

# Freedom News



## Freedom Welcomes New Partner Charities

Freedom operates a "partnership" scheme available to charities within the medical sector. The first two charities to join were the National Aids Trust and Leukaemia Care. There are now many charities who reap the benefits of our scheme.

The concept is simple. Partner charities are able to receive on-going donations from the sale of travel insurance that they help to generate. To formalise the relationship the

Financial Services Authority ask that an appointed representative (introducer) agreement is completed. This is a passive document that simply passes the regulatory onus to Freedom and allows the charity to avoid any corporate governance issues.

Freedom provides "starter packs" with customised travel insurance advice leaflets, posters and leaflet dispensers to help our partner charities raise their donation levels.

We look to our partner charities to keep us informed about the medical condition they represent and abreast of treatments, helping us to provide the best level of service to their members.

We are pleased to announce the recent agreements with the following charities:



The Association of Spina Bifida and Hydrocephalus (ASBAH) believes everyone with spina bifida or hydrocephalus has the ability to get the most out of life. By campaigning, supporting, informing and researching, the Association is continuing to help promote individual choice, improve quality of life and drive ability beyond disability.

Freedom is delighted to be working with ASBAH. After meeting with Colin Roberts, Director of Fundraising and Shelly Bullard, Community Fundraiser, we were able to identify the requirements of a travel insurance package to accommodate those with spina bifida and hydrocephalus. Freedom's scheme has been adapted not only to include cover for these medical conditions but can also offer wheelchair and carer cover if necessary.

Applicants for travel insurance quoting the reference "ASBAH" will generate a donation to the Association. This does not necessarily mean the customer must have spina bifida or hydrocephalus but also for those wishing to purchase a travel insurance product that will benefit a charity close to their heart.

ASBAH employs a network of advisers throughout England, Wales and Northern Ireland who deliver their advice, support and advocacy services. To find out more please use the contact details below:

**Web: [www.asbah.org](http://www.asbah.org) Tel: 0845 450 7755**  
National Office: 42 Park Road, Peterborough, PE1 2UQ



PROSTaid, registered in 2006, is a fairly new charity. It makes a significant contribution to fighting prostate cancer in the Leicestershire, Rutland and Northamptonshire area. The charity is dedicated to raising funds, helping to provide innovative equipment for local hospitals and clinics, the provision of dedicated support staff and campaigning to raise awareness about the condition. A major achievement is the appointment of the first Prostate Cancer Specialist Nurse in the East Midlands funded by PROSTaid, who joined the Urology Department at Leicester General Hospital in March 2008. PROSTaid is also in the process of building a Prostate Cancer Centre. This charity tirelessly fundraise and explore every avenue where they can generate donations to help achieve their goals. PROSTaid has minimal administration costs and all their helpers are unpaid volunteers, so every penny raised is aimed at helping local prostate cancer patients.

Freedom is really pleased that Rob Banner and his fellow trustees felt that our travel insurance scheme provides a good service to prostate cancer sufferers. PROSTaid joined our partnership scheme in January 2008 and we hope that our donation programme will be of assistance, helping to make a contribution to further research and care. By quoting reference "PROSTaid" to Freedom's travel insurance advisers will guarantee a percentage of the sale will be donated to the charity.

**For further information please visit:**  
**[www.prostaid.co.uk](http://www.prostaid.co.uk)**



This Charity is all about practical and emotional support for anyone who is affected by cancer across South East Hampshire. This includes the patient, their families, carers and friends. The centre based in Gosport is a safe haven overlooking the harbour, hence the name Harbour Cancer Support Centre. The relaxing surroundings that the centre provides make an ideal environment to receive counselling and complementary therapies. Harbour also operate a drop-in centre where trained staff and volunteers are always available to sit and listen, advise on the services Harbour has to offer and help in finding information. Overall, the main objective is to help people with cancer live their lives as normally as possible, promoting independence and quality of life.

Naturally, those who have had or are currently living with cancer, at some point would like to take a break and go on holiday. Having such a diagnosis can make travel insurance more difficult to obtain. With Freedom offering a service which aims to include conditions such as cancer, makes this an ideal partnership and somewhere Harbour can direct their enquirers to. Freedom's travel insurance advisers will happily guide and discuss the availability and current options for travel insurance based on individual circumstance. We advise that you contact Freedom before purchasing a holiday. By quoting reference "HARBOUR" a donation will be allocated to the charity from the sale of the travel insurance.

**023 9250 1503**  
**[www.harbourcancer.org.uk](http://www.harbourcancer.org.uk)**  
Bus Station, South Street, Gosport, PO12 1EP



Friends of O.S.C.A.R (Offering Support to Children and Relatives) charity number 1115377, are very pleased to have joined forces with Freedom Insurance.

Friends of O.S.C.A.R supports children diagnosed with brain and spinal tumours and their families. Friends of O.S.C.A.R was set up as a national charity in November 2005, currently based in Oxfordshire. We developed from a well established charity called O.S.C.A.R, which was first set up by a group of health care professionals in the Oxford NHS Trust who found there was a need to support families who had a child diagnosed with a brain and/or spinal tumour. As it has grown, staff and families felt they would like to offer the same level of support to families throughout the UK. Friends of O.S.C.A.R is the result.

Friends of O.S.C.A.R (Oxford) aims to provide: Families with opportunities to meet others facing a similar diagnosis and in a similar situation. Several events each year including a Christmas Pantomime, An Adolescent Weekend and a Family Fun Day. Parental support through group meetings and written information. Friends of O.S.C.A.R (Oxford) would also like to provide some financial help to others who would like to set up branches of Friends of O.S.C.A.R in other counties in the UK. Friends of O.S.C.A.R continues to support those families who suffer bereavement.

**For further information Tel: 01235 816 310 or visit**  
**[www.friendsfoscar.org.uk](http://www.friendsfoscar.org.uk)**



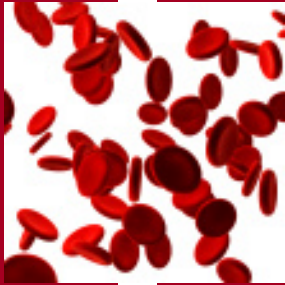
## Sickle Cell Matters

Sickle cell anaemia, heard of it? *Maybe*. Know what it is?

Probably not, unless of course, you are living with it!

Unfortunately, the condition fails to generate the recognition and attention from the media to the same extent as other conditions such as cancer, high cholesterol and heart attacks. Public and private funding is less forthcoming as a result. This seems unfair when you consider it is one of the most commonly inherited diseases in England with approximately 12,500 people diagnosed. Clearly greater public awareness is required and we hope Freedom can do a little to help.

So what is it? In simple terms, it's an inherited, life long, blood disorder, which affects the red blood cells. It predominantly affects people of African, African-Caribbean, Asian and Mediterranean origin. Unlike normal red blood cells, which are round and carry oxygen around the body, if you have sickle cell anaemia, red blood cells become hard, sticky and are shaped like sickles or crescents. The cells can get stuck in blood vessels stopping the supply of oxygen to the body causing pain (known as crises). People living with the condition can become tired, weak, suffer painful joints, abdominal pain,



chest infections, leg ulcers, tissue damage and sometimes serious complications. These red blood cells also die prematurely causing anaemia.

Freedom has never had the opportunity to work closely with a charity that deals with sickle cell anaemia and was delighted to accept an invitation from the Organisation For Sickle Cell Anaemia Research, based in Sandwell, West Bromwich (O.S.C.A.R – Sandwell Co. Ltd). Terry Green, Managing Director, and Vicki Moses, Marketing Manager, visited the centre in March to give a presentation about the issues surrounding travel insurance to the charity's members.

Currently travel insurance to include cover for the condition of sickle cell anaemia can often be costly and sometimes difficult to obtain. Travel insurance providers like us, who offer cover for pre-existing medical conditions, rely on medical screening systems for guidance to assess an applicant's medical condition and current health status. The information the systems' provide following the completion of a medical screening will decide if insurance can be offered and if so, will result in the premium outcome.

In the past, Freedom has challenged the medical screening company we employ when we have felt it treats a particular set of

medical circumstances unfairly. We have successfully moulded questions for breast cancer, prostate cancer, high blood pressure, brittle bone disease and most recently, ischaemic heart disease. We do this by working with our partner charities and listening to our customers.

Following our meeting with the O.S.C.A.R – Sandwell group, we now look forward to working with Sonia Lindsay, CEO, and Sharon Wilson, Deputy CEO, to investigate and challenge the medical screening system, helping to improve and mould our travel insurance programme to meet the needs of those living with sickle cell anaemia. Future plans also include the joint construction of a "travel guide" to offer advice from both an insurance and a medical point of view, specifically relating to those living with a sickling disorder and a donation programme from the sales of travel insurance in which the charity helps to generate.



For further information, advice and support about sickle cell anaemia we recommend you contact: **OSCAR – SANDWELL CO. LTD**  
Tel: 0121 525 0556

Web: [www.oscarsandwell.org.uk](http://www.oscarsandwell.org.uk)  
Email : [oscarsandwell@btconnect.com](mailto:oscarsandwell@btconnect.com)  
120 Lodge Road, West Bromwich, B70 8PL

## How Effective is the European Health Insurance Card?

The European Health Insurance Card (EHIC) is simply a pass available to people who are ordinarily a resident in the UK, allowing free or reduced cost medical treatment whilst on holiday within the European Economic Area (EEA) or Switzerland. Whilst this seems like an excellent facility to have, the benefits of the EHIC can be limited and may not cover all the things you expect.

It's a misconception that the EHIC can be used as a substitute for travel insurance if you are travelling within Europe. On many occasions, our customers seek advice as to whether they should rely on the EHIC alone. This concerns us for the following reasons:

As the EHIC can only be used in "state" or "government" run hospitals or medical service facilities, anyone requiring privatised treatment would look to recover their costs from their travel insurance policy. Bear in mind, Spain, Cyprus and the Canary Islands operate a high level of private health care and whilst you could spend time searching for a government run hospital, it may not always be possible, especially in an emergency. Should an ambulance be required, it may be out of your control which type of hospital you are taken to, plus in these areas if you fail to show your EHIC before you receive treatment you will probably be treated as a private patient anyway, incurring expensive medical costs.

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 cost. 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 and X-rays.

The most important factor is that 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 to be repatriated. For further information about applying for a EHIC and the parameters set for each participating country visit [www.freedominsure.co.uk/help\\_advice.asp](http://www.freedominsure.co.uk/help_advice.asp) and simply click the Department of Health link.

## Know Your Numbers!

Having undetected and untreated high blood pressure is like walking about with a ticking time bomb. The worrying thing is, high blood pressure (also called hypertension) usually has no symptoms and can cause a heart attack, stroke, heart failure, kidney disease, dementia and some eye conditions. The good news is it can be treated and often prevented.

The only way to find out your blood pressure is to have it checked. Keep a record yourself and remember your reading in the same way as your height and weight. In other words, Know Your Numbers!

To find out more about how you can be in control of your blood pressure, we advise you contact the Blood Pressure Association direct.

The Blood Pressure Association runs its "Know Your Numbers" campaign every year. It is the nations biggest annual blood pressure testing event. In 2007, there were 2,755 pressure stations across the country offering free blood pressure checks. Please visit the BPA's website for your nearest pressure station for the event between 8-14th September 2008.



**Blood pressure testing can prevent serious illness. Don't be a time bomb – check yours now!**



020 8772 4994  
[www.bpassoc.org.uk](http://www.bpassoc.org.uk)

## Know Your Numbers Week 8-14 Sept 2008

Help support the BPA. Purchase your Microlife blood pressure monitor on-line. £5 donated for each sold.



**£34.99**

## Travelling to the USA with HIV



"O'er the land of the free and the home of the brave!" is the chorus of the USA's national anthem and what a fine statement it is too; pity the land of freedom is not so accommodating for those living with HIV who wish to travel there. Unfortunately, there are 14 countries still in the "dark ages" and impose bans. The most obvious is the USA but others include Libya, Saudi Arabia, Iraq and Russia.

Since 1987, people living with HIV have been banned from entering the US. Hopes were raised following World Aids Day 2006, when Bush apparently agreed to lift the ban, but guess what? He hasn't got round to it, yet! However, the Senate in the US is currently reviewing existing legislation on entry to the US and it's likely that it will change in a positive way in the next 18 months to 2 years.

I could go on and on about how the restrictions on HIV travel are ineffective and actually stem from discrimination and ignorance but instead I will put my personal opinions aside and comment on the very real issues that those with HIV will face if they wish to travel to the USA.

One of our clients booked and paid for a holiday to the USA and was later shocked by the discovery that should he enter the US without an approved visa he would be committing immigration fraud. Excitement for his up and coming trip at once turned into

anxiety. He faced a dilemma, not wanting to commit a crime nor wanting to sacrifice the experience of travelling to his chosen holiday destination, let alone the money he had spent. He contacted us at Freedom as we provide travel insurance to cover the condition of HIV, to clarify where he would stand if he decided to proceed with his trip. His main concern being if he was deported or denied entry upon arrival.

We offer worldwide travel insurance to those with HIV but when it comes to travelling to banned areas, there are limits to what the policy covers. You will be able to claim should you need to cancel the holiday due to illness, perhaps related to the HIV or another relevant reason or should you be successful and gain entry to the US, if you become unwell due to HIV and need treatment. However, if you are denied access or deported, as this is a known risk, this eventuality cannot be covered and this also applies to cancelling the trip if you decide the risk is too great.

Wanting to clarify the situation for our customer, I contacted our partner charity, Terrence Higgins Trust (THT), who informed me, there is a visa that those living with HIV can apply for but this can pose further risks. It seems applying for this type of visa can be costly and lengthy, taking 2-3 months to process. If the visa is denied, it's far harder to get in "under the wire" as the US will have your status on record. You will have to disclose every time you travel there. Basically, once you apply for one waiver, you are stuck

with the system. It's extremely difficult to get an ongoing multiple waiver and THT know of only one person who has managed it. However, if you don't declare and you are caught, you will be banned for life.

A member of the THT Helpline explained that searches are very uncommon at the moment and they haven't heard for a very long time of a person being turned back. In their experience most will disguise their anti-viral drugs and take the risk.

In our experience, very few travel insurance claims actually arise from a stable HIV condition and Freedom is happy to continue to provide comprehensive travel insurance. For travel insurance quotes and information telephone **01223 454 290** or visit [www.freedominsure.co.uk](http://www.freedominsure.co.uk)

THT are part of an international group that are monitoring this development and their website will update people about any changes. You can also contact THT Direct to check the current situation. For further information about applying for a visa, you can also visit: [www.london.usembassy.gov/cons\\_new/visa/niv/add\\_hiv.html](http://www.london.usembassy.gov/cons_new/visa/niv/add_hiv.html)

Vicki Moses  
Marketing Manager



**0845 12 21 200**  
[www.tht.org.uk](http://www.tht.org.uk)

## Improving Diabetes Services in Suffolk

The Suffolk Diabetes Interest Group (*SuffDIG*) was founded in late 2006 by Nishan Wijenaik, Liz Hartley, John Hines and Olivia Posner. The aim was to bring together a group of people with diabetes as well as healthcare professionals to improve diabetes services in Suffolk. The objective was to promote and protect the health of people with diabetes and the general public, through the provision of support, education and practical advice in local surgeries and hospitals.

Our programme for 2008 already incorporates two major educational events:

- On **April 16<sup>th</sup>** *SuffDIG* hosts "**Eat well with Diabetes**" supported by cookery demonstrations, nutritional and dietary advice.
- On **June 17<sup>th</sup>** sees the return of "**Ask the Panel**" which was a huge success in 2007. This event enables members of the public to fire questions relating to diabetes at a panel, comprising of healthcare professionals, consultants and dieticians.

All of our activities are made possible by generous donations. We are beginning to make a difference!

Freedom Insurance will be working with *SuffDIG* throughout 2008, attending events and distributing travel insurance advice leaflets via West Suffolk Hospital's Diabetes Unit. As Freedom's travel insurance programme is designed to include cover for diabetes and its related medical conditions, Freedom is delighted to be of service to the charity and its members and looks forward to advising people referred by the group.



**SuffDIG**  
Foundations in Diabetes Care

Website: [www.suffdig.org](http://www.suffdig.org) Email: [info@suffdig.org.uk](mailto:info@suffdig.org.uk)

## Freedom Meets Coping with Cancer Members

Coping with Cancer is a charity providing support to those affected by cancer in the Leicestershire and Rutland area. At any one time, the charity cares for over 350 patients, their families, carers or those bereaved. They offer many services such as:

- **Befriending**
- **Telephone Support Line**
- **Complementary Therapy including Aromatherapy, Reiki and Reflexology.**
- **Counselling**
- **Children and Young People's Service**
- **Support group meetings and activities from Monday—Friday**



This charity receives 70% of its funding from local Primary Care Trust, the rest of the funds are raised through fundraising events and donations. All of CwC services are delivered by a committed and dedicated volunteer workforce. A small staff team ensure that the quality of the services provided are appropriate to meet the ever increasing demand for services.

Dawn Wright, Charity Manager, contacted Freedom to invite us to Helen Webb House in Leicester, where regular support group meetings are held. Having many members who have difficulty in obtaining travel insurance, she thought it would be a topic of interest to the members.

June Green, Freedom Office Manager, and Vicki Moses, Marketing Manager, gladly gave a presentation and answered questions generated by the Wednesday support group. We would like to thank Dawn for inviting us. It was an absolute pleasure to meet the group, who couldn't have made us more welcome.

Coping with Cancer always has a need for volunteers in the Leicestershire and Rutland area and if you feel you could help this very worthy charity, please do not hesitate to contact them:

**Tel: 0116 223 0055**  
**Web: [www.c-w-c.org.uk](http://www.c-w-c.org.uk)**  
**Email: [volunteers@c-w-c.org.uk](mailto:volunteers@c-w-c.org.uk)**



## Mrs S Emails.....

*My husband and I have just organised our travel insurance with Freedom for the fourth time and will be flying to the*

*Canaries this Saturday for some winter sun (we hope!)*

*My husband has had cancer and your company has been the only one prepared to offer us comprehensive travel insurance so that we can continue to enjoy our holidays. We would also like to mention that your staff have, at all times, been efficient, friendly and knowledgeable regarding medical conditions.*

*When someone has been ill, particularly with something as distressing as cancer, a holiday somewhere warm is a treat to be looked forward to. Without your company I doubt that we could have gone on enjoying these breaks.*

*We always mention to fellow holiday makers that we are insured with Freedom and supply them with your telephone number.*

*We enjoyed reading your Freedom News leaflet that came with our insurance documents and this prompted us to contact you to say thank you.*

It's letters like this that give the Freedom team confidence in what we do and we thank Mrs S for taking the time to email us.

We agree fully, when someone has received a diagnosis, treatment or is living with an on-going medical condition, a holiday can do the world of good. It's an unfair situation that so many travel insurance providers decline to offer full cover, making the enjoyable process of planning a holiday stressful or harder to arrange. It's a good job Freedom's here to stay! So as our saying goes "Enjoy your Freedom", and we aim to help you do it, time and time again.

## The Voice of Freedom .....

### Beware the "Small Print"

Buying insurance is like any other commercial transaction and of course, you would be wise to "shop around" and compare prices and cover..... **BUT DO BEWARE!**



Please satisfy yourself that your insurer is prepared to offer full, unqualified cover for your medical condition. Take care to confirm that your policy does not include an "**on-going medical warranty**". This is a device that allows an insurer to alter the policy terms and conditions should your health status change after you have taken out and paid for the policy.

For example, let us suppose you were to buy your insurance in April for a planned holiday in August. You will want to take the policy out when booking your holiday in order to cover the deposit you have paid and eventually the full and final balance of the holiday cost to give you financial protection should you need to cancel for whatever reason. If you are an independent traveller you will, in all probability, have paid "up front" to secure flights and accommodation and under these circumstances, you will have a considerable amount of money at risk from the "word go".

The "**on-going medical warranty**" works like this.....Should you have cause to visit your medical adviser(s) between the day you took out the policy and your intended departure date because you are concerned about your pre-existing medical condition (or develop a new one) then you are duty bound to advise your insurer who reserve the right to alter your premium or conditions or both.

**Freedom does not operate nor approve of this device. Once we have issued a policy we stand by its terms and conditions for the whole duration of the insurance no matter what!**

*Terry Green, Managing Director*

## With Thanks

Keeping in touch with our policy holders, charities, hospital and corporate contacts is really important to us, so twice a year we like to update you all with our activities. We also take the opportunity to introduce our travel insurance scheme to further entities in the hope we can help find a travel insurance solution for more people living with pre-existing medical conditions in the UK.

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's important for charities to direct their members to a company that's 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 sourcing appropriate travel insurance less traumatic. As well as the charities already mentioned in this newsletter, we would like to say thank you to the following who also directly responded to our December 2007 mail shot.

A special thank you to David Davies, who presented a PowerPoint presentation to the members of **Heartbeat95** on behalf of Freedom. David kindly reported that all who attended found it very interesting and were able to gain a lot of useful information.



- ◆ **Big C**
- ◆ **CREST**
- ◆ **Worcester Cancer Support Group**
- ◆ **Bowel Cancer Wales**
- ◆ **Norfolk & Waveney Prostate Cancer Support**
- ◆ **Torbay Prostate Support Association**
- ◆ **National Alliance of Childhood Cancer Parent Organisations**
- ◆ **Samantha Dickson Brain Tumour Trust**
- ◆ **ECHO**
- ◆ **The Cardiac Exercise Club**
- ◆ **Sheffield Area Kidney Association**
- ◆ **The Polycystic Kidney Disease Charity**
- ◆ **Harlow Stroke Support Group**
- ◆ **Newcastle Community Stroke Services**
- ◆ **Hounslow Thalassaemia & Sickle Cell Support Group**
- ◆ **The Haemochromatosis Society**
- ◆ **George House Trust**
- ◆ **Scunthorpe Body Positive**
- ◆ **Hughes' Syndrome Foundation**
- ◆ **Von Hippel-Lindau Contact Group**
- ◆ **C H I E F Support Group**
- ◆ **CFK—CFKids of Portsmouth**
- ◆ **Breathability**
- ◆ **The Disability Advice Project**
- ◆ **Bolton & Bury ASBAH**
- ◆ **MS Support Centre Ltd**
- ◆ **Stockton Multiple Sclerosis Group**
- ◆ **The Sussex Multiple Sclerosis Treatment Centre Ltd**
- ◆ **Plymouth and District I.A**
- ◆ **Midlands I.A**
- ◆ **Epilepsy Here**
- ◆ **Gwent Epilepsy Group**
- ◆ **PBC Foundation**
- ◆ **Fibromyalgia Support Group (Medway)**
- ◆ **PALS offices and hospital departments in the UK**

We are aware, there are many charities who recommend Freedom, list us on their website, 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 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.