

 **IF YOU NEED EMERGENCY MEDICAL ASSISTANCE ABROAD OR NEED TO CUT SHORT YOUR TRIP
CONTACT THE ASSISTANCE TEAM ON: +44 203 829 6745**



freedom
INSURANCE SERVICES LTD

Policy Extensions

Please note: The extension's in this booklet will only apply if you have paid the appropriate additional premium for each extension and it is listed on your insurance schedule. All the things we told you about in the main policy wording also apply to these extensions.

Emergency Medical Assistance: +44 203 829 6745

Claims: 0203 829 6761 or claims@policyholderclaims.co.uk

Contact Freedom Insurance: 01223 446 914 or 01223 454 290

Email: operations@freedominsure.co.uk



This policy is for residents of the United Kingdom, the Channel Islands, Isle of Man and British Forces Posted Overseas Only.
Freedom Insurance Services Limited is authorised and regulated by the Financial Conduct Authority: FRN306536.

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About this policy

This booklet is an extension of your main Freedom Travel Insurance policy wording.

Please note: The extension's in this booklet will only apply if you have paid the appropriate additional premium for each extension and it is listed on your insurance schedule. All the things we told you about in the main policy wording also apply to these extensions.

This extension booklet provides details of the extra cover you have paid. It will also tell you of any new terms and conditions that apply here that were not mentioned in the main policy wording.

Your Important contact numbers

IF YOU NEED EMERGENCY MEDICAL ASSISTANCE ABROAD

You should first call an ambulance using the local equivalent of a **999** number

If you are travelling within the EU you should dial **112**

You should then when possible, contact the assistance team which is available 24 hours a day, all year round on: **+44 (0) 203 829 6745**

Or email: operations@emergencyassistance.co.uk

TO MAKE A CLAIM

please contact us as soon as possible - please keep copies of all information you send us

Claims

Please visit

www.policyholderclaims.co.uk

You can also email claims@policyholderclaims.co.uk

or call **0203 829 6761**

Open 8am - 8pm Weekdays,

9am - 1pm Saturdays

TO ASK A QUESTION OR AMEND YOUR POLICY

To amend or cancel your policy please call us on **01223 454 290**

For all other queries please email operations@freedominsure.co.uk

Cover Table

This table shows you what cover may be available under this insurance policy and is subject to the terms, conditions and exclusions already mentioned and detailed in the individual policy sections. **Please be aware** that if your circumstances do not fit those described, then there is no cover in place. The amounts shown under 'We will pay up to' are the maximum amounts payable under each policy section for each insured person.

Please note: Some sections have individual item limits, or limits to the amount paid per period; please refer to the individual policy sections for these limits.

The '**Deductible amount**' (sometimes called an excess) is the amount that will be deducted from your claim for each insured person.

Cover			We will pay up to	Deductible amount		
Page No.	Winter Sports extension	Section	Silver, Gold, Platinum	Silver	Gold	Platinum
5-6	If your or your hired ski equipment is lost, stolen or damaged	WS1	£1,000	£100	£75	£50
7-8	If your ski equipment is delayed over 12 hours	WS2	£500	Nil	Nil	Nil
9-10	If you are unable to use your pre-paid ski pack	WS3	£250 / £500 / £500	Nil	Nil	Nil
11-12	If your ski resort is closed	WS4	£1,000	Nil	Nil	Nil
Page No.	Cruise extension	Section	Silver, Gold, Platinum	Silver	Gold	Platinum
13-14	If you miss your sailing	C1	£1,000	£100	£75	£50
15-16	If your ships itinerary changes	C2	£1,500	Nil	Nil	Nil
17-18	If you are confined to your cabin	C3	£1,000	Nil	Nil	Nil
19-20	If you cannot go on your shore excursions	C4	£1,500	£100	£75	£50
Page No.	Mobility Aids extension	Section	Silver, Gold, Platinum	Silver	Gold	Platinum
21-22	If your mobility aids are lost, stolen or damaged	MA1	£5,000	£100	£75	£50
23-24	If you need to hire mobility aids	MA2	£1,000	Nil	Nil	Nil
Page No.	Denial of boarding extension	Section	Silver, Gold, Platinum	Silver	Gold	Platinum
25-26	If you are denied boarding on your inbound flight	D1	£560	£100	£75	£50

If your or your hired ski equipment is lost, stolen or damaged – Section WS1

If this happened:

Your or your hired **ski equipment** was lost, stolen or damaged during your trip.

This is what we will do:

We will pay you up to

£1,000

in total for **ski equipment**, however the most we will pay for any **single article, pair or set** is

Owned - Silver £500

Owned - Gold £750

Owned - Platinum £1,000

Hired - Silver £250

Hired - Gold £500

Hired - Platinum £750

Unreceipted items

£150

The **deductible** amount for this section is **£100 Silver / £75 Gold / £50 Platinum** per person, per incident



But we won't do anything if:

- you have not paid your **deductible** or accepted that it will be deducted from any settlement;
- you did not notify any loss or theft to the police, your **transport provider** or tour operator's representative and obtain a local independent written report during your **trip**;
- you are unable to provide **evidence of ownership**;
- you did not take all available **precautions**;
- your **ski equipment** was left in or on an **unattended** motor vehicle;
- your **ski equipment** was left **unattended** unless it was left in your locked accommodation or a designated locker room within your trip accommodation, or a **designated ski rack**;
- you cannot provide receipts for the hire of replacement **ski equipment**;
- your **ski equipment** was damaged due to your carelessness, neglect, deliberate wilful or malicious damage;
- you cannot provide receipts for any expenditure;
- you cannot provide a report from the ski hire shop confirming the nature of the damage;
- you do not **co-operate** with us.

Important meanings in this section

co-operate – provide **us** with any information or documentation **we** may reasonably require to enable **us** to verify and process your claim.

deductible – the amount **we** will deduct from any claims settlement in respect of each person making a claim.

designated ski rack- a designated area of substantial construction specifically designed to allow and facilitate secure storage of skis & snowboards.

evidence of ownership - a document to evidence that the item(s) you are claiming for belong(s) to you. This can be a copy of the till receipt, delivery note, gift receipt, bank or credit card statements, guarantees, instruction manuals or insurance valuation certificates.

pair or set - two or more items that are complementary or purchased as one item or used or worn together.

period of insurance – the **trip** dates shown on the insurance schedule or if the policy is a multi-trip, a **trip** that does not fall outside of the period of cover or exceed the stated limit. However, any cancellation claim for a **trip** booked during the period of cover will be considered until the policy expires, as long as the **trip** does not exceed the stated limits.

precautions - all measures that it would be reasonable to expect a person to take in the circumstances to prevent accidental loss or theft of their possessions.

single article - any single item that is not part of a **pair or set**.

ski equipment - bindings, boots, gloves, goggles, helmets, poles, ski clothing, skis & snowboards.

transport provider- Airline Companies, Rail Operators, Coach Operators, Ferry and Cruise Operators.

trip – travel during the **period of insurance**.

we/our/us – White Horse Insurance Ireland dac.

If your ski equipment is delayed over 12 hours – Section WS2

If this happened:

Your **ski equipment** did not arrive at your **trip destination** within 12 hours of your arrival because it was misplaced by your **transport provider**.

This is what we will do:

We will pay you up to

£50

for covering hiring **ski equipment** if your is delayed **over 12 hours** up to a maximum of

£500

There is no **deductible** amount for this section



But we won't do anything if:

- you are unable to provide us with written confirmation from your **transport provider** or their handling agents that your **ski equipment** was delayed and the date and time it was returned to you;
- do not **co-operate** with us.

Important meanings in this section

co-operate – provide **us** with any information or documentation **we** may reasonably require to enable **us** to verify and process your claim.

deductible – the amount **we** will deduct from any claims settlement in respect of each person making a claim.

home country - either the United Kingdom, the Channel Islands or Isle of Man.

transport provider - Airline Companies, Rail Operators, Coach Operators, Ferry and Cruise Operators.

trip destination - the airport, international rail terminal or port outside your **home country**, which is your final ticketed destination.

ski equipment - bindings, boots, gloves, goggles, helmets, poles, ski clothing, skis & snowboards.

we/our/us – White Horse Insurance Ireland dac.

If you are unable to use your pre-paid ski pack – Section WS3

If this happened:

During your **trip** you were admitted to a hospital for **emergency medical treatment** as an **in-patient** or confined to your trip accommodation on medical advice, and unable to use the facilities provided by your **ski pack**.

This is what we will do:

We will pay up to

£100

per **24-hours** for loss of skip pack use due to injury or illness
up to a maximum of

£1,000

There is no **deductible** amount for this section



But we won't do anything if:

- you do not have a valid claim under either the 'If you need emergency medical treatment abroad' or 'If are ill or injured in your home country' sections of your main travel policy;
- you cannot provide evidence showing when the **ski pack** was purchased;
- you do not **co-operate** with us.

Important meanings in this section

BFPO – British Forces Posted Overseas.

co-operate – provide **us** with any information or documentation **we** may reasonably require to enable **us** to verify and process your claim.

deductible – the amount **we** will deduct from any claims settlement in respect of each person making a claim.

existing medical treatment – any ill-health or injury which occurs during your **trip** and requires immediate treatment either before you return **home** or to enable you to return **home**.

home – one of your normal places of residence in the United Kingdom, the Channel Islands, Isle of Man or **BFPO**.

period of insurance – the **trip** dates shown on the insurance schedule or if the policy is a multi-trip, a **trip** that does not fall outside of the period of cover or exceed the stated limit. However, any cancellation claim for a **trip** booked during the period of cover will be considered until the policy expires, as long as the **trip** does not exceed the stated limits.

trip – travel during the **period of insurance**.

we/our/us – White Horse Insurance Ireland dac.

If your ski resort is closed – Section WS4

If this happened:

You were unable to use the **ski resort** facilities for more than 24-hours during your **trip** due to **adverse weather conditions**.

This is what we will do:

We will pay you

£100

for each **24-hour** period that you cannot use the facilities in the **ski resort** up to a maximum of

£1,000

There is no **deductible** amount for this section



But we won't do anything if:

- you cannot provide written confirmation from the **ski resort** management confirming that the facilities were closed due to **adverse weather conditions**, or that it was unsafe to ski or snowboard due to **adverse weather conditions**;
- you do not **co-operate** with us.

Important meanings in this section

adverse weather conditions - too much, or too little snow, high winds, avalanche. **ski resort** - an area that has prepared ski runs and groomed slopes and is serviced by lifts and tows which operate seasonally.

co-operate – provide **us** with any information or documentation **we** may reasonably require to enable **us** to verify and process your claim.

deductible – the amount **we** will deduct from any claims settlement in respect of each person making a claim.

period of insurance – the **trip** dates shown on the insurance schedule or if the policy is a multi-trip, a **trip** that does not fall outside of the period of cover or exceed the stated limit. However, any cancellation claim for a **trip** booked during the period of cover will be considered until the policy expires, as long as the **trip** does not exceed the stated limits.

trip – travel during the **period of insurance**.

we/our/us – White Horse Insurance Ireland dac.

If you miss your sailing – Section C1

If this happened:

If you arrived at your **embarkation point** after the cruise ship had departed because of something that happened that you could not have foreseen, or have been able to avoid.

This is what we will do:

We will pay you up to

£1,000

towards the cost of additional travel and accommodation so you can travel to your cruise ship's next **port of call** and board the vessel.

The **deductible** amount for this section is **£100 Silver / £75 Gold / £50 Platinum** per person, per incident



But we won't do anything if:

- you have not made every attempt to reach the **embarkation point** in time to board the vessel;
- you have not allowed sufficient time (given normal traffic and weather conditions) to reach your **embarkation point** and check-in on time as shown on your itinerary;
- you are claiming for costs where the cruise operator has provided alternative travel and accommodation, or a financial contribution towards these costs.

Important meanings in this section

embarkment point - the port at which you are supposed to board the cruise ship and register as a passenger at the start of the cruise itinerary.

port of call – a port where the cruise ship docks as part of it's itinerary.

we/our/us – White Horse Insurance Ireland dac.

If your ships itinerary changes – Section C2

If this happened:

A scheduled **port of call** was cancelled due to adverse weather conditions or time table restrictions.

This is what we will do:

We will pay you up to

£300

for each cancelled **port of call** up to a maximum of

£1,500

There is no **deductible** amount for this section



But we won't do anything if:

- you cannot provide written confirmation from the ships bursar or captain confirming the reason for, and the number of, any cancelled port of call visits;
- you were offered an alternative port of call;
- you were offered any monetary compensation (including on-board credit) by the ship or tour operator.
- you do not **co-operate** with **us**.

Important meanings in this section

port of call – a port where the cruise ship docks as part of it's itinerary.
we/our/us – White Horse Insurance Ireland dac.

If you are confined to your cabin – Section C3

If this happened:

During your cruise, you were confined to your cabin on medical advice, or admitted to the ships hospital for **emergency medical treatment**.

This is what we will do:

We will pay you up to

£25

for each **24-hour** period you are confined to your cabin due to injury or illness up to a maximum of

£1,000

This payment is in addition to any emergency medical expenses we may have agreed to under your travel policy - 'If you need emergency medical treatment abroad' in your main policy wording.

There is no **deductible** amount for this section



But we won't do anything if:

- you do not have a valid claim under the 'If you need emergency medical treatment abroad' section of your main policy;
- you cannot provide written confirmation from the ships medical officer confirming the reason for, and length of, your confinement to your cabin;
- you do not **co-operate** with **us**.

Important meanings in this section

BFPO – British Forces Posted Overseas.

co-operate – provide **us** with any information or documentation **we** may reasonably require to enable **us** to verify and process your claim.

emergency medical treatment – any ill-health or injury which occurs during your **trip** and requires immediate treatment either before you return **home** or to enable you to return **home**.

home – one of your normal places of residence in the United Kingdom, the Channel Islands, Isle of Man or **BFPO**.

we/our/us – White Horse Insurance Ireland dac.

If you cannot go on your shore excursions – Section C4

If this happened:

You were unable to go on your pre-paid shore excursion because you were confined to your cabin on medical advice, or admitted to the ships hospital for **emergency medical treatment**.

This is what we will do:

We will pay you up to a maximum of

£1,500

in total

The **deductible** amount for this section is **£100 Silver / £75 Gold / £50 Platinum** per person, per incident



But we won't do anything if:

- you do not have a valid claim under the 'If you need emergency medical treatment abroad' section of your main policy;
- you cannot provide written confirmation from the ships medical officer confirming the reason for, and length of, your stay in the ships hospital or confinement to your cabin;
- you do not **co-operate** with **us**.

Important meanings in this section

BFPO – British Forces Posted Overseas.

co-operate – provide **us** with any information or documentation **we** may reasonably require to enable **us** to verify and process your claim.

emergency medical treatment – any ill-health or injury which occurs during your **trip** and requires immediate treatment either before you return **home** or to enable you to return **home**.

home – one of your normal places of residence in the United Kingdom, the Channel Islands, Isle of Man or **BFPO**.

we/our/us – White Horse Insurance Ireland dac.

If your mobility aids are lost stolen or damaged – Section MA1

If this happened:

Your or your hired **mobility aids** were lost, stolen or damaged during your trip.

This is what we will do:

We will pay you up to a maximum of

£5,000

in total

Unreceipted items

£150

The **deductible** amount for this section is **£100 Silver / £75 Gold / £50 Platinum** per person, per incident



But we won't do anything if:

- you have not paid your **deductible** or accepted that it will be deducted from any settlement;
- you did not notify any loss or theft to the police, your **transport provider** or tour operator's representative and obtain a local independent written report during your **trip**;
- you are unable to provide **evidence of ownership**;
- you did not take all available **precautions**;
- your **mobility aids** were left in or on an **unattended** motor vehicle;
- your **mobility aids** were left **unattended** unless it was left in your locked accommodation or a designated locker room within your trip accommodation;
- your **mobility aids** were damaged due to your carelessness, neglect, deliberate wilful or malicious damage;
- you cannot provide receipts for any expenditure;
- you do not **co-operate** with us.

Important meanings in this section

co-operate – provide **us** with any information or documentation **we** may reasonably require to enable **us** to verify and process your claim.

deductible – the amount **we** will deduct from any claims settlement in respect of each person making a claim.

evidence of ownership - a document to evidence that the item(s) you are claiming for belong(s) to you. This can be a copy of the till receipt, delivery note, gift receipt, bank or credit card statements, guarantees, instruction manuals or insurance valuation certificates.

mobility aids – a device(s) designed to assist with movement and improve mobility of people with a mobility impairment.

pair or set - two or more items that are complementary or purchased as one item or used or worn together.

period of insurance – the **trip** dates shown on the insurance schedule or if the policy is a multi-trip, a **trip** that does not fall outside of the period of cover or exceed the stated limit. However, any cancellation claim for a **trip** booked during the period of cover will be considered until the policy expires, as long as the **trip** does not exceed the stated limits.

precautions - all measures that it would be reasonable to expect a person to take in the circumstances to prevent accidental loss or theft of their possessions.

transport provider- Airline Companies, Rail Operators, Coach Operators, Ferry and Cruise Operators.

trip – travel during the **period of insurance**.

we/our/us – White Horse Insurance Ireland dac.

If you need to hire mobility aids – Section MA2

If this happened:

Your **mobility aids** did not arrive at your **trip destination** within 12 hours of your arrival because it was misplaced by your **transport provider** or if your **mobility aids** were lost, stolen or damaged and cannot be repaired during your **trip**.

This is what we will do:

We will pay you up to

£1,000

for covering hiring **mobility aids** if your is delayed **over 12 hours**, or lost stolen or damaged during your trip.

There is no **deductible** amount for this section



But we won't do anything if:

- you are unable to provide us with written confirmation from your **transport provider** or their handling agents that your **mobility aids** were delayed and the date and time it was returned to you;
- you did not notify any loss or theft to the police, your **transport provider** or tour operator's representative and obtain a local independent written report during your **trip**;
- you are unable to provide **evidence of ownership**;
- you did not take all available **precautions**;
- you cannot provide receipts for the hire of replacement **mobility aids**;
- your **mobility aids** were damaged due to your carelessness, neglect, deliberate wilful or malicious damage;
- do not **co-operate** with us.

Important meanings in this section

co-operate – provide **us** with any information or documentation **we** may reasonably require to enable **us** to verify and process your claim.

deductible – the amount **we** will deduct from any claims settlement in respect of each person making a claim.

mobility aids – a device(s) designed to assist with movement and improve mobility of people with a mobility impairment.

period of insurance – the **trip** dates shown on the insurance schedule or if the policy is a multi-trip, a **trip** that does not fall outside of the period of cover or exceed the stated limit. However, any cancellation claim for a **trip** booked during the period of cover will be considered until the policy expires, as long as the **trip** does not exceed the stated limits.

transport provider - Airline Companies, Rail Operators, Coach Operators, Ferry and Cruise Operators.

trip destination - the airport, international rail terminal or port outside your **home country**, which is your final ticketed destination.

trip – travel during the **period of insurance**.

we/our/us – White Horse Insurance Ireland dac.

If you are denied boarding on your inbound flight – Section B6

If this happened:

You were denied boarding on the return journey of your **trip** due to having or being suspected of having an infectious disease (including Covid-19).

This is what we will do:

We will pay you up to

£40

for additional accommodation (of a standard no greater than your original booking) for each full **24-hour** period that you are unable to return to your **home country** up to a maximum of

£560

We will pay up to

£300 Europe, £500 Worldwide

towards the cost of return transportation to your **home country** (of a standard no greater than the class of journey and in the same mode of transport you paid for on your outward journey) at the earliest possible date based on medical or local authority advice.

The **deductible** amount for this section is **£50** per person, per incident



But we won't do anything if:

- you have not paid your **deductible** or accepted it will be deducted from any settlement;
- your **transport provider** has made arrangements to revalidate your original ticket but you chose not to accept it;
- you chose not to undertake your return journey;
- you were not denied boarding by your **transport provider**;
- you ask **us** to pay for travel to anywhere other than your **home country**;
- you are claiming for any costs relating to food or drink;
- you ask **us** to pay for a loss that is insured or guaranteed by any other existing protection, specifically Package Travel Regulations, ATOL, Air Passenger Rights, (including Civil Aviation Authority requirements), or ABTA protection, or any other specific legislation for transport or travel providers;
- you ask **us** to pay for any costs already accepted or offered by your transport and/or accommodation provider;
- you cannot provide **us** with a written report from the **transport provider** confirming the refusal of boarding;
- you are claiming for costs associated with you attempting to return prior to the recommended return date following your initial refusal of boarding;
- you are claiming for costs of any **travel companion** other than:
 - your children who are under 18 years of age, or
 - a legal dependant who is unable to travel without you, who is insured on this policy and where there is no responsible adult to supervise them, until you are able to return to your **home country**.
- you do not **co-operate** with **us**.

Important meanings in this section

co-operate – provide **us** with any information or documentation **we** may reasonably require to enable **us** to verify and process your claim.

deductible – the amount **we** will deduct from any claims settlement in respect of each person making a claim.

home country – either the United Kingdom, the Channel Islands or Isle of Man.

package holiday – any holiday where two or more components (i.e. transport and accommodation) have been booked with a tour organiser and therefore falls within the Package Travel Regulations.

period of insurance - the **trip** dates shown on the insurance schedule or if the policy is multi-trip, a **trip** that does not exceed the stated limit.

transport provider – Airline Companies, Rail Operators, Coach Operators, Ferry and Cruise Operators.

travel companion - a person(s) with whom you have booked to travel on the same travel itinerary and without whom your travel plans would be impossible.

trip - travel during the **period of insurance**.

we/our/us – White Horse Insurance Ireland dac.

YOUR IMPORTANT INFORMATION:

Emergency Medical Assistance:

+44 203 829 6745

Claims:

0203 829 6761

or

claims@policyholderclaims.co.uk

Contact Freedom Insurance:

01223 446 914 or 01223 454 290

Email: operations@freedominsure.co.uk



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INSURANCE SERVICES LTD