



# **HUMBERSIDE POLICE FEDERATION**

**CORE NON-UNDERWRITTEN  
INSURANCE BENEFITS TRUST**

## **SCHEME BENEFITS**

Effective from 1 April 2021



# USEFUL TELEPHONE NUMBERS

<b>Federation Office</b>	01482 653 480
<b>Worldwide Travel Insurance</b>	Policy Number DB5090AHA212
<b>Emergency Medical Assistance Service (24 hours)</b>	+44 (0)20 7183 3751
<b>Non-Emergency Claims</b>	0330 660 0549
Submit your claim on-line	claims@mstream.co.uk
	www.submitclaim.co.uk/hum
<b>Motor Breakdown Cover (UK)</b>	01384 884 091
<b>(Europe)</b>	+44(0)1384 884 091
<b>Legal Expenses</b>	01202 332 968
<b>GP24</b>	0345 222 3736
or if overseas	+44 (0) 161 468 3789
<b>Support24</b>	0800 358 2258
<b>Philip Williams &amp; Company</b>	01925 604 421

This Scheme is subject to annual review. It incorporates covers which the Trustees believe are beneficial to the majority of Members. The Trustees reserve the right to amend or remove cover as they deem appropriate. It is your responsibility to ensure that you are in possession of the up to date literature.

Policy Documents are available for download at [www.philipwilliams.co.uk](http://www.philipwilliams.co.uk) in the Group Schemes section.

Alternatively you can download them by scanning the QR code.



# MEMBER BENEFITS

## MEMBER AGED UNDER 65

GP24	Family
Support24	Family
Worldwide Travel Policy	Family
Legal Expenses	Included
Motor Breakdown Cover ( <i>UK and Europe</i> )	Family

## CALENDAR MONTHLY PREMIUM

**£16.00**

The price includes an additional contribution to the Insurance Trust to pay for administration of the scheme and other member benefits as determined by the Scheme Trustees.

# IMPORTANT INFORMATION

## APPLICABLE TO ALL BENEFITS

This booklet is a summary only. The benefits are subject to certain exclusions and policy conditions not stated in this booklet which in the event of a claim will be applicable. The benefits are provided strictly under the terms of the insurance policies taken out by the trustees of the scheme. Subscription to the scheme entitles the member to the benefits provided by the scheme but confers no ownership of any of the underlying policies which are vested in the trustees. The Insurance Scheme is an Independent Trust managed by the Trustees. The Trustees pay the Federation for the Federation Staff/Office to administer the Insurance Scheme on their behalf. The trustees retain the full policy wording detailing all benefits and exclusions which may be viewed on request to the Federation Office.

### Applying to join

Serving Officers are only eligible for this scheme if they are unable to join the main Group Insurance Scheme. Police Staff may join at anytime. The Trustees and/or Phillip Williams & Co reserve the right to decline any applications.

### Subscription collection

Subscriptions are collected monthly by deduction direct from salary/pension unless that is not possible when alternative arrangements may be agreed. Monthly subscription payments must be maintained in order to remain a member of the scheme and to qualify for any benefits.

### Insurers

A list of the insurers is available on request. Full policy wordings for certain policy sections are available to download via QR codes. These may also be available at the Federation Office, on the Federation Website or by visiting the Group Scheme section of [www.philipwilliams.co.uk](http://www.philipwilliams.co.uk)

### How to cancel your cover

In the event that you need to cancel your cover please contact the Federation Office.

### Retirement from the Police Service

This scheme is not available for retired members.

### Transfer, resignation or dismissal

Members who transfer, resign or are dismissed from the police service are not eligible to remain in the scheme and all membership and benefits will cease including any cohabiting partner extension.

### Complaints procedure

The Insurance Scheme is arranged on behalf of the trustees by Philip Williams (*G Ins*) Management Ltd, trading as Philip Williams & Co Insurance Management who are authorised and regulated by the Financial Conduct Authority (*Registration Number 827663*). The trustees are responsible for organising the policies and dealing with the insurance broker. Any complaints about any aspect of the scheme should in the first instance be directed to the Federation Office. The insurance broker will then be asked to investigate the complaint and resolve any matter either via the Federation Office, directly with the member, or through the appropriate underwriting organisation.

Please contact the Federation Office by telephone on

**01482 653 480**

Or simply write, giving details of your complaint to Federation Offices, Humberside Police Federation, 1a Redland Drive, Kirkella, Hull, HU10 7UE

Should you remain dissatisfied then you may ask the Financial Ombudsman to investigate your complaint. Please contact the Financial Ombudsman Service by telephoning 0800 023 4567 or by downloading the complaint form from [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

### FINANCIAL SERVICES COMPENSATION SCHEME

In the event that an insurer is unable to pay a claim you may be entitled to compensation from the Financial Services Compensation Scheme if an insurer cannot meet its obligations. This depends on the type of insurance and the circumstances of the claim. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme website at [www.fscs.org.uk](http://www.fscs.org.uk)

# GP24

**The GP24 service provides you with unlimited 24/7 access to a practising UK-based GP from wherever you are in the world. Consultations are available 24/7 by phone or by video consultation. Includes cohabitating family.**

Our experienced GPs are able to provide diagnosis, advice, reassurance or a second opinion. Should the GP feel you would benefit from prescription medication they can arrange and electronically authorise private prescription medication, where the medication will be delivered to you at any UK based address the next working day or the prescription emailed direct to a nominated pharmacy. The cost of the drugs are chargeable at wholesale rates which will be told to you before they are issued. Where appropriate the GPs can issue private Open Referral\* letters and Private Fit Notes. Each consultation is secure and confidential and there is no limit to the number or length of consultations. Please note that some employers may not accept Private Fit Notes.

To book a GP consultation 24/7 please call:

**0345 222 3736**

or if overseas

**+44 (0)161 468 3789**

Or access services via the web app: <http://philipwilliams.gp24.co> or via QR Code



Services available in the web app:

- 24/7 GP telephone consultation service
- Video consultation service
- Message Dr
- Request an appointment
- Health information
- Services near you
- Store your medical notes

Open 7 days a week, GMT:  
Monday\*\* – Friday: 08:00 – 22:00  
Saturday: 08:00 – 20:00  
Sunday: 10:00 – 18:00

\*\*Excluding UK bank holidays

How to save the web app:



### iOS Device

In the Safari web browser navigate to the web app link above. Then click the icon shown left and select 'Add to Home Screen' and then 'Add'.



### Android Device

In the web browser navigate to the web app link above. Then click the icon shown left and select 'Add to Home Screen'.



### Laptop/Desktop – PC

Right click with the mouse to display the menu and select 'Create Shortcut'.



**GP24**

GP24 is provided to you by Health Hero. Specialists in 24/7 private GP services with over 20 years of experience.

For more information on our prescribing and referral processes, including example medication and postage and packaging costs please visit [www.healthhero.com/medication-and-delivery-charges/](http://www.healthhero.com/medication-and-delivery-charges/)

Consultation Terms and Conditions [www.healthhero.com/terms-and-conditions/](http://www.healthhero.com/terms-and-conditions/)

Privacy Policy [www.healthhero.com/privacy-policy/](http://www.healthhero.com/privacy-policy/)

\*Open Private Referrals

Within your appointment, the GP will recommend the best course of treatment / action. Should they feel you would benefit from a specialist assessment or further treatment they can provide you with an open private referral letter. This referral is for Private Medical Care only and will not be accepted for services in the NHS. Referral letters can be posted or emailed directly to you.

**Please note the private referral is not a claims authorisation and you will need to speak to your Private Medical Insurance company prior to receiving any treatment, unless you will be funding this yourself. If you do not have Private Medical Insurance, you will need to fund the consultation yourself. There is no cover under this Group Insurance Scheme to pay for Private Consultations.**

# SUPPORT24

## SUPPORT FOR PERSONAL & WORK ISSUES

Access to an independent helpline which offers a wide range of support and information to help when times are tough. The service is available 24/7 and is entirely free and confidential to use. When calling the helpline, you simply need to state that you are a Police Federation Member so that the team know what support you have access to.

### Covered Individuals

Member, cohabiting partner and any number of dependant children (*aged over 16 years*) residing in the family home.

To access **Support 24** call **0800 358 2258**

Visit [www.validium.com](http://www.validium.com) or Download the **My vClub App**

Login: **PWSupport24** Password: **Support**



### Counselling Support



Counselling is a safe place for individuals to explore any worries or concerns they may be managing – no matter how big or small the issue may be. Support could be anything from a single, one-off call or it may be that a structured referral for up to eight sessions will be agreed following an initial telephone assessment. These sessions may be provided via telephone, video or face to face and there is no waiting list or approvals needed. Online resources or signposting to other agencies may also be helpful.

### Legal



A specialist team of lawyers is available to provide you with help and guidance on many different areas of personal law, including consumer, property, landlord/tenant, family, probate and motoring law.

### Financial & Debt Specialists



A dedicated team is available for individuals to access information on money matters, which may be affecting their welfare, including managing creditors, budgeting and debt management plans.

### Health & Wellbeing



Health & Wellbeing Specialists provide employees with information and guidance on lifestyle issues such as diet, exercise and sleep, as well as answering questions about health and medical matters, child care and eldercare issues.

### vClub Online



The vClub online EAP gives employees access to hundreds of downloadable help sheets, links to specialist resources and access to e-counselling.

# WORLDWIDE TRAVEL POLICY

**This policy covers the member, their cohabiting partner and any number of their unmarried dependant children under 23 years, all normally resident in the family home, for any number of trips in any year up to 60 days per trip. It covers travel worldwide and in the United Kingdom.**

The main sections of cover are:

- Cancellation and curtailment up to £5,000
- Emergency medical expenses up to £10,000,000
- Personal Baggage up to £1,500
- Personal Money up to £500
- Public liability up to £2,000,000
- Personal Accident up to £20,000

Other benefits included. Please see policy for full details.

**In the case of medical emergency please contact our nominated emergency service, +44 (0) 20 7183 3751**

Email: [assistance@mstream.co.uk](mailto:assistance@mstream.co.uk)

Please quote DB5090AHA212

Other claims should be reported to the claims service on

**0330 660 0549**

*(9am–5pm Mon–Fri)*

Email: [claims@mstream.co.uk](mailto:claims@mstream.co.uk)

Alternatively, you can use our online claims system to submit your claim [www.submitclaim.co.uk/hum](http://www.submitclaim.co.uk/hum)

## STRANDED PASSENGER SERVICE

Access Executive Lounges if your flight is delayed for more than two hours. Pre-Registration is required more than 24 hours before you fly.

Scan the QR code or visit:

<https://cloud.sdxmessaging.com/vault/philipwilliams/benefits.html> to register using **PIN 2533**

Please note that this service relies upon airlines publishing their schedules to a flight tracking system in advance. This service may not be available for some charter flights. In the event of a flight not being registered, this service will not be available. The majority of flights will be registered.



## Main conditions and exclusions

The policy will not cover you if any of the following apply to you, a travelling companion, an immediate relative, close business associate or someone upon whom your trip depends whether they are travelling with you or not (*including any third party with whom you may be staying on your trip*).

1. You/they were aware of any reason why the trip could be cancelled or curtailed.
2. You/they were travelling against the advice of a medical practitioner or in order to get medical treatment abroad.
3. You/they have been diagnosed as having a terminal illness.

If there is any change in a person's health between the date the policy is issued and the start date of a trip you must still comply with the Health Declaration.

An excess of £50 is applicable for most policy sections. The excess is payable per person, per section, per insured incident subject to a maximum of £100.

There are significant limitations and exclusions of cover for property, including valuables and money, that are left unattended or out of your immediate control and supervision. Please also note the requirements for notifications of loss/theft and the need for reports.

Full policy terms and conditions have been made available. If you require further copies please contact the Federation Office.

**If you need to speak to a GP whilst abroad, remember to use the GP24 Service as detailed on page 5**

# LEGAL EXPENSES

Some important facts about your Professional Fees policy are summarised below. This summary does not describe all the terms and conditions of the policy. References to the cover provided are contained within the full policy wording which is available upon request from the Federation Office, by visiting the Group Scheme section of our website [www.philipwilliams.co.uk](http://www.philipwilliams.co.uk) or, by scanning the QR code at the bottom of the page.

## Sections of cover

### MEMBER ONLY

1. Home Rights (*£100,000*)
2. Fund Trustee Defence (*£100,000*)
3. Representation at Public Enquiries (*£100,000*)
4. Independent Office for Police Conduct (*£100,000*)
5. Disciplinary Hearings (*£20,000*)
6. Bankruptcy Assistance (*£1,000*)
7. Not Applicable

### MEMBER & COHABITING PARTNER

8. Education (*£100,000*)
9. Probate (*£100,000*)
10. Criminal Prosecution Defence (*£185,000*)

### MEMBER & COHABITING FAMILY

11. Personal Injury (*£100,000*)
12. Clinical Negligence (*£100,000*)
13. Consumer Protection (*£100,000*)
14. Taxation (*£100,000*)
15. Discrimination (*£1,000*)
16. Employment (*Excluding claims arising from activities as a Police Officer*) (*£25,000*)
17. Data Protection (*£100,000*)
18. Uninsured Loss Recovery & Motor Prosecution Defence (*£100,000 but limited to £2,500 in providing representation following the seizure of the vehicle as a result of incorrect information being on the Motor Insurance Database and £10,000 for Motor Prosecution Defence claims*)
19. Identity Theft

## Definition of Beneficiary/beneficiaries

**Member** – All eligible individuals who are members of the relevant Federation at the time at which the insured event occurs and who have paid the relevant subscription.

**Partner** – The member's cohabiting partner. This does not include any business partner or associates

## Legal Document Service

Create your own legal documents to assist in a range of potential disputes or legal situations that you may encounter.

<https://police-MLB.legalim.co.uk>

Please use the access code **HumbersidePF**

### Family – The member and:

The member's cohabiting partner. This does not include any business partner or associates.

The member's children including stepchildren, adopted children, foster children and grandchildren normally resident with the member.

The parents and grandparents of the member and the member's cohabiting partner, normally resident with the member.

## 24 hour Legal helpline

For initial advice and instruction on how to make a claim call

**01202 332 968**

Identity Theft Assistance and Claims

**01384 397 757**

Debt Advice Helpline

**01384 884 085**

Arranged by *Legal Insurance Management Ltd.*

**Please note:** If you are not a subscribing member of The Police Federation of England and Wales there is no cover in relation to:-

- Criminal allegations that arise from an on duty incident
- Motor Vehicle defence that arise from an on duty incident
- Misconduct issues that arise from an on duty incident
- Employment issues that relate to your employment with Humberside Police Service
- Any legal assistance in relation to any 'Post Incident Procedure'
- Representation at any Public Enquiries that relate to an on duty incident
- Any Independent Office for Police Conduct investigations
- Any Personal injury claim that arise from an on duty incident



# UK AND EUROPEAN MOTOR BREAKDOWN

## Comprehensive motor breakdown cover including:

- Roadside Assistance/Recovery
- Home Assist
- Alternative Travel
- Emergency Overnight Accommodation
- Misfuel Assist
- Message Service
- Keys
- Driver illness/injury

## Covered Individuals

- Member
- Cohabiting Partner

## Your Cover

If a Vehicle in which you or your cohabiting partner are travelling suffers a Breakdown due to a mechanical or electrical failure, flat tyre, lack of fuel, misfuel, Accident, theft, vandalism or fire, service will be provided. We will provide cover for any Breakdown in accordance with the policy wording.

## How to make a claim

Call the 24 hour Control Centre on

**01384 884 091**

For assistance in mainland Europe please call

**+44(0)1384 884 091**

Please have the name of the covered member, your return telephone number, vehicle registration number and precise location available when requesting assistance.

## Covered Vehicle

The UK registered car, motorcycle, campervan, motorhome, domestic vans, or car-derived vans all up to 3.5 tonnes, which a covered individual is travelling in/on at the time of the Breakdown including any towed caravan or trailer of a proprietary make which is fitted with a standard towing hitch and doesn't exceed 7 metres/23 feet (*not including the length of the A-frame and hitch*).

Claims will be validated with costs for any claims from non-eligible persons being the responsibility of the claimant.

Cover will apply during the period of insurance and within the territorial limits. There is no age limit to the vehicle for breakdowns occurring in the UK. A vehicle age limit of ten years applies outside the UK.

For details and a list of European countries covered please see the full policy wording.

**For health insurance.**  
**For Living**



# Friends take care of each other. Ours get a discount too.\*

Anyone who works in the police is a friend of ours. That's why we offer you and your family a discount on our cover when you go through Philip Williams. Call their team to get a quote and find out more.

**01925 861 034**

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

Calls may be recorded or monitored.

\*For a couple or family, rates will be based on the main applicant's age. Rates will be reviewed on 30 November 2020 and any changes will then apply to renewals and new quotes taken out after that date. Quotes are valid for 14 days. T&Cs apply.

Philip Williams & Company, 35 Walton Road, Stockton Heath, Warrington, Cheshire WA4 6NW

Philip Williams & Company Insurance Management is authorised and regulated by the Financial Conduct Authority for General Insurance mediation activities.

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# PRIVACY NOTICE

(ALSO KNOWN AS "FAIR PROCESSING NOTICE")

## How will we use the information you give us?

We will only use your information on the basis that it is necessary to administer your insurance contract or help you make a claim. Where we need to pass information to other firms, it will only be for that purpose. These firms will be Insurers, other insurance brokers, firms handling claims, finance providers and firms that process or administer our records, including Federations/Trust Administrators.

When we contact you, it will either be for the above reason, or because we have a legitimate interest in marketing related products. For any other marketing it will only be with your consent and you will be able to withdraw your consent or unsubscribe easily at any time. If we have to transfer information to a third country outside the EU, we will only do so if a similar level of protection applies. If we need to obtain information which is by nature sensitive, we will only do so on the basis that it is in the public interest - for example to fight crime, prevent fraud or to make sure insurance is available.

## What type of personal information do we need?

- We may need personal details which might include details of lifestyle, family, finances, business or education.
- We will only collect what is necessary and will only keep it for as long as we are required to do in line with our data retention policy.

## What other types of information do we need?

- Under certain circumstances we may also need to obtain information about Race or Origin, Gender, Religion, Health, Politics, Genetics, Trade Union Membership, Sex or Sexual Orientation.
- We might also need details of criminal convictions.
- We will only collect what is necessary and protect it with appropriate security measures.

## How do we obtain your information?

- We may gather it from information you submit to a website, by telephone, mail, face to face or by email.
- We may receive it from insurers, other insurance brokers, firms handling claims, finance providers and firms that process or store our records, including Federations/Trust Administrators.

## What are my legal rights?

- You can obtain a copy of your personal information from us without charge by contacting us at the address above. This may include the right to transfer information to other providers.
- You have the right to ask us to correct information.
- You have the right to ask us to delete your information or stop using it, unless it is necessary for us to retain it for insurance or financial purposes as set out in our document retention policy.
- You may have the right to object if decisions about you are made solely by a computer.
- You have the right to complain to the Information Commissioner at [www.ico.org.uk](http://www.ico.org.uk)

Telephone number **0303 123 1113**

### Data Controller

Philip Williams & Company  
35 Walton Road  
Stockton Heath  
Warrington WA4 6NW

### Contact for queries

Data Protection Manager  
01925 604421  
[dataprotection@philipwilliams.co.uk](mailto:dataprotection@philipwilliams.co.uk)

Privacy Notice Apr2018 v2



35 Walton Road, Stockton Heath,  
Warrington, Cheshire WA4 6NW

Tel. 01925 604 421

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

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Philip Williams & Co insurance Management is the trading name of Philip Williams (G ins) Management Ltd.  
Registered office: 35 Walton Road, Stockton Heath, Warrington, WA4 6NW.  
Registered in England and Wales company number 11181168  
Authorised and regulated by the Financial Conduct Authority  
Registration number 827663