

## Freedom Travel Insurance - Policy Summary

This is a summary of the key information about Freedom Travel Insurance and is provided to assist you in your understanding of the Insurance and to enable you to decide if this product fulfils your specific insurance requirements. Please note that this document does not contain all of the terms, conditions and exclusions of the covers provided by the Policy. A copy of the full policy wording is available on request.

**This Policy Summary does not form part of the contract between us.**

<b>Insurance Provider</b>	This insurance is underwritten by *ETI – International Travel Protection, Albany House, 14 Bishopric, Horsham RH12 1QN.
<b>Insurance Administrators</b>	This insurance is administered by **Freedom International Ltd who are Appointed Representatives of Herald Insurance Brokers Ltd.
<b>Purpose of the Insurance</b>	This is a travel insurance policy that, subject to the terms, conditions and exclusions contained in the policy wording, provides certain financial protection and medical assistance for your trip(s).
<b>About your Group Business Travel Insurance</b>	<p>The levels of cover and benefit levels/limits of liability that apply are set out in the policy document and the Schedule of Benefits attached to the policy.</p> <p>The table below sets out the main covers, benefits, limits and exclusions of the policy. The policy includes other benefits, conditions and exclusions and you should read the policy document carefully to make sure that the cover is suitable for your needs.</p>
<b>Duration of Policy</b>	Freedom Travel is an Annual Multi-Trip policy which provides cover for all trips that an insured person may take between the start and end dates of the insurance, provided that each trip has a maximum duration of 180 days for business trips OR 31 days for leisure travel (if insured). The start and end dates of the insurance will be shown on your certificate.
<b>Who can be insured</b>	<p>Insured persons must be employees of the insured organisation or members of the employee's immediate family.</p> <ul style="list-style-type: none"> <li>• Insured persons must be under 70 years of age at the date a period of insurance commences.</li> <li>• Dependent children over the age of 18 years and not in full time education cannot be insured.</li> <li>• Dependent children over the age of 18 years and in full time education can be insured, but once a dependent child reaches the age of 22 years, cover will automatically cease at the next renewal.</li> </ul>
<b>Reciprocal Health Agreement</b>	An insured person should obtain a European Health Insurance Card (EHIC) before travelling. The European Health Insurance entitles the person to receive healthcare at reduced cost or without charge if medical treatment becomes necessary during a trip to an EEA country or Switzerland. This insurance does not cover private medical treatment costing more than £250 in countries that operate reciprocal healthcare agreements, unless specifically authorised.

Cover	Significant or Unusual Exclusions or Limitations	Excess	Benefit limit per insured person
<p><b>Section A</b></p> <p><b>1. Cancellation or Curtailment</b></p> <p>If a trip has to be cancelled or cut short as a result of an insured person or a close relative's sudden illness or injury, or the death of a close relative, cover is provided for travel and accommodation that they have to pay for and cannot recover.</p> <p><b>2. Replacement Employee Costs</b></p> <p>If an insured person employed by the insured organisation dies whilst on a business trip or has to return home because of an illness or injury, cover is provided for the cost of a return journey air ticket to enable a business colleague to replace the insured person.</p>	<p>The policy will not pay claims resulting from:</p> <ul style="list-style-type: none"> <li>an insured person being disinclined to travel or to continue with a trip</li> <li>circumstances which could have been anticipated at the time a trip was booked</li> <li>an insured person not checking in on time.</li> </ul>	NIL	<p>1. £5,000</p> <p>2. £5,000</p>
<p><b>Section B - Medical, Repatriation and Additional Expenses</b></p> <p>If an insured person becomes ill, suffers injury or suffers a sudden and unexpected worsening of a pre-existing injury or illness whilst on a trip, cover is provided for emergency medical treatment and assistance.</p> <p>Insured persons resident in the Channel Islands and Isle of Man are covered whilst travelling in the United Kingdom.</p>	<ul style="list-style-type: none"> <li>The policy only covers the cost of emergency treatment that cannot wait until the insured person has returned to the United Kingdom (or their normal country of residence)</li> <li>Expenses for ongoing treatment for pre-existing injury or illness are not covered</li> <li>Claims over £250 must be pre-authorized by the assistance provider. Failure to obtain authorisation may prejudice a claim</li> <li>Emergency dental treatment is limited to £250</li> <li>Costs incurred in the insured's person's country of residence are not covered.</li> </ul>	NIL	£5,000,000
<p><b>Section C - Personal Accident</b></p> <p>1. Benefit according to a scale is payable if an insured person suffers accidental bodily injury which results in:</p> <ul style="list-style-type: none"> <li>Death</li> <li>Permanent total loss of sight of one or both eyes, or speech, or hearing in one or both ears</li> <li>Loss of one or more limbs</li> <li>Permanent Total Disablement</li> </ul> <p>2. A weekly benefit is payable if an insured person employed by the insured organisation is temporarily and totally prevented from engaging in work of any kind.</p>	<ul style="list-style-type: none"> <li>Reduced death benefit applies for persons aged 16 and under and 65 or over</li> <li>No benefit is payable to persons aged 65 or over (but the death benefit is payable as above)</li> <li>Only one benefit per insured person is payable in respect of any one accident</li> <li>Benefit is not payable during the first 28 days of any claim for temporary total disablement. This benefit is limited to 52 weeks from the date that the insured person became disabled</li> <li>Any amount paid for temporary total disablement will be deducted from the amount payable under another benefit if such other benefit becomes payable</li> <li>If a single event results in injury to more than one insured person, the maximum amount payable by this Section is limited to £1,000,000 in the aggregate. In the event that this limitation applies, all amounts payable will be proportionately reduced.</li> </ul>	NIL	<p>1. £50,000</p> <p>2. £100 per week</p>

<p><b>Section D - Travel Delay/ Abandonment/ Missed Departure</b></p> <p>Benefits are payable if:</p> <ol style="list-style-type: none"> <li>1. The aircraft, ship or other conveyance on which an insured person is booked to travel is delayed for more than 12 hours as a direct result of breakdown, adverse weather or strike action</li> <li>2. The outward journey of a trip is delayed by more than 24 hours and the insured person decides to abandon his trip</li> <li>3. An insured person misses the departure of a pre-booked aircraft, ship or other conveyance on which they were booked to travel as a direct result of an accident or breakdown of train or vehicle in which they are travelling due to adverse weather or traffic delays of over 150 minutes.</li> </ol>	<ul style="list-style-type: none"> <li>• Abandonment benefit is payable only in respect of irrecoverable travel or accommodation costs.</li> <li>• Missed departure benefit is payable only in respect of reasonable additional travel and accommodation costs to enable the insured person to continue the trip.</li> <li>• Sufficient journey time must always be allowed</li> <li>• Excludes claims where insured events had already started or been forecast before the trip was booked or the insurance was in place, whichever is the later.</li> </ul>	<p>NIL</p>	<ol style="list-style-type: none"> <li>1. £250 in total - £50 for the first 12hours. £25 for each additional 12hour period.</li> <li>2. £5,000</li> <li>3. £2,000</li> </ol>
<p><b>Section E - Personal Possessions</b></p> <p>If during a trip:</p> <ol style="list-style-type: none"> <li>1. An insured person's personal possessions or business equipment in their possession are lost, stolen or damaged the insurance will pay for the cost of replacement or repair, less an allowance for wear and tear</li> <li>2. The insured person's personal possessions are delayed or temporarily mislaid on the outward journey for more than 12 hours the insurance will pay for the purchase of essential clothing and toiletries.</li> </ol>	<ul style="list-style-type: none"> <li>• Personal possessions must be kept under the insured person's control or the control of their carrier and not left unattended at any time</li> <li>• Any loss or theft must be reported to the local police within 24 hours of discovery and a police statement obtained</li> <li>• Loss or damage to personal possessions whilst in the custody of a carrier must be reported to them within 24 hours of discovery and a written report obtained</li> <li>• The insured person must take reasonable care of their property at all times</li> <li>• Receipts for essential items purchased to replace those delayed or temporarily mislaid must be retained and written confirmation of the period of baggage delay must be obtained from the carrier</li> <li>• Excludes: <ul style="list-style-type: none"> <li>- theft or loss of valuables from an unattended bag or motor vehicles</li> <li>- theft of other property from an unattended vehicle except during the hours of 8am to 8pm and then only when the vehicle is securely locked and the property is placed in a locked boot or compartment</li> <li>- theft of property left unattended except from securely locked accommodation</li> <li>- damage to sports equipment while in use.</li> </ul> </li> </ul>	<p>NIL</p>	<p>£3,000 in total Subject to inner limits:</p> <ul style="list-style-type: none"> <li>*Any single item or for any pair or set: £750</li> <li>* Business items: £750 in total</li> <li>*Valuables: £750 in total for valuables</li> <li>*Glasses: £250</li> <li>*Sports equipment: £500</li> <li>*Delayed baggage: £500</li> </ul>
<p><b>Sections F &amp; G - Money, Passports, Tickets &amp; Documents</b></p> <ol style="list-style-type: none"> <li>1. If an insured person suffers the loss or theft of money whilst in their possession, in a safety deposit box or locked accommodation during a trip the insurance will cover the loss</li> <li>2. If an insured person's passport, tickets or documents are lost or stolen whilst on a trip the insurance will pay the costs necessarily incurred in obtaining replacement documents.</li> </ol>	<ul style="list-style-type: none"> <li>• Excludes theft or loss of money: <ul style="list-style-type: none"> <li>- from an unattended bag or case</li> <li>- in the custody of a carrier</li> </ul> </li> <li>• Loss or theft of money must be reported to the local police within 24 hours of discovery and a police statement obtained</li> <li>• The loss or theft of travellers cheques or cash cards must be reported to the local branch, agent, issuing bank or authority</li> <li>• Reduced money benefits apply to under 16's.</li> </ul>	<p>NIL</p>	<ol style="list-style-type: none"> <li>1. £500 in total, subject to limits of £250 per person 17 + or £125 persons aged 16 or under</li> <li>2. £500 in total</li> </ol>

<p><b>Section H - Personal Liability</b></p> <p>The insurance will cover an insured person for the liabilities that they become legally required to pay if:</p> <ol style="list-style-type: none"> <li>1. The insured person causes the death or injury to another person or causes damage to another person's property.</li> <li>2. The insured person causes accidental damage to the accommodation rented by themselves for the purposes of a trip.</li> </ol>	<p>Excludes any liability arising from:</p> <ul style="list-style-type: none"> <li>• death, illness or injury to a relative of the insured person or a member of their household or an employee of the insured person</li> <li>• damage to property belonging to: the insured person, relative of the insured person, a member of the insured person's household, an employee of the insured person or whilst in their care</li> <li>• the ownership, possession or use of any horse drawn or mechanically propelled vehicle (other than golf buggies), aircraft, waterborne craft (other than sailboards, surfboards, canoes, rowing dinghies, foot or hand propelled paddle boats, and inflatable dinghies), firearms or animals.</li> </ul>	<p>NIL</p>	<ol style="list-style-type: none"> <li>1. £2,000,000</li> <li>2. £100,000</li> </ol>
<p><b>Section I - Legal Expenses</b></p> <p>The insurance provides cover for legal costs incurred to pursue a claim for compensation against a third party as a result of an insured incident during a trip.</p>	<ul style="list-style-type: none"> <li>• The insurance will only pay costs incurred with the insurers agreement and where there is a reasonable prospect of achieving a successful outcome</li> <li>• The insurance will not pay any costs incurred to pursue a claim against a tour operator, travel agent or the insurer</li> <li>• Incidents likely to give rise to a claim must be reported within 180 days of the occurrence</li> <li>• Fines or penalties that an insured person becomes liable to pay are not covered.</li> </ul>	<p>NIL</p>	<p>£25,000</p>
<p><b>Section J - Hijack and Kidnap</b></p> <p>If the aircraft, ship or vehicle (in which an insured person is travelling as a fare paying passenger) whilst on a trip is hijacked or unlawfully seized OR if an insured person is kidnapped or unlawfully held whilst on a trip, the insurance will pay:</p> <ol style="list-style-type: none"> <li>1. A personal benefit</li> <li>2. Any additional legal, hotel or travel costs incurred.</li> </ol>	<ul style="list-style-type: none"> <li>• The insured person must not have been engaging in any political or criminal activity and must have no family or business connections that could reasonably increase the risk of hijack or kidnap</li> <li>• For benefit to become payable, the period of captivity must be at least 3 days</li> <li>• The insurance will not pay any ransom monies that may be demanded.</li> </ul>	<p>NIL</p>	<ol style="list-style-type: none"> <li>1. £50 for each complete 24 hour period up to a maximum of 60 days.</li> <li>2. Up to £12,000</li> </ol>
<p><b>Section K – Mugging</b></p> <p>If an insured person sustains injury as a result of a violent attack and requires in-patient hospital treatment, the insurance will pay a benefit for each complete 24 hours the insured person is in hospital.</p>	<ul style="list-style-type: none"> <li>• The attack must be reported to the local police within 12 hours of the incident</li> <li>• The insurance will not pay claims where the insured person is under the influence of alcohol or drugs, nor when they are acting in a manner that is likely to increase the risk of attack.</li> </ul>	<p>NIL</p>	<p>£50 for each complete 24 hours, subject to a maximum of £2,000</p>
<p><b>Section L - Withdrawal of Services</b></p> <p>If the water, electricity supply or the catering or domestic services at a pre-booked accommodation is withdrawn or breaks down for a continuous period of at least 48 hours, the insurance will pay a benefit for each complete 24 hours that services are unavailable.</p>	<ul style="list-style-type: none"> <li>• Claims resulting from strike or industrial action that existed prior to the booking of a trip or where the insurance is taken out 4 weeks or less prior to the departure date, are not covered</li> <li>• The insured person must obtain a written report from the accommodation manager or trip organiser confirming that services had been withdrawn</li> <li>• Reduced benefits apply for under 16's.</li> </ul>	<p>NIL</p>	<p>£100 for the first 48 hours. £50 for each additional 24 hours subject to a maximum of £600 in total any one trip</p>

<p><b>Section M – Failure of Schedule Airline and other Service Providers</b></p> <p>If an insured person suffers a financial loss as a result of the insolvency or financial failure of:</p> <ol style="list-style-type: none"> <li>1. The scheduled airline operator - the insurance will pay the cost of the unused ticket charges OR the extra cost of a one way ticket to enable the insured person to return home.</li> <li>2. Providers of other transport, car hire or accommodation - the insurance will indemnify the insured person for the amount of benefits.</li> </ol>	<ul style="list-style-type: none"> <li>• The insurance will only pay claims where it is not possible to recover the cost from any other source</li> <li>• The insurance will not pay for any financial losses that: <ul style="list-style-type: none"> <li>- relate to trips which were booked after it was known that the airline or service provider were in financial difficulty</li> <li>- arise because the insured person chooses not to travel.</li> </ul> </li> </ul>	NIL	£1,500
<p><b>Section N - Winter Sports (Optional)</b></p> <ol style="list-style-type: none"> <li>1. Cover by all other Sections of the policy will apply when an insured person is participating in: cross country skiing, curling, downhill skiing/snowboarding, ice skating, off piste skiing/snowboarding, heli-skiing</li> <li>2. Cover by Sections A and B and C only of the policy apply when an insured person is participating in: tobogganing, snowmobiling</li> <li>3. If sports equipment owned by or hired to an insured person is lost, stolen or damaged the insurance will cover the insured person for the cost of replacement or repair less an amount according to a scale based upon the age of the item(s)</li> <li>4. If adverse weather causes the total closure of ski facilities the insurance will pay additional costs incurred to travel to open facilities OR a benefit for each complete day's skiing lost.</li> </ol>	<ul style="list-style-type: none"> <li>• This Section applies only if shown as "included" in the Certificate of Insurance.</li> <li>• No cover is provided for insured persons aged 65 or over</li> <li>• Cover under this Section is also subject to the terms, conditions and exclusions of the other Sections as appropriate</li> <li>• Off-piste skiing or snowboarding in areas marked as out of bounds or hazardous by piste authorities are excluded</li> <li>• Cover under Section E does not apply to winter sports equipment</li> <li>• Loss, theft or damage to sports equipment left in or on a vehicle overnight is excluded</li> <li>• Piste closure cover applies only for trips taken between 1<sup>st</sup> January and 1st April and at resorts with ski facilities above 1600 metres.</li> </ul>	NIL	<ol style="list-style-type: none"> <li>1. Owned equipment - up to £500 subject to a single item, pair, or sets. Limit of £250</li> <li>2. Hired equipment – up to £250</li> <li>3. Piste closure – daily benefit of £25 subject to a maximum of £500</li> </ol>

### Significant Conditions and Exclusions

<p><b>Medical Conditions</b></p>	<p><b>The insurance will not cover emergency medical, repatriation costs or replacement of employee costs arising out of:</b></p> <ul style="list-style-type: none"> <li>• any psychiatric, mental or nervous condition. This includes stress, anxiety or depression</li> <li>• travel arrangements made or undertaken against the advice of a registered Medical Practitioner</li> <li>• travel arrangements made or undertaken for the purpose of obtaining treatment abroad or in the knowledge that treatment may be required during the trip. This includes cosmetic treatment</li> <li>• where an insured person has been diagnosed by a registered Medical Practitioner as having a terminal condition</li> <li>• pregnancy where the estimated delivery date as diagnosed by a Medical Practitioner is less than 16 weeks from the scheduled date of the return home</li> <li>• where the insured person is aware of any reason why a trip is likely to be cancelled or cut short at the time of taking out their insurance or booking the trip</li> <li>• an insured person self harming resulting in injury or death</li> <li>• an insured person being addicted to drugs, abusing solvents or being under the influence of drugs and/or alcohol.</li> </ul>
<p><b>Hazardous Pursuits and Sporting Activities</b></p>	<ul style="list-style-type: none"> <li>• The policy document contains a list of activities and sporting pursuits, participation in which are covered by the policy. Some of these are subject to policy limitations and conditions</li> <li>• The insurance will not pay claims directly or indirectly arising from participation in any winter sports but cover for some winter sports is available at an additional premium - see Section N for details of the cover available</li> <li>• The insurance will not pay claims directly or indirectly arising from participation in any hazardous activities not listed in the policy. If there is any doubt as to whether participation in certain activities are covered please contact Freedom International.</li> </ul>

## CANCELLATION:

If after its inception you find that the insurance does not meet your requirements, you should return the policy documents within 14 days of receipt and before any trips commence. Provided no claim has been made the premium will be refunded in full.

## MAKING A CLAIM:

Medical emergency claims must be directed to **Specialty Assist Ltd**, the nominated assistance company.

They are available 24 hours a day, 365 days a year and can be contacted by telephone or fax.

**Specialty Assist Ltd** provides a multi-lingual service with hospitals and doctors and will make repatriation arrangements, with a medical escort if required. They will also arrange the travel for other members of the family or next of kin, if appropriate, and ambulance transfer to hospital or home on arrival in the United Kingdom if necessary.

All medical emergency claims (and non emergency medical claims that may exceed £250), and repatriation or emergency travel and accommodation claims must be submitted to **Specialty Assist Ltd** in the first instance for authorisation. Failure to obtain authorisation could invalidate a claim.

Non-emergency claims need to be submitted as soon as possible to **Van Ameyde & Wallis Ltd**, the nominated non-emergency claims handlers.

Full details of claims procedures and contact information is available in the policy documentation.

## COMPLAINTS:

**Freedom International** and your insurance broker/agent always aim to provide you with the highest quality of service but if you are not satisfied with the service provided you should address your concerns in the first instance to the insurance broker/agent. If you are not satisfied with the way a complaint has been dealt with you may write to:

- **In respect of general matters:**  
Freedom International Ltd, Units 5 & 6 Warren Court, Park Road, Crowborough, East Sussex, TN6 2QX.
- **In respect of claims matters:**  
All Seasons Underwriting Agencies Ltd (ASUA), 6-8 Fenchurch Buildings, Fenchurch Street, London, EC3M 5HT

**If the matter is still not resolved to your satisfaction**, you should write to:  
Managing Director, ETI - International Travel Protection Limited, Albany House, 14 Bishopric, Horsham, Surrey, RH12 1QN.

**In the unlikely event you are not satisfied with the final response**, you may refer your complaint to:  
The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR

Further information is available from the Financial Services Authority Register by visiting the FSA website: [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA on 0845 606 1234.

The complaints procedure above does not affect any legal rights you may have to take action against us. Please note that the Ombudsman will not normally review your case until such time that we have made our final decision.

## THE FINANCIAL SERVICES COMPENSATION SCHEME:

ETI – International Travel Protection Ltd are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if ETI cannot meet their obligations. This depends on the type of business and circumstances of the claim. Most insurance contracts are covered for 100% of the first £2,000 and 90% of the remainder of the claim.

Further information is available from the Financial Services Authority or the FSCS at [www.fscs.org.uk](http://www.fscs.org.uk) or on 020 7892 7300.

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### **\*ETI- International Travel Protection**

ETI - International Travel Protection (ETI) is an umbrella trademark in the UK for the Branch offices of Europäische Reiseversicherung A.G. (European Travel Insurance Company), registered address Vogelweidestr. 5, 81677 München, Germany. Companies House Registration number is FC 25660 and Branch Registration BR 007939. Europäische Reiseversicherung A.G. Munich is a member of the Munich Reinsurance Group. Europäische Reiseversicherung AG is licensed, authorised and regulated by the German Bundesanstalt für Finanzdienstleistungsaufsicht (BAFIN – [www.bafin.de](http://www.bafin.de)) and approved by the Financial Services Authority (FSA) ([www.fsa.gov.uk](http://www.fsa.gov.uk)) to undertake insurance business in the UK.

**\*\*Freedom Travel** Ltd are Appointed Representatives of Herald Insurance Brokers Ltd, who are authorised and regulated by the Financial Services Authority. Their Firm Reference No. is 306274. Freedom International Ltd, Units 5 & 6 Warren Court, Park Road, Crowborough, East Sussex, TN6 2QX. Email: [enquiries@freedomtravelinsurance.co.uk](mailto:enquiries@freedomtravelinsurance.co.uk), Website: [www.freedomtravelinsurance.co.uk](http://www.freedomtravelinsurance.co.uk) Tel: 0845 8723680, Fax: 0845 823683.