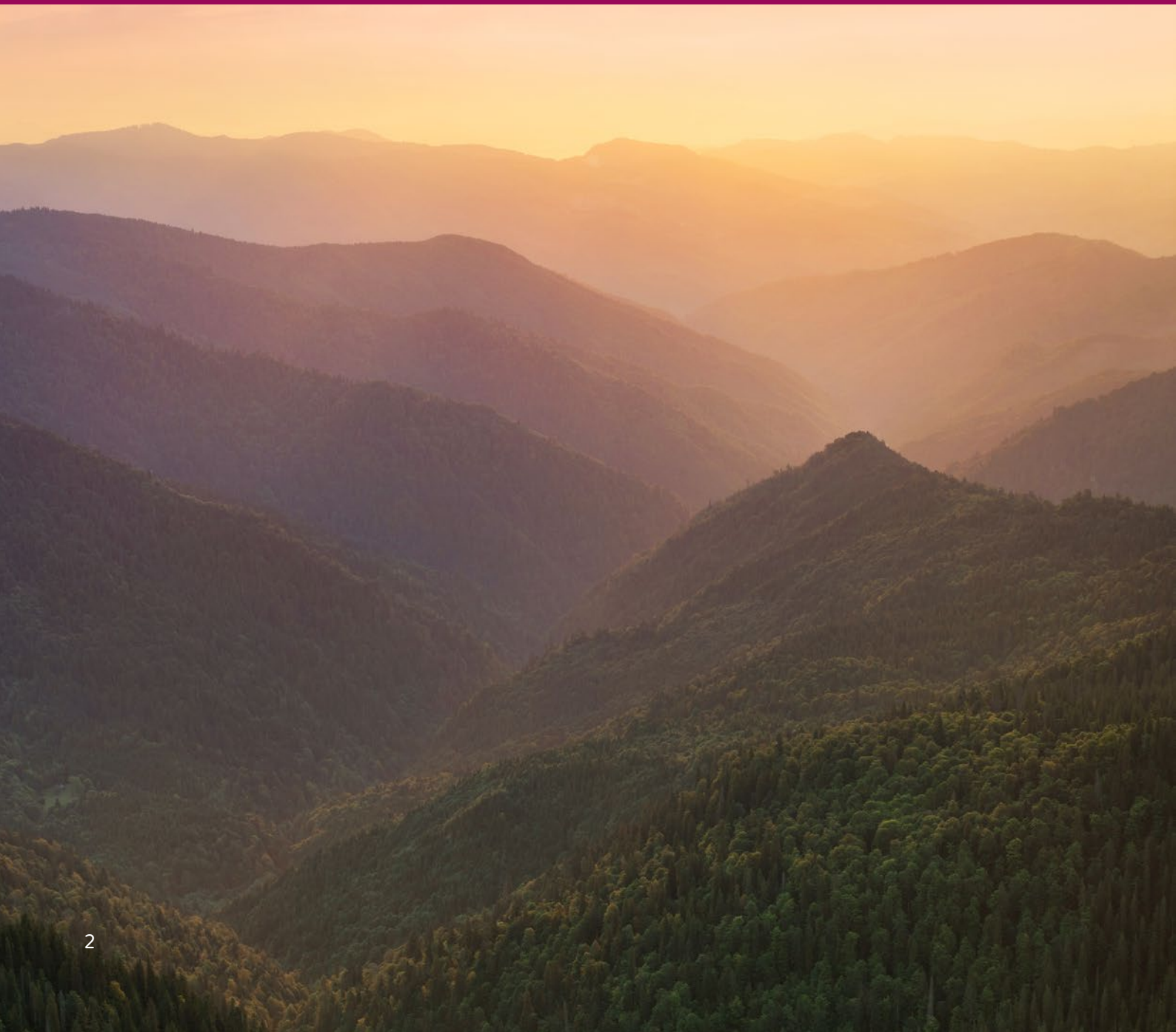






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# About Freedom Health Insurance

Founded in 2003, Freedom Health Insurance is an award-winning private medical insurance (PMI) provider aiming to offer exceptional customer service and simple yet flexible products at competitive premiums for people living in the United Kingdom (UK) and overseas.

We offer a range of products suited to individuals, families and businesses insuring two employees upwards. Our products include Freedom Elite, Freedom Essentials and Freedom Worldwide.

## Friendly and helpful service

At Freedom, we take care to place our supporting brokers and their clients at the heart of everything we do and aim to provide the highest quality of customer service at all times.

We are proud to have won or been shortlisted for the Best Customer Service by a Provider Award at the Health Insurance & Protection Awards since 2015.

Our friendly and knowledgeable teams understand how important it is to develop strong long-term business relationships and continuously provide exceptional levels of customer service.

With clients based in many countries all around the world and our experienced team based in Poole, Dorset (mainland UK), Freedom is a well-established business always prepared to go the extra mile to make sure you and your clients feel supported.

## Protected clients

We understand how important it is for your clients to feel protected when they take out worldwide health insurance. That's why our Freedom Worldwide policy is underwritten by respected insurers. The insurer for each policy will depend on the areas selected - please refer to Freedom for more information.

Freedom Worldwide policies are administered by Freedom Health Insurance, a trading name of Freedom Healthnet Limited which is authorised and regulated by the Financial Conduct Authority, registration number 312282.



# Taking care of tomorrow

## Investing in the future

With continuing investment building Freedom's infrastructure and a focus on providing sustainable premiums for clients, we are well placed to enjoy a promising future and we look forward to working with you.



# Our service promise to you

We understand how important it is to have an insurance provider you can rely on and trust, and who can get things done quickly and accurately. This is exactly what Freedom aims to continuously deliver.

Our service standards are published below.

## Quotations and new business

- Telephone calls will be answered within five rings.
- Quotations will be provided within two working days of receipt of all relevant information.
- New business documentation will be issued within five working days of receipt of all relevant information.

## Existing policies

- Telephone calls will be answered within five rings.
- Policy amendments will be actioned within two working days.
- Revised policy documents will be issued within five working days.
- Renewal invitations will be issued at least four weeks in advance of the renewal date.
- All other general correspondence will be responded to within five working days.





## Customer service with you in mind

A previous winner in the Best Customer Service by a Provider category at the Health Insurance & Protection Awards, Freedom is a customer-focused company with a genuine passion for health insurance and we understand how important it is to continuously provide you with exceptional levels of customer service.

### Claims

- Telephone calls will be answered within five rings.
- Emails will be responded to within two working days.
- New claims will be authorised or declined within two working days of receiving all the required information.
- Authorisation codes will be issued within one working day.
- Invoices will be processed within five working days of receipt.
- Payments to policyholders will be issued within 21 working days of being processed.
- All other general correspondence will be responded to within five working days.



### Complaints

- We recognise that complaints can arise and when they do, prompt resolution and communication to customers is essential. At Freedom we will listen, react and respond to complaints in a timeframe that meets the needs of our customers.
- For more information about making a complaint, please ask for a copy of our complaints procedure.

# Welcome to Freedom Worldwide

Freedom Worldwide is an international private medical insurance plan offering five levels of cover designed to meet the differing needs of clients living and working abroad.

## **Diamond** (2,000,000 €/£/\$)

- Inpatient and day-patient treatment
- Cancer cover
- Outpatient treatment – covered in full
- Dental treatment – 3,000
- Repatriation
- Maternity cover – 7,500
- Accidental death benefit – 100,000
- Emergency medical cover (outside of area) – max. 90 days up to 50,000
- Compassionate emergency visit benefit

## **Platinum** (1,000,000 €/£/\$)

- Inpatient and day-patient treatment
- Cancer cover
- Outpatient treatment – 5,000
- Dental treatment – 1,000
- Repatriation
- Maternity cover – 5,000
- Accidental death benefit – 100,000
- Emergency medical cover (outside of area) – max. 60 days up to 40,000
- Compassionate emergency visit benefit

## **Gold** (750,000 €/£/\$)

- Inpatient and day-patient treatment
- Cancer cover
- Outpatient treatment – 2,500
- Dental treatment – 500
- Repatriation
- Maternity cover – 2,500
- Accidental death benefit – 100,000
- Emergency medical cover (outside of area) – max. 30 days up to 30,000
- Compassionate emergency visit benefit

## **Silver** (500,000 €/£/\$)

- Inpatient and day-patient treatment
- Cancer cover
- Outpatient treatment – 1,500
- Repatriation
- Compassionate emergency visit benefit

## **Bronze** (500,000 €/£/\$)

- Inpatient and day-patient treatment
- Cancer cover
- Outpatient treatment – 1,000
- Repatriation
- Compassionate emergency visit benefit

For full details about cover and limits see the summary of benefits on pages 10 to 14.





# Freedom Worldwide can be personalised with further options:

## Areas of cover

Freedom Worldwide can provide benefits for three areas:

- Europe
- Worldwide excluding USA
- Worldwide



## Voluntary excesses

Premiums can be reduced by including a voluntary excess:

Excess per person, per year (€/£/\$)	Premium reduction
50	5%
100	10%
250	15%
500	20%
1,000	25%
2,500	30%
5,000	40%

The excess applies to each insured person for each period of insurance unless otherwise stated. Discounts may be changed without notice.

## Payment of the premium

The premium can be paid in Euros, Pound Sterling or US Dollars. The benefit will be paid in the same currency.

The premium can be paid in full at the start of the policy by cheque, credit or debit card, direct debit or by bank transfer (details available on request). The premium can also be paid by monthly direct debit or quarterly by credit card or bank transfer (details available on request).



## Why Freedom Worldwide?

With five levels of cover offering a range of benefits and limits, a range of excess options, a choice of currency and the opportunity to transfer seamlessly to Freedom Elite when returning to the UK, Freedom Worldwide gives brokers the opportunity to recommend a tailor-made policy to suit your clients' different needs and financial budgets.

## What is not covered?

As with most health insurance policies, there are things we do not cover. Some examples of these are shown below. This is not a full list of all the exclusions so please ask for a copy of our policy summaries or the full terms and conditions for further information.

- 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.

A policy may include cover for some of our exclusions depending on the specific cover purchased.

## Ask us for more information

For more detailed information about the benefits provided by Freedom Worldwide, including the relevant limits that apply, please see pages 10 to 14 of this brochure. Alternatively, please ask for a copy of our policy summaries and policy documents.



# Summary of benefits

Freedom Worldwide	Diamond	Platinum	Gold	Silver	Bronze
Maximum limit, per policy year	2,000,000	1,000,000	750,000	500,000	500,000
Currency	€/£/\$	€/£/\$	€/£/\$	€/£/\$	€/£/\$

A.	Inpatient & day-patient benefit	Diamond	Platinum	Gold	Silver	Bronze
1	Hospital accommodation – costs of a standard single en-suite room.	Covered in full				Covered in full
2	Nursing fees, medical expenses and ancillary charges.					
3	Prescription drugs and dressings.					
4	Operating theatre charges, surgical drugs and dressings.					
5	Surgeon's, anaesthetist's and consultant's fees.					
6	Surgical appliances which form a permanent and integral part of the body, apart from neurostimulators and pacemakers as outlined in the exclusions.					
7	Organ transplant – surgical procedure in performing the following organ and/or tissue transplants: heart, heart/valve, heart/lung, liver, pancreas, pancreas/kidney, kidney, bone marrow, parathyroid, muscular/skeletal and cornea transplants.	Covered up to 300,000	Covered up to 200,000	Covered up to 200,000	Covered up to 100,000	No cover available
8	Oral surgical procedures as specified in our definition.	Covered in full				Covered in full
9	Emergency dental treatment required to restore your oral health following a serious eligible accident that requires you being admitted to hospital. Please refer to the definition of emergency inpatient dental treatment.					
10	Diagnostic tests, including pathology and radiology.					
11	MRI/CT/PET scans.					
12	Physician and therapist fees including physiotherapy during an inpatient stay.					
13	Psychiatric treatment. 12 month waiting period applies	Fully covered up to a maximum of 28 days	Covered up to 10,000 for a maximum of 28 days	Covered up to 5,000 for a maximum of 28 days		No cover available
14	Accommodation for one parent staying with an insured child under 16.	Covered in full				
15	Inpatient cash benefit where treatment has been received and no charges have been made.	100 per night, up to a maximum of 50 nights				



B.	Additional benefits	Diamond	Platinum	Gold	Silver	Bronze
1	Complications during childbirth – cover for the following conditions that arise during childbirth and that require a recognised obstetric procedure: Postpartum haemorrhage and retained placental membrane. Complications of childbirth are only payable where the cover also includes a routine maternity benefit. In this case, complications of childbirth shall also refer to medically necessary caesarean sections. <b>12 month waiting period applies</b>	Covered up to 10,000	Covered up to 5,000	Covered up to 2,500		No cover available
2	Complications in pregnancy resulting from, abnormal presentation; ectopic pregnancy, miscarriage; missed abortion; pre-eclampsia, gestational diabetes or hydatidiform mole that arise during the antenatal stages of pregnancy. <b>12 month waiting period applies</b>					
3	Hormone replacement therapy.	Covered up to 250				No cover available
4	Home nursing benefit. Immediately following or instead of an inpatient stay.	Covered up to 3,500	Covered up to 2,000	Covered up to 1,500		No cover available
5	Local ambulance.	Covered in full				

C.	Outpatient benefit	Diamond	Platinum	Gold	Silver	Bronze
1	Medical practitioner's, specialist's and consultant's fees, prescribed medicines, drugs and dressings.	Covered in full	Covered up to 5,000	Covered up to 2,500	Covered up to 1,500	Covered up to 1,000
2	Diagnostic tests, including pathology and radiology.					
3	Physiotherapy by a registered physiotherapist, when referred by a medical practitioner, specialist or consultant. <sup>^</sup> Physiotherapy is initially restricted to six sessions per condition, after which the treatment must be reviewed by the referring medical practitioner. Should further sessions be required, a progress report must be submitted to us, which indicates the medical necessity for any further treatment.					
4	Chiropractic, osteopathic, homeopathic, Chinese herbal medicine and acupuncture. <sup>^</sup>					
5	Psychiatric treatment.* <b>12 month waiting period applies</b>	Covered up to 2,000	* Section C5 sublimited to 1,000	* Section C5 sublimited to 500	* Section C5 sublimited to 500	No cover
6	Routine health checks, including vaccinations.#	Covered up to 300	#Section C6 sublimited to 200	#Section C6 sublimited to 200	#Section C6 sublimited to 100	No cover
7	MRI/CT/PET scans.	Covered in full				
8	Outpatient surgery.	Covered in full				

# Summary of benefits (continued)

D.	Cancer benefit	Diamond	Platinum	Gold	Silver	Bronze
1	Oncology tests, drugs, consultant's fees including cover for chemotherapy and radiotherapy, when the treatment is aimed to cure the cancer.	Covered in full				
2	Treatment on an inpatient, day-patient or outpatient basis that maintains, monitors and provides relief of symptoms of cancer that is diagnosed as a chronic medical condition.	Covered within the limits specified in section E2				No cover available
3	Palliative treatment and end stage medical care of cancer that has been diagnosed as terminal.	Covered within the limits specified in section F1				No cover available

E.	Chronic medical conditions benefit	Diamond	Platinum	Gold	Silver	Bronze
1	Treatment of an acute episode of a chronic medical condition where you have become medically unstable.	Covered within the limits specified in section A and C				
2	Treatment that maintains, monitors and provides relief of symptoms, including palliative treatment of a chronic medical condition on an inpatient, day-patient or outpatient basis.	Covered up to a lifetime limit of 50,000	Covered up to a lifetime limit of 40,000	Covered up to a lifetime limit of 30,000	Covered up to a lifetime limit of 20,000	No cover available

F.	Terminal illness benefit	Diamond	Platinum	Gold	Silver	Bronze
1	Palliative treatment and end stage medical care of a diagnosed terminal illness.	Covered up to a lifetime limit of 50,000	Covered up to a lifetime limit of 40,000	Covered up to a lifetime limit of 30,000	Covered up to a lifetime limit of 20,000	No cover available

G.	Dental outpatient benefit	Diamond	Platinum	Gold	Silver	Bronze
1	Routine dental treatment - one annual check-up, including one annual scale and polish.	Covered up to 75% of 3,000	Covered up to 75% of 1,000	Covered up to 75% of 500	No cover available	No cover available
2	Diagnostic tests such as x-rays.					
3	Clinically necessary dental treatment to restore your teeth and oral health, such as fillings, gum treatment, crowns, bridges, inlays and extractions.					
4	Emergency outpatient dental treatment – treatment received for the immediate relief of dental pain, including temporary fillings, limited to 3 fillings per policy period, and/or the repair of damage caused in an accident. The treatment must be received within 24 hours of the emergency event. This does not include any form of dental prostheses or root canal treatment.					
5	Dental surgery to include extraction of teeth and root canal surgery.					
6	Orthodontic treatment for an insured person under 18 years of age only. 12 month waiting period applies.					



H.	Medical evacuation & repatriation benefit	Diamond	Platinum	Gold	Silver	Bronze
1	Medical evacuation when an insured person is placed on a critical list or in our opinion, adequate treatment is not available locally or if adequately screened blood is unavailable in the event of an emergency. If a medical evacuation is eligible, we will evacuate the insured person to the nearest appropriate medical centre (which may or may not be located in the insured person's home country) or we will, where appropriate, endeavour to locate and transport screened blood and sterile transfusion equipment. The medical evacuation will be carried out in the most economical way having regard to the medical condition.					
2	Accommodation after a medical evacuation if you are unable to travel after discharge – If medical necessity prevents the insured member from undertaking the evacuation or transportation following discharge from an inpatient episode of care, we will cover the reasonable cost of hotel accommodation up to a maximum of 7 days, comprising of a private room with en-suite facilities. We do not cover costs for hotel suites, 4 or 5 star hotel accommodation. Hotel accommodation for an accompanying person is not covered.					
3	Economy class return airfare to country of residence – Following completion of treatment, we will cover the cost of the return trip, at economy rates, for the evacuated insured person to return to his/her principal country of residence. The return journey must be made within one month after the eligible treatment has been completed.					Covered in full when an inpatient or day-patient admission is needed
4	Where an insured person has been evacuated to the nearest appropriate medical centre for ongoing treatment, we will agree to cover the reasonable cost of hotel accommodation comprising of a private room with en-suite facilities. The cost of such accommodation must be more economical than successive transportation costs to/from the nearest appropriate medical centre and the principal country of residence.					
5	Economy travelling expenses of a companion – We will cover the economy class travel, accommodation and economy class return airfare expenses for pre-authorized costs of a close business companion or the insured person's dependants having to accompany the insured person for an emergency medical evacuation, this benefit will only apply when the insured person is evacuated when placed on a critical list.					
6	Repatriation of mortal remains – the transportation costs of the deceased's mortal remains from the principal country of residence to the country of burial. Covered expenses include, but are not limited to, expenses for embalming, a container legally appropriate for transportation, shipping costs and the necessary government authorisations. Cremation costs will only be covered in the event that this is required for legal purposes. Costs incurred by any accompanying persons are not covered. All covered expenses in connection with the repatriation of mortal remains must be pre-authorized by us.					Covered in full

Covered in full

## Summary of benefits (continued)

I.	Compassionate emergency visit benefit	Diamond	Platinum	Gold	Silver	Bronze
1	Costs incurred by an insured person for an economy class return airfare from the principle country of residence to visit a close family member, up to the age of 70 years, in the event of a medical condition that results in that close family member being placed on a critical list, or his/her death. Limited to one return journey per insured person, per policy year.	Covered in full				

J.	Maternity benefit Only available to female members who are aged between 18 and 44. Cover only becomes available for treatment received 11 months after the policy inception.	Diamond	Platinum	Gold	Silver	Bronze
1	Any medically necessary costs incurred during a routine, non-complicated pregnancy or childbirth, including hospital charges, specialist fees, the mother's pre- and post-natal care and midwife fees. We will only provide cover for one 2D ultrasound scan in each trimester.	Covered up to 7,500	Covered up to 5,000	Covered up to 2,500	No cover available	No cover available
	Newborn care after a covered pregnancy – we will provide cover for reasonable routine accommodation charges of your newborn. We will also provide cover for necessary examinations before discharge to include: <ul style="list-style-type: none"> <li>• a physical examination</li> <li>• Vitamin K</li> <li>• Hepatitis B vaccine</li> <li>• BCG vaccine</li> <li>• blood tests for PKU, congenital hypothyroidism and G6PD</li> </ul>					
2	Medically necessary c-sections.	Covered within the limits specified in section B1				
	Birth defects and congenital abnormalities.	Covered up to 20,000	Covered up to 15,000	Covered up to 10,000		
	Newborn accommodation when staying in hospital with the mother up to 10 nights.	Covered in full				

K.	Emergency medical cover (outside of area)	Diamond	Platinum	Gold	Silver	Bronze
1	Cover for emergency medical treatment outside your area of cover.	Covered up to 50,000	Covered up to 40,000 for a maximum of 60 days	Covered up to 30,000 for a maximum of 30 days	No cover available	No cover available

L.	Accidental death benefit	Diamond	Platinum	Gold	Silver	Bronze
1	Death of an insured person as a result of an accident.	100,000			No cover	No cover

Important: All benefit limits apply to each insured person in each period of insurance unless otherwise stated.



## Transferring to Freedom Elite

Clients who are normally UK residents but have been living abroad may be able to transfer seamlessly from Freedom Worldwide to Freedom Elite when returning to the UK. Please contact us for more information.



# Underwriting and membership

The following pages outline our acceptance criteria for individual policies and group schemes.

However, all policies are subject to underwriting acceptance and we reserve the right to alter our acceptance terms without notice.

Individual policies			
Minimum adult age	18 years old at policy inception	Maximum adult age	70 years old at policy inception
Minimum child age	None		
Maximum child age	20 years at policy inception. Children can remain on the policy until the renewal date following their 21st birthday (or their 24th birthday if in full time education)		
Underwriting options available	<ul style="list-style-type: none"> <li>• Full medical underwriting</li> <li>• Continued personal medical exclusions</li> <li>• Moratorium underwriting</li> <li>• Switch moratorium underwriting</li> </ul>		
Eligibility	This policy is available to eligible persons and their dependants in countries where the underwriter is legally permitted to transact private medical insurance. This policy is not available to residents of the USA residing in the USA, those persons who are subject to exchange controls or where the purchase of this policy is illegal under local legislation		
Group schemes			
Minimum group size	Two employees	Maximum group size	Refer if over 250 employees
Minimum adult age	18 years old at policy inception	Maximum adult age	70 years old at policy inception
Minimum child age	None		
Maximum child age	20 years at policy inception. Children can remain on the policy until the renewal date following their 21st birthday (or their 24th birthday if in full time education)		
Underwriting options available	<ul style="list-style-type: none"> <li>• Full medical underwriting</li> <li>• Continued personal medical exclusions</li> <li>• Medical history disregarded (specific criteria apply)</li> <li>• Moratorium underwriting</li> <li>• Switch moratorium underwriting</li> </ul>		
Choose different cover options for different groups of employees	Yes		
Eligibility	This policy is available to groups and their employees in countries where the underwriter is legally permitted to transact private medical insurance. This policy is not available to residents of the USA residing in the USA, those persons who are subject to exchange controls or where the purchase of this policy is illegal under local legislation		

## Occupations we do not cover

- Offshore workers.
- Entertainers including circus performers, dancers, acrobats, stunt persons. We will consider actors, musicians and singers.
- Underground workers (not including underground transport staff).
- Professional and semi-professional sports persons.
- Asbestos workers.
- Civil and heavy engineering workers (who work on site).
- Quarrying and mining workers.
- Underwater workers.
- Members of the armed forces or emergency services (Police, Fire, Ambulance).

This list contains a sample of occupations that we are unable to cover. Please contact us regarding specific occupations.

# Making a claim

When an insured person needs to make a claim with Freedom Worldwide, they will find our process simple and straightforward. Our friendly and knowledgeable team aims to answer any questions they may have about their claim in a caring and understandable way.

## Inpatient/day-patient claims:

### Call the claims helpline

If the insured person needs inpatient or day-patient treatment, they must call our claims helpline to find out if the claim will be covered and, if so, any limits that will apply. If the claim is eligible, we will confirm cover and let them know what to do next.



### Keeping in touch

The insured person must keep in touch with us as treatment progresses and ensure all treatment is pre-authorised.



### Payment to the hospital

In most cases we can arrange to pay the treatment costs directly to the hospital. The insured person will just need to pay any deductible on their policy before leaving the hospital.

Eligible outpatient claims are paid on a reimbursement basis.

Full details about the Freedom Worldwide claim process will be provided in the policy documents at the start of the policy.



# How to contact Freedom Health Insurance

## Get a quote & general enquiries

For intermediaries:

Phone: +44 (0)1202 283 581

Email: [info@freedomhealthinsurance.co.uk](mailto:info@freedomhealthinsurance.co.uk)

For your clients:

Phone: 0800 999 2013 or +44 (0)1202 756 350

Email: [info@freedomhealthinsurance.co.uk](mailto:info@freedomhealthinsurance.co.uk)

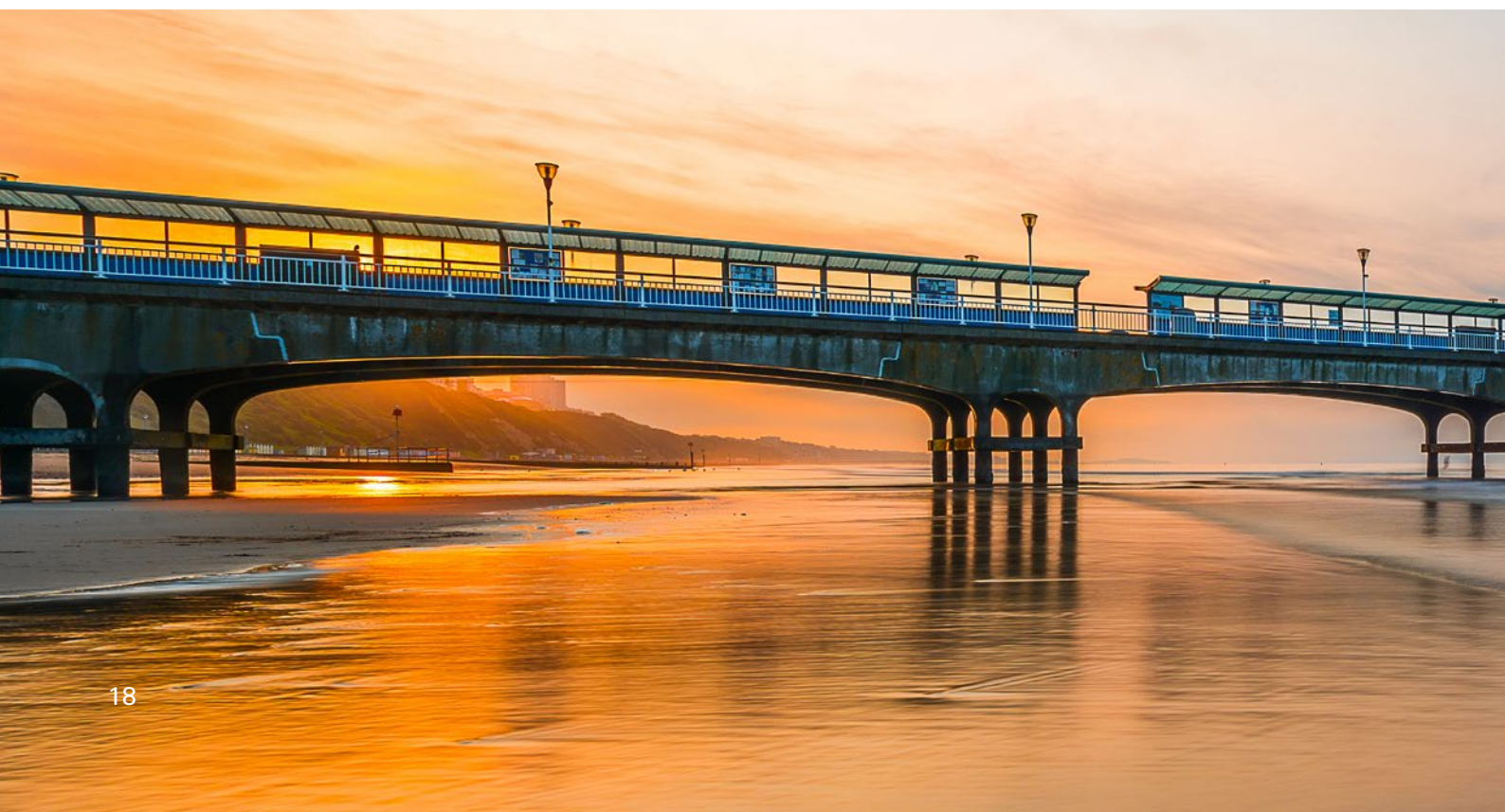
Please call the underwriting team for new business quotations, renewal quotations, quotation reviews and general policy administration matters in relation to new and existing policies.

## Making a claim

Phone: +44 (0)1202 283 580

Email: [intclaims@freedomhealthinsurance.co.uk](mailto:intclaims@freedomhealthinsurance.co.uk)

An insured person can call the claims helpline if they want to make a new claim, if they need further treatment, if they have a question about an existing claim or if they want to know whether a specific treatment would be covered.



## Become a Freedom intermediary

Phone: +44 (0)1202 283 582

Email: [info@freedomhealthinsurance.co.uk](mailto:info@freedomhealthinsurance.co.uk)

Calls to 0800 numbers are free from all consumer landlines and mobile phones within the UK. If you are calling from a business phone or from outside the UK, you should check with your provider whether there will be a charge for calling an 0800 number.

Calls may be recorded and monitored for training and quality purposes.

## Our address

All written correspondence should be sent to:

**Freedom Health Insurance**  
**County Gates House**  
**300 Poole Road**  
**Poole**  
**Dorset**  
**BH12 1AZ**  
**United Kingdom**

[www.freedomhealthinsurance.co.uk](http://www.freedomhealthinsurance.co.uk)





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FREEDOM WORLDWIDE | BROCHURE | 01/07/2020

Freedom Health Insurance is a trading name of Freedom Healthnet Limited.

Freedom Healthnet Limited is authorised and regulated by the Financial Conduct Authority with the registration number 312282.

Registered address: County Gates House, 300 Poole Road, Poole, BH12 1AZ. Company registration number: 04815524.