



Freedom Health and Freedom Health Insurance are trading names of Freedom Healthnet Limited.
Freedom Healthnet Limited is authorised and regulated by the Financial Conduct Authority with the registration number 312282.
Registered address: Bourne Gate, 25 Bourne Valley Road, Poole, BH12 1DY. Company registration number: 04815524.
This Policy Summary applies to Freedom Worldwide policies sold in the EU.



Freedom Health Insurance
WORLDWIDE POLICY SUMMARY



This document provides a guide to the cover provided. It is however only a summary of the terms of cover and does not contain full details of the insurance policy terms, conditions and exclusions which are contained in the insurance policy itself. You should refer to your own Policy Document, your Certificate of Insurance and any endorsements for full details of your cover.

This policy is underwritten by Advent Insurance PCC Limited – Freedom Health Cell and administered by Freedom Health Insurance.

Advent Insurance PCC Limited (C52394) is a Protected Cell Company authorised and regulated by the Malta Financial Services Authority to provide general insurance. This can be checked on the MFSA website www.mfsa.com.mt.

Type of Insurance: International Private Medical Insurance

Period of Insurance: The Policy will last for one year and will be renewable on an annual basis.

Significant features and benefits

The policies provide cover for treatment of an acute medical condition including:

Diamond – 2,000,000 (€/£/\$)

- In-Patient and Day-patient treatment covered in full (with the exception of organ transplants which is limited)
- Oncology covered in full
- Out-patient treatment
- Dental treatment limited to 3000 (€/£/\$)
- Repatriation covered in full
- Maternity Cover limited to 7500 (€/£/\$)
- Accidental Death Benefit limited to 100,000 (€/£/\$)
- Emergency Medical Cover (outside of area) Maximum of 90 days up to 50,000 (€/£/\$)

Platinum – 1,000,000 (€/£/\$)

- In-Patient and Day-patient treatment covered in full (with the exception of psychiatric cover and organ transplants which is limited)
- Oncology covered in full
- Out-patient treatment limited to 5000 (€/£/\$)
- Dental treatment limited to 1000 (€/£/\$)
- Repatriation covered in full
- Maternity Cover limited to 5000 (€/£/\$)
- Accidental Death Benefit limited to 100,000 (€/£/\$)
- Emergency Medical Cover (outside of area) Maximum of 60 days up to 40,000 (€/£/\$)

Gold – 750,000 (€/£/\$)

- In-Patient and Day-patient treatment covered in full (with the exception of psychiatric cover and organ transplants which is limited)
- Oncology covered in full
- Out-patient treatment limited to 2500 (€/£/\$)
- Dental treatment limited to 500 (€/£/\$)
- Repatriation covered in full
- Maternity Cover limited to 2500 (€/£/\$)
- Accidental Death Benefit limited to 100,000 (€/£/\$)
- Emergency Medical Cover (outside of area) Maximum of 30 days up to 30,000 (€/£/\$)

Silver – 500,000 (€/£/\$)

- In-Patient and Day-patient treatment covered in full (with the exception of psychiatric cover and organ transplants which is limited)
- Oncology covered in full
- Out-patient treatment limited to 1500 (€/£/\$)
- Repatriation covered in full

Bronze – 500,000 (€/£/\$)

- In-Patient and Day-patient treatment covered in full (with the exception of psychiatric cover and organ transplants – No cover)
- Oncology covered in full
- Out-patient treatment limited to 1000 (€/£/\$) following an In-Patient surgical procedure and up to 90 days.
- Repatriation covered in full

Significant exclusions or limitations

Benefit limits are in Euros, Pound Sterling or US Dollar depending on the currency of your chosen premium.

- The maximum benefit payable in each policy year is as follows:

Diamond	–	2,000,000 (€/£/\$)
Platinum	–	1,000,000 (€/£/\$)
Gold	–	750,000 (€/£/\$)
Silver	–	500,000 (€/£/\$)
Bronze	–	500,000 (€/£/\$)
- Treatment outside geographical area unless for an emergency (Bronze and Silver –no cover)
- Treatment costs over the individual benefit limit(s)
- Minimum age of entry is 18 years and Maximum age of entry is 70 years
- Dental treatment covered up to 75% of the max benefit payable.

General conditions & exclusions

- Treatment outside the geographical area of cover unless for emergencies.
- Treatment not pre-authorized in advance.
- Care and/or treatment of drug addiction or alcoholism.
- Pre-existing conditions (unless we have approved treatment relating to them).
- Cosmetic Surgery.
- Excess (Optional).
- Professional sports injuries.
- Self inflicted injuries.
- Sexual dysfunction.
- Weight loss surgery.

For a full list of exclusions, please refer to our Policy Document.

Moratorium underwriting

If you choose this underwriting option, you do not need to complete any questions concerning your health at the point of application, however, you will not be covered for any claims made in respect of pre-existing conditions during the first two years of the policy, for which you have received treatment and/or medication, or asked advice on, or had symptoms of whether or not diagnosed, during the two years immediately before your policy started with us.

Conditions that arise after the policy commencement date, but are related to the pre-existing condition will also be excluded.

We exclude any medical condition or related condition which:

- was foreseeable,
- manifested itself,
- you have experienced signs or symptoms,
- you have sought advice, or
- you have received treatment and/or medication,
- to the best of your knowledge, existed

in the two years before the start of the insured persons cover.

If you have:

- experienced symptoms,
- sought advice,
- required treatment, medication, or special diet, or,
- received treatment, medication, or special diet

in the 2 years after the policy commencement date, then you will have to wait until you have completed a continuous 2 year period where you have not;

- experienced symptoms,
- sought advice,
- required treatment, medication, or special diet, or,
- received treatment, medication, or special diet

before the medical condition or related medical condition will be considered for coverage.

Cancellation rights

We hope that you will be happy with your cover. If, having examined your policy, you decide not to proceed, you have 14 days from the date you received these details to cancel your cover. To do this you should contact **Freedom Health Insurance at Bourne Gate, 25 Bourne Valley Road, Poole, BH12 1DY, United Kingdom**, or send an email to info@freedomhealthinsurance.co.uk.

How to make a claim

If you intend to make a claim you must contact the Claims Helpline as soon as possible by phone on +44 (0)1202 756350 or email intclaims@freedomhealthinsurance.co.uk before arranging treatment.

Complaints procedure

We make every effort to maintain the highest standards but recognise that there may be occasions when the particular requirements of our customers are not met. In these circumstances please write to the underwriter, **c/o Managing Director, Freedom Health Insurance, Bourne Gate, 25 Bourne Valley Road, Poole, BH12 1DY, United Kingdom** or by email to info@freedomhealthinsurance.co.uk.

If your concern or issue cannot be settled you may be entitled to refer it to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaints process.

Financial Services Compensation Scheme

Advent Insurance PCC Limited is a member of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if it cannot meet its liabilities under this policy. Further information about compensation is available from the FSCS at www.fscs.org.uk or telephone 0800 678 1100 or 020 7741 4100.