

Freedom News

Travel insurance for people with pre-existing medical conditions



Travel Insurance

It's as important as your suitcase

There has been a rise in holidaymakers travelling abroad this year without travel insurance. The cost of holidays can be expensive and in this current financial climate, deciding not to purchase travel insurance can seem like an easy way to save money.

To travel without insurance is a very risky business indeed and Freedom's advice is, if you are thinking about going without, don't! and here are our reasons why:

The purpose of travel insurance is to shield you should the unthinkable happen whilst you are on holiday. It also offers protection from financial loss in case you need to cancel your trip and overall, gives you peace of mind allowing you to completely relax.

Many of us have travelled time and time again and have never made a claim on a travel insurance policy, so it's understandable that some people question if it is wise to bare that additional cost and may consider it a waste of money. However, there could be a time when you really do need it. No one has a crystal ball and

it's this uncertainty that should drive everyone to buy a travel insurance policy.

Medical expenses abroad can be very costly and accidents can be traumatic. Consider who would pay for any high medical fees due to personal accidents or pre-existing medical conditions. The cost would certainly outweigh the price of a good travel insurance package.

The level of cover and terms offered will vary from insurer to insurer, as will the price. The most important factor is to find a travel insurance policy that meets the needs of you and your travelling companions. Try not to make a judgement on price alone but check the quality of cover you intend to buy.

Travel wisely, buy adequate travel insurance and hopefully you will never have to use it!

Freedom's Got It Covered

We've been listening to our customers and over the last few months Freedom has implemented some changes and expanded its services. Whether it be a single trip or an annual policy, specialist cover for pre-existing medical conditions or perhaps travel insurance for the upper age groups, **we will do our best to provide you with a solution that meets your needs.**

Freedom used to be able to provide insurance only up to six months before a departure date but we have extended this to twelve months. So for those of you making holiday reservations well in advance, you can purchase insurance immediately to protect the money you have spent on the booking and be covered for cancellation.

Annual policies are now available up to the age of 75 years. The decision as to whether annual insurance is offered is still dependant on medical health status but this certainly is an improvement on the 65 year old limitation we had in the past.

We have designed a new and improved advice leaflet for those people travelling with pre-existing medical conditions. **Hospitals, doctors' surgeries, charities and travel agents are welcome to have a FREE supply to distribute, just give us call!**

If you have been diagnosed with breast cancer, bowel cancer, prostate cancer or skin cancer, provided the cancer has been completely surgically removed, no secondary or spread of the cancer and no cancer related treatment in the last five years, Freedom will offer cover for these conditions without the need to complete a medical screening assessment or load your premium.

We have developed an on-line quotation facility specially designed for those with well managed **Diabetes Type II, High Blood Pressure, High Cholesterol and Mild Asthma**. These are four of the most common medical conditions diagnosed in the UK and many people wrongly assume these conditions are automatically accepted for cover. Standard insurers rarely include them or will charge extra to do so. Freedom's quick and easy way to apply for travel insurance is available 24/7 and offers instant quotes at competitive premiums. Provided you can agree to the medical criteria, you can have one or all four of the conditions and not be charged any more than the next person. Should you be unable to meet the on-line medical declaration, do not fear, you can still phone us on **01223 454 290**, where we will provide you with a quote based on your individual circumstance.

www.insurewithfreedom.co.uk

New Partner Charities



HIV & AIDS:
help & hope
for people
in poverty

Crusaid is one of the UK's leading grantmaking charities for people affected by HIV and AIDS living in poverty, here in the UK and Internationally. Established in 1986, Crusaid was a direct response to the devastation caused by AIDS and today, through its work with marginalised communities affected by HIV and AIDS, Crusaid continuously strives to uphold its vision of a world where people living with HIV and AIDS can live with dignity and have a decent quality of life.

The organisation's UK projects have provided support across the UK sector to raise the quality of clinical care, promote education and awareness of the virus and support community projects in the advancement of good practice and advocacy. To date, Crusaid provides financial support to 1 in 3 people affected by HIV and AIDS living in the UK.

By funding innovative, community-based

projects internationally, Crusaid is able to support communities setting the foundations for long-term change. For example with Crusaid's support, a rundown railway station in Sir Lowry's Pass, east of Cape Town has been turned into a centre where 300 people a day – including many children orphaned by AIDS – come to eat, wash and get emotional and practical support.

In over 20 years, Crusaid has raised over £33 million to support its charitable programmes and continues to host several fundraising events to continue the organisations work around HIV and AIDS. One of these events is Crusaid's Walk for Life – Europe's largest fundraising event for HIV and AIDS.

Crusaid's Walk for Life was first launched in 1989 and has since grown attracting a vast



amount of support. Last year thousands of people took part in the fundraising walk raising over £300,000 for the charity and Crusaid hopes more people take to the streets this year to help support those most in need. Taking place on Sunday 7th June, participants will embark on a 10k walk around the iconic sights of London, with the aim of raising much-needed money for adults and children affected by HIV and AIDS living in poverty.

Jordan Hay, Head of Fundraising, Marketing and Communications said, "Given the current global economic downturn, many people affected by HIV and AIDS living in poverty are going to potentially experience unprecedented levels of poverty. We hope to make this years walk for life the biggest yet in the hope of helping as many people as possible – but we can't do this alone. We would encourage as many people as possible to get involved and raise money for adults and children affected by the illness who are in desperate need".

To find out more about Crusaid's work visit

www.crusaid.org.uk
or call 0207 539 3880

The Chloe Cotton Trust Fund



In 2007, Michelle and Jeremy Cotton founded the Chloe Cotton Trust Fund in memory of their daughter Chloe, who lost her brave battle to Cystic Fibrosis aged 12.

Having lived with Cystic Fibrosis (CF) ourselves, we are fully aware of the impact it has on everyday life and the whole family. We want children and families to have some of their most memorable moments and quality times together.

In our experience, when children with Cystic Fibrosis have a distraction from the daily regime of medication and physiotherapy, it seems to lift their spirits and determination. It is these experiences that the Trust aims to replicate through the provision of special days and holidays for children with Cystic Fibrosis living throughout the UK.

The Trust wishes to help relieve the needs of children and young people with Cystic Fibrosis their families and carers by:-

- * Providing information and support
- * Providing grants and days out, holidays and other recreational activities
- * Funding of equipment which will improve quality of life whilst in hospital care

Earlier this year, the Trust opened a support and information centre in Nottingham, the official opening was done by our patrons, Jayne Torvill and Christopher Dean. The Centre wishes to raise awareness of Cystic Fibrosis, provide a comfortable environment where parents can come along and discuss issues surrounding Cystic Fibrosis, meet other parents and be provided with information and support from people who care.

The Centre can offer a variety of benefits from Counselling, Bereavement, and well being, if you wish to know more, view our web site and contact us if we can assist you.

The Trust is a voluntary organisation and relies on donations sponsorship and fundraising. So if you would like to participate in fundraising, donations or sponsorship, again please get in touch.

Tel: 0845 618 7305
Email: info@chloecottontrust.co.uk
Web: wwwchloecottontrustfund.co.uk
Write to: 49D Main Street, Burton Joyce
Nottinghamshire, NG14 5DX

Registered Charity Number 1123013

Supporting
Children
& Families
affected by
Cystic
Fibrosis

Products & Services

A Special Offer from Freedom Insurance

We've arranged for you to lock-in market-leading currency exchange rates for your next trip abroad!

We've teamed up with foreign currency specialists FairFX to give you a FREE* FairFX Prepaid MasterCard® denominated in either Euros or US Dollars.

The FairFX Currency Card gives you great Euro and US Dollar exchange rates, low cash withdrawal fees and doesn't charge you for purchases made in the card currency.

Order your FREE* FairFX Currency Card today:
<http://www.fairfx.com/freedominsurance>

What makes this card different from other debit or credit card alternatives?

It allows UK residents to own a pre-paid currency card in Euros or US Dollars.

Unlike most credit or debit cards issued in the UK, because it's denominated in a foreign currency, when you use it abroad to pay for goods you won't be charged any transaction fee. There is a low fee of €1.50 or \$2.00 for cash withdrawals.

How does it work?

You pre-load it with cash from a UK Sterling debit card, credit card or bank transfer to lock-in market-leading currency exchange rates.

The lifespan of the card is 3 years. You can load it as many times as you want during that spell.

Who needs the FairFX Currency Card?

The card is aimed primarily at UK travellers to the Eurozone or the USA (or countries

that accept the US Dollar); however, visitors elsewhere can make use of the card.

When should you apply for a card?

Now! Don't take the risk of forgetting to order your card today and potentially having to get your Euros or Dollars at the last minute at more expensive rates.

How much does it cost?

The card is normally £9.95 but completely FREE* to you (*subject to minimum load of €10 or \$20) as long as you order through our link.

Order your FREE* FairFX
Currency Card here:

<http://www.fairfx.com/freedominsurance>

SILVERSURFERS GUIDE

Silver Surfers Guide is the definitive online guide for the over 50s, providing a showcase of companies offering services and products in the fields of Finance, Property, Shopping, Health and Travel.

The site effectively acts as a one-stop-shop for the over 50s Internet User. Whether you want to find the perfect holiday, gain a better understanding of how to make the most of your money in retirement or if you are simply trying to find the right type of pet insurance for your 'best friend.'

Look no further than www.silversurfersguide.com

There is also a free to register Dating section with a database of over 150,000 members where like-minded individuals can find companionship and romance.

Exciting new functionality has recently been added to the site and launches in Spring 2009 featuring:

- News
- Articles
- Discussions
- Competitions
- Readers Polls
- Member Messaging

www.silversurfersguide.com

Users will now have the ability to post comments on news stories, articles and discussions as well as submit their own articles for consideration. A new Community category has been added to the site to provide an area dedicated to serving this content.

There are currently hundreds of interesting articles on the Silver Surfers Guide covering subjects as diverse as equity release, buying property overseas, making a will, gardening, cosmetic surgery, retirement, genealogy, nutrition and mobility.

For all you need from the internet:

www.silversurfersguide.com

E-mail: ssg@silversurfersguide.com

Tel: 020 8827 0590

Be Secure Knowing Your Home Is Safe Whilst You're Away

New affordable technology in the form of a Close Circuit TV surveillance camera for your home. Its purpose is to alert you should anything suspicious arise. The camera's sensor is triggered by movement and will immediately report to your computer, which in turn forwards a text message to your phone wherever you happen to be in the world. Following the text alert, simply log onto your computer/ laptop and view your home or alternatively, make a phone call to a friend or relative who can investigate for you. This is great for keeping check on your home, car, relatives and pets whilst you are away on holiday. To find out more contact Fenway.

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Let Freedom be your solution



Freedom's Customer Feedback

Mr A.N Huntridge of Doncaster
emailed on 06/11/08

I must thank Freedom Insurance, Freedom Travel Claims' Service and AXA for their part in an accident claim. On holiday in the Yorkshire Dales, I slipped on a rocky path and badly scratched my spectacles. The claims' service sent me a claim form, which I quickly returned. Seven working days after submitting the claim, I received a cheque settlement for replacement glasses. Settlement in 7 working days! That was a remarkable achievement - well done and thank you to all concerned. One only finds out how good an insurance company is after making a claim!

Mrs D of Croydon wrote on 20/01/09

I have used Freedom Insurance for a number of years now and I'm always pleased with the way the staff spoke to me. They're always so very polite and so helpful. Any questions were answered, nothing was too much trouble for them. Well done you lot. Thanks for helping me.

Mrs H of the West Midlands wrote on
03/02/09

Living with a pre-existing medical condition can be difficult at the best of times but the staff at Freedom put you at ease, making the process of getting travel insurance (which can be painful!) easy. Thank you

Mrs N of Ipswich wrote on 04/03/09

Thank you so much - you were professional, courteous and friendly.

Mr and Mrs P of Hull wrote on 05/03/09

I would recommend your company to anyone with pre-existing medical conditions, especially cancer.

Miss D of Sheffield wrote on 16/03/09

Since suffering ill health three years ago, I've tried lots of other companies. You are the only company I have found who will insure fully with no extra fees or exclusions for my pre-existing medical conditions and your staff know and understand the medical problems without me having to explain it to the person on the telephone. Keep up the excellent work! (and as Tina Turner would say, you're simply the best!). I can only give this judgement from experience of other travel insurance companies. You help give people the freedom to travel.

**Thank you for your kind comments, they really do
give the Freedom team a boost!**

Solihull Cancer Support Group



It was a pleasure to meet the members of the Solihull Cancer Support Group on the 9th April 2009 and be their guest speaker for the evening.

The subject of travel insurance is always a 'hot' topic for those who are living with cancer and raising awareness of the available cover options is so important as it enables people to make informed decisions about what type of policy they purchase.

One important factor that I was able to clarify for the group was in relation to claims relating **indirectly** to a diagnosed cancer condition. There is always an option to take out a standard travel insurance policy and keep the cancer excluded and the insurance premium to a minimum. However, should a claim arise, if it can be associated in any way to cancer or the treatment received, then the insurer is within their rights to decline the claim. An example is someone who had breast cancer, goes on holiday and has an accident resulting in a bone fracture. How does this relate to cancer you may ask? Well, treatment received for breast cancer can result in thinning of the bones or osteoporosis, due to this, many people may be prescribed bone strengthening or preventative medication. Therefore, if the fracture can be related to having weaker bones because of the treatment once received for the breast cancer, the insurer will find a "way out". The specialist insurer of course would look to cover any medical or personal accident claims relating directly or indirectly to declared diagnosed pre-existing medical conditions.

Vicki Moses, Freedom Marketing Manager

Travel Insurance

designed for those living with
pre-existing medical conditions

Call **01223 454 290**

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

*Security and
peace of mind
for your holiday*



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