



Key features

Free Spirit is for customers who require cover for their existing medical conditions or disabilities. It also has the advantage of having no age limits for most destinations on both Single Trip and Annual Multi-trips.

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 one policy covers the whole party.

Why choose Free Spirit

- Cover for most existing medical conditions and disabilities.
- No upper age limit for most destinations on Single Trip and Annual Multi-trips.
- Three levels of cover available.
- Online medical screening, instant quotes, and buy online.
- Terminal conditions considered - call 02392 419 080.
- 'Super Duper' level of cover is rated 5 Star by Defaqto.
- Nil excess on Super Duper policies (except gadget cover).
- Travelling companions are also covered.
- 24-hour medical emergency helpline.
- Journey disruption (on Super and Super Duper policies only).
- Cover for medical aids and medications.
- After care cover at home following hospitalisation abroad.
- Convalescence benefit following hospitalisation abroad (over 5 days).
- Winter Sports cover option.

Eligibility

Free Spirit is available to people who are residents in the United Kingdom, Channel Islands, Isle of Man or BFPO sites and have been for the last 6 months. You must also be registered with a medical practitioner in your home area. The trip must be a two-way trip that starts and ends in the United Kingdom, Channel Islands, Isle of Man, Ministry of Defence base/location, or a recognised BFPO site.

Underwritten by

Free Spirit is arranged by P J Hayman & Company Limited. P J Hayman & Company Limited is authorised and regulated by the Financial Conduct Authority. Register number 497103. Registered Office: Stansted House, Rowlands Castle, Hampshire PO9 6DX. Registered in England No. 2534965.

This insurance is underwritten by Lloyd's Syndicate 4444 which is managed by Canopus Managing Agents Limited. Registered in England no. 01514453. Canopus Managing Agents Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference: 204847.

Gadget cover is administered by Bastion Insurance Services Ltd and underwritten 100% by Collinson Insurance. Collinson Insurance (a trading name of Astrenska Insurance Limited) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority in the United Kingdom, under Firm Reference Number 202846.



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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