

Key features

Free Spirit has been specially designed to provide a solution to customers who require cover for their existing medical conditions or disabilities. It also has the advantage of having no age limits on both Single Trip and Annual Multi-trip.

With its sophisticated rating and database of medical conditions, Free Spirit can provide cover for most medical conditions and disabilities. The policy also covers people without medical conditions to ensure the whole party is fully covered.

Why choose Free Spirit

- Cover for most existing medical conditions and disabilities
- No upper age limit on Single Trip and Annual Multi-trip
- Online medical screening, instant quotes and online purchase
- Terminal cases considered - call 0800 170 7704
- 'Super Duper' level of cover is rated 5 Star by Defaqto
- Travelling companions also covered
- 24 hour medical emergency helpline
- Cover for cruises included
- Specific cover for medical aids and prescribed medications
- Journey disruption / Airspace closure cover*
- Scheduled Airline Failure Insurance*
- After care cover at home following hospitalisation abroad
- Convalescence benefit following hospitalisation abroad (over 5 days)
- Reduced premiums for people without medical conditions
- Winter Sports cover option
- Excess waiver option

* Included with Super Duper cover only

Eligibility

Free Spirit is available to residents of the United Kingdom, the Channel Islands or BFPO who are registered with a United Kingdom or Channel Islands medical practitioner. All trips must start and end in the United Kingdom or Channel Islands or BFPO.

Underwritten by

Free Spirit is underwritten by by URV, Branch Office of Union Reiseversicherung AG for the United Kingdom and the Republic of Ireland.

Activities

Please see below a list of activities covered as standard under the Free Spirit policy.

If you do not see your chosen activity, do not worry, we may cover it, but you must contact us so we can discuss the activity and what, if any, additional premium is necessary. Please contact us on **0800 170 7704** (8am-6pm Monday to Friday, closed Bank Holidays) to ensure you are properly covered.

The activities are covered on the basis that your chosen activity is not the sole purpose of your trip (with the exception of winter sporting activities whereby you can opt to have specific cover included for the entire duration of your trip).

All of the activities are covered on a non-professional and non-competitive basis, unless otherwise stated. We consider 'professional or competitive' to be activities or sports where you are either paid for participating in, receive any element of sponsorship, fees or prize money in excess of £200. Any claims which arise whilst undertaking any of these activities for any purpose other than leisure (examples of non-leisure purposes include professional / semi-professional / paid / sponsored racing, timed events - unless otherwise specified, professional, display events, photo shoots, etc...) will not be covered under this policy.

If you intend to participate in any sport or leisure activity you must ensure that:

- your usual treating G.P. is happy for you to do so;
- you follow the safety guidelines for the activity concerned and where applicable you use the appropriate and recommended safety equipment. This would include the use of safety helmets, life jackets, safety goggles and protective clothing where appropriate.

Safety guidelines provided from a professional event company or organiser must be followed. Failure to do so will invalidate a claim.

Please note: those activities marked with an asterix do not have Personal Accident or Personal Liability cover.

Activities covered as standard:

- Aerobics
- Amateur Athletic Field Events
- Amateur Athletic Track Events
- Angling/Fishing (freshwater)
- Animal Sanctuary (non big game)
- Archery
- AthleticsBadminton
- Bamboo Rafting
- Banana Boating
- Bar Work
- Baseball
- Basketball
- Billiards
- Bird Watching
- Board & Card games
- Body Boarding
- Boules
- Bowling
- Bowls

- Bridge Swinging*
- Bungee Jumping*
- Camel/elephant riding/trekking (UK Booked)
- Camping
- Canoeing/Kayaking (White Water Grades 1-3)*
- Caravanning
- Catamaran/dinghy sailing (inshore)*
- Clay pigeon shooting*
- Cricket
- Croquet
- Cross country running
- Curling
- Cycle Touring/Leisure Biking (up to 1,000m)
- Dancing
- Darts
- Disc Golf
- Diving (indoor up to 5m)
- Dragon Boat Racing
- Fell Running (up to 1,000m)
- Fencing
- Fives
- Flag Football
- Flying as a passenger (private/small aircraft/helicopter)*
- Football/Soccer – Practice and Training
- Frisbee (recreational)
- Golf
- Gorilla Trekking (Booked pre-trip –in a group – up to 1,000m)
- Handball – Practice and Training
- Highland Games
- Hockey (field – organised amateur match)
- Horse riding (no jumping)
- Hot Air Ballooning*
- Indoor Skating (not ice)
- Jet Boating*
- Jet Skiing*
- Kiting
- Korfbal
- Laser Tag
- Low Ropes
- Marathons
- Mini-Golf
- Model Flying
- Model Sports
- Motorcycling up to 125cc on public roads for up to 14 days per trip (no racing – must possess a licence allowing you to ride an equivalent motorcycle in the UK or Channel Islands)*
- Mountain Biking (up to 1,000m)
- Netball
- Orienteering
- Pentanque
- Peteca
- Pigeon Racing
- Pony Trekking

- Pool
- Quoits
- Rackets
- Racquetball
- Rafting (white water Grades 1-3)*
- Re-Enactment
- Rifle Range*
- Ringos
- River Punting
- Roller Blading/Skating (not ice)/Skate Boarding/Scooters (non-motorised)
- Rounders
- Rowing (inshore – recreational)*
- Safari (UK organised)
- Safari Trekking (UK Organised)
- Sailing/Yachting (recreational – inshore)
- Scuba diving (not solo – up to a maximum 30m)*
- Segway (supervised, non-competitive)
- Snorkelling (inside marked areas and/or with lifeguard present)
- Softball
- Squash
- Stoolball
- Swimming (inside marked areas and/or with lifeguard present)
- Swimming off a Boat (with qualified supervisor in attendance – i.e. a lifeguard)
- Swimming with Dolphins (pool, not open water)
- Sydney Harbour Bridge Climbing (professionally organised & supervised)
- Table Tennis
- Ten Pin Bowling
- Tennis
- Theme Parks
- Trekking/Mountain Walking/Hiking/Rambling/Mountaineering (in a group – all up to 1,000m)
- Tubing*
- Tug of War
- Unicycle Riding
- Volleyball
- WaterParks
- Whale Watching (professionally organised)
- Yachting (inshore – crewing)
- Yoga



Free Spirit 'Super Duper' level of cover is rated 5 Star by Defaqto which means that it has been independently verified to provide one of the highest quality offerings in the market.

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