flights, rail and sea travel are booked *en bloc* so far in advance at a price that makes good financial sense at the time. The trouble is, the selling price to the consumer at a later date, with the product sellers absorbing heavy increases in inherent costs, develops into a loss leader rather than yielding a profit as originally intended.

In these uncertain times good sense and due prudence should prevail in both holiday bookings and the purchase of travel insurance. Go for the quality marks, they are not always the cheapest but they are the most secure. Always use ABTA or ATOL members to purchase your trip. They operate compensation schemes for customers falling foul of the financial collapse of holiday firms and airlines. It might cost a little more but what price do you put on financial protection should things go wrong? The same applies to the purchase of travel insurance. Make sure you confirm the ultimate insurer is approved and regulated by the Financial Services Authority and is a member of the Association of British Insurers. The policy conditions should be clear and concise and the excess that you are expected to bear in the event of a claim readily identified. Most importantly make sure you understand how your policy will respond in the context of any pre-existing medical conditions you may live with. I advise you to ask this specific question. What happens if in the interim period between taking out the travel insurance and your intended departure date, should your medical condition(s) deteriorate or a new condition manifest itself? Does your insurer reserve the right to impose harsher terms or will they stand by terms agreed on the day of purchase.

Freedom's position is clear, we will stand by you!.....buy wisely folks.

Terry Green, Managing Director

Travel Insurance for people with pre-existing medical conditions

Get a Quote
Call 01223 454 290

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

Email
information@freedominsure.co.uk

Visit Us
www.freedominsure.co.uk

freedom

Peace of Mind for Your Holiday