



**WEST MERCIA  
POLICE FEDERATION**  
INSURANCE BENEFITS TRUST

**SCHEME BENEFITS**  
Effective from 1 September 2023



# USEFUL TELEPHONE NUMBERS

Federation Office	01905 744 500
Worldwide Travel Insurance	Policy Number DM9120AHA234
Emergency Medical Assistance Service (24hours)	+44 (0) 330 660 0548 assistance@mstream.co.uk
Non-Emergency Claims	0330 660 0549 claims@mstream.co.uk
Online Claims	www.submitclaim.co.uk/wmp
Motor Breakdown Cover (UK)	01384 884 046
Home Emergency	01384 884 041
Legal Advice Helpline	01384 887 610
ID Theft Helpline	01384 397 757
Debt Advice Helpline	01384 884 085
Mobile Phone Cover	0344 412 0982
Health Assured	0800 328 0003
GP24	0345 222 3736
or if overseas	+44 345 222 3736
Philip Williams & Company	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 up to date literature.

**Please Note:** Our Privacy Notice can be viewed on our website at [www.philipwilliams.co.uk](http://www.philipwilliams.co.uk)

## Additional voluntary top-up insurance

Serving Members and their Partners who require higher levels of cover may take out additional life and/or critical illness cover. Premiums are payable by Direct Debit and cover ceases upon retirement or attaining age 70 if sooner.

Additional voluntary cover cost per calendar month:

£50,000 life cover £5.50

£100,000 life cover £8.50

£25,000 critical illness cover £9.50

£50,000 critical illness cover £15.50

Application Forms are available in your Group Scheme Section at [www.philipwilliams.co.uk](http://www.philipwilliams.co.uk) or by scanning the QR Code below.

Please refer to the policy wording for full details of terms, conditions and limits.

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

## SERVING MEMBER AND POLICE STAFF AGED UNDER 70

Life Insurance	£115,000
Terminal Prognosis Advance on Life Insurance*	20% of Sum Insured
Permanent Total Disablement from any occupation	£100,000
Permanent Total Loss of one or more limbs	£50,000
Permanent Total Loss of sight in one or both eyes	£50,000
Permanent Total Loss of speech	£50,000
Permanent Total Loss of hearing in both ears	£50,000
Permanent Total Loss of hearing in one ear	£12,500
On Duty Assault Benefit – Firearm/Crossbow/Shotgun	£1,500
– Stabbing	£750
– Disfigurement/scarring from burns – scale benefit	Up to £5,000
Permanent Disabling Injuries %	Scale up to £50,000
Emergency Dental Treatment due to Accident	Up to £500
Convalescent Benefit	£70 per stay
Court Award Compensation	Up to £500
Unsocial Hours x 24 weeks (excluding first 14 days)	£1 per hour
Hospitalisation Benefit up to seven nights	
– Accident/incident/emergency admission	£50 per night
Sick Pay Benefit (up to 26 weeks when on half pay)	20% scale pay
Sick Pay Benefit (up to 26 weeks when on nil pay)	30% scale pay
Critical Illness	£10,000
Child Critical Illness	£2,000
Child Death Grant	£3,000
Health Assured	Family
GP24	Family
Worldwide Travel Policy	Family
Legal Expenses and ID Theft Protection	Included
Home Emergency Assistance	Included
Motor Breakdown Cover (UK)	Member & Partner
Mobile Phone	Member Only
<b>CALENDAR MONTHLY PREMIUM</b>	<b>£29.95</b>

## COHABITING PARTNER AGED UNDER 70

Life Insurance	£57,500
Terminal Prognosis Advance on Life Insurance*	20% of sum insured
Critical Illness	£5,000
<b>CALENDAR MONTHLY PREMIUM</b>	<b>£9.15</b>

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

Please note that upon retirement the benefits applicable are shown overleaf.

\*Terminal Prognosis Advance only available for members aged 68 and under

# RETIRED MEMBER BENEFITS

## RETIRED MEMBER AGED UNDER 60

Life Insurance	£50,000
Terminal Prognosis Advance on Life Insurance	20% of sum insured
Health Assured	Family
GP24	Family
Worldwide Travel Policy	Family
Legal Expenses including ID Theft Protection	Included
Home Emergency Assistance	Included
Motor Breakdown Cover (UK)	Member & Partner
<b>CALENDAR MONTHLY PREMIUM</b>	<b>£37.00</b>

## RETIRED MEMBER AGED 60–64 (INCLUSIVE)

Life Insurance	£25,000
Terminal Prognosis Advance on Life Insurance*	20% of sum insured
Health Assured	Family
GP24	Family
Worldwide Travel Policy	Family
Legal Expenses including ID Theft Protection	Included
Home Emergency Assistance	Included
Motor Breakdown Cover (UK)	Member & Partner
<b>CALENDAR MONTHLY PREMIUM</b>	<b>£37.00</b>

## RETIRED MEMBER AGED 65–69 (INCLUSIVE)

Life Insurance	£5,000
Health Assured	Family
GP24	Family
Worldwide Travel Policy	Family
Legal Expenses including ID Theft Protection	Included
Home Emergency Assistance	Included
Motor Breakdown Cover (UK)	Member & Partner
<b>CALENDAR MONTHLY PREMIUM</b>	<b>£37.00</b>

## RETIRED MEMBER AGED 70–74 (INCLUSIVE)

Health Assured	Family
GP24	Family
Worldwide Travel Policy	Family
Legal Expenses including ID Theft Protection	Included
Home Emergency Assistance	Included
Motor Breakdown Cover (UK)	Member & Partner
<b>CALENDAR MONTHLY PREMIUM</b>	<b>£37.00</b>

# RETIRED MEMBER BENEFITS

## COHABITING PARTNER AGED UNDER 60

Life Insurance	£25,000
Terminal Prognosis Advance on Life Insurance	20% of sum insured
<b>CALENDAR MONTHLY PREMIUM</b>	<b>£9.15</b>

## COHABITING PARTNER AGED 60–64 (INCLUSIVE)

Life Insurance	£12,500
Terminal Prognosis Advance on Life Insurance*	20% of sum insured
<b>CALENDAR MONTHLY PREMIUM</b>	<b>£9.15</b>

## COHABITING PARTNER AGED 65–69 (INCLUSIVE)

Life Insurance	£2,500
<b>CALENDAR MONTHLY PREMIUM</b>	<b>£9.15</b>

\*Terminal Prognosis Advance only available for members aged 63 and under

# 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

Eligible members can apply to join the scheme at any time by completing a medical underwriting application form which is available from the Federation Office. New probationary recruits to the police service may join the scheme without the need for the completion of the medical underwriting application form and their first 52 weeks of service are free of charge. The Trustees and/or Philip 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 submit a letter with a signature on to the Federation Office.

### Cohabiting Partner Extensions

Any cohabiting partner extension will cease when the Serving member or cohabiting partner reach 65 years of age (70 years for retired

members), whichever is the sooner. Any cohabiting partner cover and/or extension will cease when the member ceases to be a member of the scheme.

### Career breaks, maternity leave, secondment or living overseas

Those going on a career break, maternity leave, secondment or are living overseas must contact the Federation Office to identify if cover can be maintained.

### Retirement from the Police Service

Eligible members upon retirement may remain in the scheme as a retired member provided they are in receipt of a pension, by submitting a completed membership continuation form to the Federation Office prior to retirement. Individuals are not eligible to join the scheme after their retirement date.

### 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.

Therefore if you have any complaints about the Scheme please contact the Federation Office on

**01905 744 500**

Or simply write, giving details of your complaint to West Mercia Police Federation, United House, 1 De Sals Drive, Hampton Lovett, Droitwich, Worcestershire, WR9 0QE

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)

# EXPLANATION OF BENEFITS

## Life Insurance

On death of a member or subscribing cohabiting partner the cash benefit will be paid. The policy is written in Trust so that if a member dies, the proceeds can be paid, by the Trustees, to the member's dependants quickly free of tax and without having to wait for probate. Members should ensure that they have an up-to-date member nominated and have lodged the details with the Federation Office, to assist the Trustees in the event of a claim. If a member receives a terminal prognosis of 12 months or less, they may apply to the Trustees for an advance of the death benefit as detailed in the tables.

## Child Death Grant

Paid upon the death of a dependant child of a member, aged between 6 months and 17 years.

## Claims Procedure:

All Death claims should be notified as soon as is practical to the Federation Office who will arrange for a claim form to be completed. Please note that an original death certificate or original coroners certificate will be required.

For Terminal Prognosis Advance & Critical Illness claims please contact the Federation Office as soon as is practical who will provide you with the required form for completion.

Any queries must be directed to the Federation Office.

## Permanent Total Disablement

Disablement which has lasted for at least 52 weeks and which prevents the member from engaging in or giving attention to business, profession or occupation of any and every kind for the remainder of their life.

## Accidental Bodily Injury

Variable Benefits paid in the event of:-

- Permanent loss of sight in one or both eyes
- Permanent loss of use of one or more limbs
- Permanent total loss of hearing in one or both ears
- Permanent total loss of speech

## Hospitalisation Benefit

For each consecutive nights stay the amount shown in the benefits table will be paid.

## Sick Pay Benefit

If a member suffers a pay cut under regulations or terms of employment, the benefits illustrated on the scheme benefits table will become payable after 26 weeks absence.

The benefit ceases on return to work or if the member retires, resigns, is discharged from the police service, or fails to pay the monthly scheme subscription. In addition the benefit shall not be payable if the member has been offered reasonable adjusted duties with a return to full pay and has declined such duties without reasonable cause.

Any overpayment due to a reversal in the decision by the employer which results in a resumption of pay (*including any back payment*) or due to a failure by the member to inform the insurers of a return to work must be repaid in a prompt and timely manner.

The benefit is fixed at the point of claim and will not be increased.

## Court Award Compensation

If as a result of an on-duty assault, compensation you have been awarded by the Court has not been paid within six months from the date of the award, a payment will be made.

## Unsociable Hours

In the event that the Insured Person sustains Accidental Bodily Injury or contracts sickness resulting in total disablement and a period of sickness absence entirely preventing them from engaging in or giving attention to their usual occupation, the policy will pay a benefit equal to £1 per Unsociable Hour up to £60 per week in respect of the Unsociable Working Hours Pay that would otherwise have been received. Eligibility for payment is dependent upon absence from all duties due to disablement and a period of sickness absence. The policy will not pay for scheduled unsociable hours for the first 14 days of each period of disablement and is payable for up to a maximum of 24 weeks.

## Convalescent Benefit

If a member has to stay in a police convalescent home on the recommendation of a registered medical practitioner in respect of accident or illness, the amount shown in the benefits table will be paid.

## Accidental Injuries % Scale of Permanent Total Disablement Benefit

Maximum Benefit £100,000

a. Total loss of use of:	Right	Left
i) The back or spine below the neck with no damage to the spinal cord		40%
ii) The neck or cervical spine with no damage to the spinal cord		30%
iii) Shoulder, elbow or wrist	25%	20%
iv) Hip, knee or ankle		20%
b. Total loss of or total loss of use of:		
i) Foot below the level of the ankle ( <i>talo-tibial joint</i> )		50%
ii) a thumb	20%	17.5%
iii) a forefinger	15%	12.5%
iv) any other finger	10%	7.5%
v) a big toe		10%
vi) any other toe		3%
vii) Hip, knee or ankle		20%
viii) Removal of jaw by surgical operation		30%
ix) Shortening of lower limb by at least 5cm		15%

All occurring within 24 months of the date of the **Accident** giving rise to the claim

For a **Permanent Disability** not listed above, the benefit payable will be based on medical assessment of the degree of disability in relation to the above scale and without reference to **the Insured Person's** occupation Provided that:

- The total benefit payable shall not exceed 100% of the Maximum Benefit for each **Insured Person** in respect of any one **Accident**.
- If benefit is payable for Loss of or Loss of use of a Limb then benefits for parts of that limb cannot be claimed.





## Assault Benefit

Payable where a member whilst on police duty suffers an assault caused by the discharge of either firearms, crossbows or shotguns, or caused by stabbing inflicted by a knife or other sharp instrument which results in actual physical injury which renders the member unfit for duty for a period of three consecutive days or more.

### **BURNS CAUSING PERMANENT DISFIGUREMENT OR SCARRING**

If an Accident occurs to a Serving Officer while on police duty and Bodily Injury resulting in Burns causing permanent disfigurement or scarring of their:

a. Neck, face outer ear (Pinna) or head exposed to view of at least one square centimetre or two centimetres in length from Burns the minimum Benefit will be payable.

Permanent scarring or permanent Burns covering a greater area or length will be assessed according to size, area it covers and visual impact, and in relation to the minimum benefit payable of £300 and the maximum benefit payable of £5,000 for permanent disfigurement or permanent scarring covering the whole face.

The benefit amount payable will not take into account any psychological effects.

Maximum benefit £5,000

Minimum benefit £300

b. Body

If an Accident occurs to a Serving Officer while on police duty and causes Bodily Injury resulting in Burns causing permanent disfigurement or scarring of their to the Body and the permanent scarring or permanent disfigurement affect an area of at least 4.5% of the total body area the benefit will be paid in accordance with the amount shown below:

### **Disfigurement or Scarring of the body (excluding face) from burns.**

4.5% of the total body surface area £1,500

9% or more of the total body surface area £3,000

18% or more of the total body surface area £4,000

27% or more of the total body surface area £5,000

**This benefit does not cover disfigurement or scarring by any cause other than Burns.**

**Specific Definitions applicable to this section of the policy:**

#### **Body**

The head (excluding the Face) neck, trunk, legs and arms.

#### **Burns**

Full thickness, third degree burns resulting in a permanent scar.

#### **Face**

The area bordered by the natural hairline surrounding the forehead, the front of the ears and the lower jaw.

**Please refer to the policy wording for full details of terms, conditions and limits**

# CRITICAL ILLNESS

**Payable if a member, member's subscribing cohabiting partner or their child, aged from 30 days to 17 years, suffers from an insured illness and survives for more than 14 days from the date of diagnosis or surgery. Please note this benefit is applicable for serving members only and not available into retirement.**

- Alzheimers Disease
- Angioplasty
- Aorta Graft Surgery
- Aplastic Anaemia
- Bacterial Meningitis
- Benign Brain Tumour
- Blindness
- Cancer
- Cardiomyopathy
- Coma
- Coronary Artery By-pass Graft
- CJD
- Deafness
- Dementia/Pre-senile Dementia
- Encephalitis
- Heart Attack
- Heart Valve Replacement/Repair
- Hep B / HIV Infection
- Kidney Failure
- Liver Failure
- Loss of a Hand or Foot
- Loss of Speech
- Major Organ Transplant
- Motor Neurone Disease
- Multiple Sclerosis
- Paralysis of Limbs
- Parkinson's Disease
- Primary Pulmonary Hypertension
- Progressive Supranuclear Palsy
- Pulmonary Artery Surgery
- Respiratory Failure
- Rheumatoid Arthritis
- Stroke
- Terminal Illness
- Third Degree Burns
- Traumatic Head Injury
- Total Permanent Disability

Please refer to the policy wording for full definitions of illnesses covered.

A pre-existing conditions exclusion applies together with other terms and conditions. Critical illness benefit is payable once only in respect of conditions in a common group. Some illnesses may belong to more than one group, as shown above and in the full policy wording.

# HEALTH ASSURED



## Covered Individuals

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

## Mental Health and Bereavement

Your call will be handled by a qualified counsellor, who will offer confidential support and information in a friendly, non-judgemental manner.

- 24/7/365 counselling and information telephone service
- In the moment emotional support
- If clinically appropriate, access to structured telephone, online or face to face counselling
- Access to further wellbeing resources via an online health portal and the My Healthy Advantage app

Reasons to call the service, but not limited to:

- Stress and anxiety
- Family Issues
- Relationship advice
- Alcohol and drug issues
- Financial wellbeing
- Bereavement
- Domestic abuse
- Retirement

## Medical information

The medical information line is available Monday–Friday 9am to 5pm and is available for you to discuss medical concerns such as:

- Paediatrics – feeding problems, crying, teething, nappy rash, congenital disorders etc
- Typical childhood illnesses such as measles, chickenpox, meningitis, tonsillitis, and also allergies
- Adolescent related issues such as, drugs and alcohol, anorexia, bulimia, glandular fever and dyslexia
- Information and guidance on a range of professional welfare organisations and societies
- First aid advice
- Elderly / dependant life stage care
- Assistance with planning care for the elderly
- Suitability of medicines by age/condition
- Suitability of treatment and alternative therapies
- Common/routine medical conditions
- Orthopaedics
- Prevention of injuries

**TO CONTACT HEALTH ASSURED PLEASE CALL 0800 328 0003**

## Digital support

Health Assured believes that you should benefit from their services in the most convenient way to you. That's why, as well as their phone-based counselling and legal guidance they've developed an online portal and smartphone app accessible whenever you like, wherever you might be.

### Online health & wellbeing portal

Their online portal features a comprehensive library of wellbeing information, which you can access easily via any web browser—on your computer, smartphone or tablet.

Access interactive health assessments, lifestyle advice, coaching tools, and more:

- Life Support: legal & financial information, assessments, and family/relationship resources.
- Work Life: guidance on achieving a good work–life balance, progressing in your career and asserting your rights.
- Physical Health: information and articles on keeping yourself fit and active, losing weight and maintaining good exercise habits.
- Emotional Health: articles on maintaining good mental health, lowering stress and recognising symptoms of ill-health.

You'll also find a host of resources including webinars, well-being videos, four-week programmes, interactive health checks and links to trusted sources. All available whenever you need it.

Username: **Police** Password: **Federation**

### My Healthy Advantage smartphone app.

My Healthy Advantage offers a variety of bespoke wellbeing features. Within the app, users will have access to a library of learning materials personalised to their preferences, including:

**Interactive weekly mood tracker:** You will receive weekly prompts to track your mood in relation to emotional, physical and financial wellbeing. In tracking trends from the last five weeks, you will be able to reflect on—and spot areas for improvement in—your wellbeing.

**Four week health plans:** The app will support you in your health goals, whether that be quitting smoking, losing weight or coping with pressure. Reflect on your progress and input diary entries at the end of each week.

**Mini health checks:** Covering topics such as height & weight, sleep and mental health, our health checks support you to assess key areas of wellbeing and offer helpful tips.

**Support:** Contact Health Assured confidentially via phone, callback request, email or manned live chat within the app. If requesting contact, you have the option to choose how you would like to be reached.

Please use code **MHA128697** for the My Healthy Advantage App.

**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)345 222 3736**

Or access services via the web app: [philipwilliams.gp24.co](http://philipwilliams.gp24.co) or via QR Code Using access code GP24



Services available in the web app:

- 24/7 GP telephone consultation service
  - Video consultation service
  - Open 7 days a week, GMT:
    - Monday\*\* – Friday: 08:00 – 22:00
    - Saturday: 08:00 – 20:00
    - Sunday: 10:00 – 18:00
  - Message Dr
  - Request an appointment
  - Health information
  - Services near you
  - Store your medical notes
- \*\*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 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.**



# 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. This includes Cruise holidays with cover provided for emergency medical expenses, and any additional costs incurred to re-join the cruise should you need to disembark for medical treatment on dry land.

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 £2,500
- Personal Money up to £500
- Public liability up to £2,000,000
- Personal Accident up to £20,000

Other benefits are included. Please see policy for full details.

In the case of medical emergency please contact our nominated emergency service on **+44 (0) 330 660 0548**

Email [assistance@mstream.co.uk](mailto:assistance@mstream.co.uk) Please quote DM9120AHA234

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/wmp](http://www.submitclaim.co.uk/wmp)

## SmartDelay Plus

This section provides a benefit entitling you to airport lounge access in the event that your registered flight is delayed or a cash sum of £25 if there is no lounge available. For cover to apply you must register each and every flight via the registration platform. You are unable to claim for both benefits.

It only takes a couple of minutes to register and all you need to do is visit [cloud.sdxmessaging.com/vault/philipwilliams/benefits.html](http://cloud.sdxmessaging.com/vault/philipwilliams/benefits.html) You'll need to use the **PIN code 7502** to access the page.

Alternatively scan the QR code below to register. We recommend you register your flight as soon as you book your trip.



## 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 are available. If you require further copies please contact the Federation Office.

Please note this policy covers UK residents only.

**If you need to speak to a GP whilst abroad, remember to use the GP24 Service as detailed on page 12**

# 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)

## 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. Pension Medical Appeals (*£4,000*)

### 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. NOT APPLICABLE
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

## Legal Document Service

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

<https://legalassistanceportal.arclegal.co.uk>

Please use the access code **WestMercPF**

## 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

**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.

To register and submit an online claim form visit <https://claims.arclegal.co.uk>

Or for initial advice and instruction on how to make a claim call the 24 hour Legal Helpline

**01384 887 610**

Identity Theft Assistance and Claims

**01384 397 757**

Debt Advice Helpline

**01384 884 085**

*Arranged by Arc Legal*

# HOME EMERGENCY ASSISTANCE

**With one call an approved contractor will come to your home and make emergency repairs.**

Cover is provided 24 hours a day, 365 days a year:

## **Claim Limit(s)**

The amount We will pay in respect of any one claim and during any one Period of Insurance. For Emergency Work the cost shall be limited (inclusive of VAT) to:

- i) The Contractors call-out charge
- ii) The Contractors labour up to a maximum of three hours
- iii) Parts and materials up to £150
- iv) Contribution to alternative heating purchased or hired up to £50
- v) Boiler Replacement Contribution up to £150
- vi) Alternative Accommodation up to £250

Subject to a maximum Claim Limit of £1,000 for each claim related by time or original cause.

## **Emergency**

A sudden and unforeseen situation which if not dealt with quickly would:

- i) render the property unsafe or insecure; or
- ii) damage or cause further damage to the property; or
- iii) cause significant discomfort, risk or difficulties for or to You

**Claims Helpline 01384 884 041**

## **A £25 excess applies per claim.**

*Please note that if you live in rented accommodation, it is the Landlord's responsibility to conduct emergency repairs. This insurance is not intended to cover rented properties as this can lead to conflicts with the property owner and liability issues.*

## **Emergency Repairs**

Work undertaken by the Contractor to resolve an Emergency by completing a Temporary Repair (or a Permanent Repair where this can be done at a similar cost) in respect of the occurrences covered by this insurance subject to the Claim Limits under the policy. In relation to Pests, this shall mean the removal or control thereof.

## **Insured events**

Cover is provided for the following domestic emergencies:

- Plumbing and drainage
- Internal Electricity, Gas, and Water Supplies
- Security
- Lost Key
- Primary Heating System
- Pest Infestation
- Roofing
- Boiler Replacement Contribution
- Overnight Accommodation

*Please note that boilers must be under 15 years old to be eligible for cover.*

# UK MOTOR BREAKDOWN

## Comprehensive motor breakdown cover for you and your cohabiting partner including:

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

## Covered Individuals

- Member
- Cohabiting Partner

## Your Cover

If a Vehicle in which a covered individual is 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 884 046**

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 the Police Federation, or other such administrative organisation, 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.

## Short Term European Discount

If you require cover for a trip to Europe, a 15% discounted policy is available by calling Start Rescue on 01206 655 000. Please quote the the code POLICEFED1015



# MOBILE PHONE

## Covered individuals

This cover is provided for:

- Serving members only

**Please note** that this policy does not cover Retired Members or mobile phones used by members' partners' or children, even if the bill is paid by the member.

This cover is applicable for UK residents only.

Any claim involving theft or accidental loss must be reported to the appropriate police authorities within 48 hours.

In addition to proof of ownership, verification of membership will be required before a claim can be progressed.

## Claims notification

If you need to make a claim please contact Likewise Insurance Services B.V. (UK Branch), Unit 2, Crewe Logistics Park, Jack Mills Way, Shavington, CW2 5XF.

Telephone number **03444 120 982**

Please refer to full policy terms and conditions prior to making a claim.

Your mobile phone is covered against the repair or replacement cost of your mobile phone in the event of:

- theft
- accidental loss
- accidental damage
- breakdown whilst in your possession

The liability of the insurer in respect of any one claim and in aggregate for any 12 month period will be the repair or replacement cost of the mobile phone and in any event shall not exceed a total claim cost up to a maximum of £1,500 including VAT.

## A £75 excess is payable per claim.

The mobile phone should have a fully functioning SIM card and be no more than eight years old at the time of the incident as evidenced by the relevant proof of ownership. Upon acceptance of a claim, the insurer may at its discretion repair or replace your mobile phone. Replacement may be with a refurbished unit or a functionally equivalent product. This is NOT a new for old policy.

If the claims administrator replaces your mobile phone, your original item becomes the insurer's property and the replacement mobile phone is your property, with coverage for that item continuing for the remaining period of insurance.

The maximum liability limit includes cover of up to £750 including VAT for unauthorised data usage for a period of up to 24 hour directly following a valid theft or accidental loss claim.

If you have a complaint about a claim please refer to the Complaints procedure in the relevant section of the Policy.

## SUPPLEMENTARY COVER

# As a member of the Group Insurance Scheme, Serving Members and their partners can apply for additional Life and Critical Illness insurance

**This is optional cover and is available NOW!**

<b>Additional Life Cover</b>	£50,000	£5.50 per month
<b>Additional Life Cover</b>	£100,000	£8.50 per month
<b>Additional Critical Illness Cover</b>	£25,000	£9.50 per month
<b>Additional Critical Illness Cover</b>	£50,000	£15.50 per month

Premiums payable by Direct Debit.

### How do I apply?

Application forms are available in your Group Scheme Section at [www.philipwilliams.co.uk](http://www.philipwilliams.co.uk) or by scanning the QR Code below. Register or login to your Scheme where you will find an online application form. You will need to register on your first visit to the website.



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

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