HAMPSHIRE POLICE FEDERATION

GROUP INSURANCE SCHEME

SCHEME BENEFITS

Effective from 1 December 2018

Philip Williams & Co
INSURANCE MANAGEMENT

USEFUL TELEPHONE NUMBERS

Federation Office	02380 478 920
Worldwide Travel Insurance **Emergency Medical Assistance Service *(24 hours)***	Policy Number D15810AHA180 +44 (0)20 7183 3751
Non-Emergency Claims **Online Claims**	0330 660 0549 Email: claims@mstream.co.uk www.submitaclaim.co.uk/ham
Motor Breakdown Cover *(UK)* ***(Europe)***	01384 889 543 +44 (0) 1384 889 543
Home Emergency	01384 884 041
Legal Expenses	01384 887 588 *(quote LES/256/1582)*
Mobile Phone Cover	0344 412 0982
GP24	0345 222 3736 or if overseas +44 (0) 161 468 3789
RedArc Plus	01244 625 180
Philip Williams & Company	01925 604 421

SERVING MEMBER BENEFITS

SERVING MEMBER AGED UNDER 65

Life Insurance	£120,000
Terminal Prognosis Advance on Life Insurance*	20% of sum insured
Child Death Grant	£2,000
Permanent Total Disablement from any occupation	£120,000
Permanent Total Loss of sight, two or more limbs or hearing in both ears	£40,000
Permanent Total Loss of sight in one eye, hearing in one ear or single limb	£20,000
Permanent Total Loss of speech	£40,000
Unsociable Hours Benefit 10% Basic Salary up to £60 per week max 8 weeks *(ex first 7 days)*	Included
On-Duty Assault Benefit – Firearm	£2,500
– Knife/sharp instrument	£1,250
– Disfigurement/scarring from burns – scale benefit	Up to £5,000
Dental Injury and Emergency	Member & Partner
Hospitalisation Benefit up to 7 nights *(Unplanned admission for accident/illness)*	£50 per night
Temporary Total Disablement *(up to 104 weeks excluding first 7 days)*	£25 per week
Reg 28 Sick Pay Benefit *(for up to 52 weeks)*	20% scale pay
Critical Illness	£15,000
Child Critical Illness	£3,000
RedArc Plus	Family
GP24	Family
Worldwide Travel Policy	Family
Legal Expenses including ID Theft Protection	Included
Home Emergency	Included
Motor Breakdown *(UK & Europe)*	Member & Partner
Mobile Phone	Member & Partner
CALENDAR MONTHLY SUBSCRIPTION	**£24.25**

COHABITING PARTNER AGED UNDER 65 *(OPTIONAL EXTENSION)*

Life Insurance	£75,000
Terminal Prognosis Advance on Life Insurance*	20% of sum insured
Critical Illness	£7,500
Child Critical Illness	£1,500
CALENDAR MONTHLY SUBSCRIPTION	**£9.10**

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

An annual rebate facility has now been set up for contributing members and cohabiting partners who are BOTH serving members of the scheme. This rebate will take into account the duplicate payments for the elements of the scheme where couple and family cover applies. To qualify for this rebate, you must register with the Federation Office. Claims will not be back dated and will only apply from the month following your registration.

POLICE STAFF & SPECIAL CONSTABULARY MEMBER BENEFITS

MEMBER AGED UNDER 65

Life Insurance	£120,000
Terminal Prognosis Advance on Life Insurance*	20% of sum insured
Child Death Grant	£2,000
Permanent Total Disablement from any occupation**	£120,000
Permanent Total Loss of sight, two or more limbs or hearing in both ears**	£40,000
Permanent Total Loss of sight in one eye, hearing in one ear or single limb**	£20,000
Permanent Total Loss of speech**	£40,000
On-Duty Assault Benefit** – Firearm	£2,500
– Knife/sharp instrument	£1,250
– Disfigurement/scarring from burns – scale benefit	Up to £5,000
Dental Injury and Emergency	Member & Partner
Hospitalisation Benefit up to 7 nights** *(Unplanned admission for accident/illness*	£50 per night
Temporary Total Disablement** *(up to 104 weeks excluding first 7 days)*	£25 per week
Sick Pay Benefit after 26 weeks absence *(for up to 26 weeks)*	£75 per week
Critical Illness	£15,000
Child Critical Illness	£3,000
RedArc Plus	Family
GP24	Family
Worldwide Travel Policy	Family
Legal Expenses including ID Theft Protection	Included
Home Emergency	Included
Motor Breakdown *(UK & Europe)*	Member & Partner
Mobile Phone	Member & Partner
CALENDAR MONTHLY SUBSCRIPTION	**£24.25**

COHABITING PARTNER AGED UNDER 65 *(OPTIONAL EXTENSION)*

Life Insurance	£75,000
Terminal Prognosis Advance on Life Insurance*	20% of sum insured
Critical Illness	£7,500
Child Critical Illness	£1,500
CALENDAR MONTHLY SUBSCRIPTION	**£9.10**

*Terminal Prognosis Advance only available for members aged 63 and under.
**For members of the Special Constabulary, these benefits are only payable in respect of duty related incidents.

An annual rebate facility has now been set up for contributing members and cohabiting partners who are BOTH serving members of the scheme. This rebate will take into account the duplicate payments for the elements of the scheme where couple and family cover applies. To qualify for this rebate, you must register with the Federation Office. Claims will not be back dated and will only apply from the month following your registration.

RETIRED MEMBER BENEFITS

RETIRED BENEFITS ARE NOT AVAILABLE FOR POLICE STAFF AND SPECIAL CONSTABLES

RETIRED MEMBER AGED UNDER 65	
Life Insurance	£50,000
Terminal Prognosis Advance on Life Insurance*	20% of sum insured
Dental Injury and Emergency	Member & Partner
RedArc Plus	Family
GP24	Family
Worldwide Travel Policy	Family
Legal Expenses including ID Theft Protection	Included
Home Emergency	Included
Motor Breakdown *(UK and Europe)*	Member & Partner
Mobile Phone	Member & Partner
CALENDAR MONTHLY SUBSCRIPTION	**£30.80**

COHABITING PARTNER AGED UNDER 65 OF RETIRED MEMBER *(OPTIONAL EXTENSION)*	
Life Insurance	£25,000
Terminal Prognosis Advance on Life Insurance*	20% of sum insured
CALENDAR MONTHLY SUBSCRIPTION	**£11.10**

RETIRED MEMBER AGE 65–69 INCLUSIVE	
Life Insurance	£5,500
Dental Injury and Emergency	Member & Partner
RedArc Plus	Family
GP24	Family
Worldwide Travel Policy	Family
Legal Expenses including ID Theft Protection	Included
Home Emergency	Included
Motor Breakdown *(UK and Europe)*	Member & Partner
Mobile Phone	Member & Partner
CALENDAR MONTHLY SUBSCRIPTION	**£30.80**

COHABITING PARTNER AGE 65–69 *(INCLUSIVE)* OF RETIRED MEMBER *(OPTIONAL EXTENSION)*	
Life Insurance	£2,750
CALENDAR MONTHLY SUBSCRIPTION	**£11.10**

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

RETIRED MEMBER AGE 70+	
RedArc Plus	Family
GP24	Family
Legal Expenses including ID Theft Protection	Included
Home Emergency	Included
Motor Breakdown (UK and Europe)	Member & Partner
Mobile Phone	Member & Partner
CALENDAR MONTHLY SUBSCRIPTION	**£11.35**

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 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 can apply to join the scheme at any time by completing a medical underwriting application form which is available from the Federation Office. The first three monthly subscriptions are free of charge when joining the scheme for the first time. New student officer 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 Federation 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

How to cancel your cover

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

Cohabiting Partner Extensions

Any cohabiting partner extension will cease when the member or cohabiting partner reach 70 years of age 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

Serving officers upon retirement may remain in the scheme as a retired member 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.

Special Constables

For members of the Special Constabulary, payments are made by direct debit, accident benefits must be duty related.

Complaints procedure

The Federation Insurance Scheme is arranged on behalf of the trustees by Philip Williams and Company who are authorised and regulated by the Financial Conduct Authority *(Registration Number 308860)*. 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

02380 478 920

Or simply write, giving details of your complaint to Hampshire Police Federation, Federation House, 440 The Grange, Romsey Road, Michelmersh, ROMSEY, SO51 0AE

Should you remain dissatisfied then you may ask the Financial Ombudsman to investigate your complaint. Please contact the Financial Ombudsman Service by telephoning 0300 123 9123 or by downloading the complaint form from 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

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 beneficiaries quickly, free of tax and without having to wait for probate. Members should ensure that they have an up-to-date beneficiary nominated and have lodged the details with the Federation Office in order to assist the Trustees in the event of a claim. If a member or covered partner aged 63 or under receives a terminal prognosis of 12 months or less, they may apply to the Trustees for an advance of the death benefit of 20% of the relevant sum insured.

Child Death Grant

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

Permanent Total Disablement

Payable when a serving member is unable to perform any gainful employment and is unable to exist independently requiring continual supervision for activities of daily living as a result of an accident.

Accident Benefit

Paid in the event of:-

- Loss of sight in one or both eyes
- Loss of use of one or more limbs
- Total loss of hearing in one or both ears
- Total loss of speech

Hospitalisation Benefit

Payable when admitted to hospital as an in-patient between midnight and 07.00 as a result of an accident or illness.

Temporary Total Disablement

(including Post Traumatic Stress Disorder)

Payable as a result of an accident that results in the temporary total disablement of a member. A member will be considered temporarily totally disabled if the member is unable to perform police duties. Benefit will also be paid under this section if a member suffers Post Traumatic Stress Disorder as a result of attending an incident on police duty. Such Post Traumatic Stress Disorder must be the clear result of a single incident that was documented in the police records and be of sufficient severity to prevent the performing of the duties of a police officer. The benefit will be paid for a maximum of 104 weeks, after the first seven days. Benefit ceases on return to duty or discharge from the police service.

Sick Pay Benefit *(Regulation 28)*

If a member suffers a reduction in pay under Police Regulations or terms of employment, the benefits shown will become payable. 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.

Unsociable Hours Benefit

If a serving officer sustains bodily injury following an accident or contracts sickness resulting in total disablement entirely preventing the member from engaging in or giving attention to his/her usual occupation We will pay a benefit equal to 10% of the members basic Scale Pay hourly rate while the member is unable to work their Unsociable Hours that had been scheduled prior to the commencement of disablement as recorded in Police Force records.

We will not pay for scheduled Unsociable Hours for the first seven days of each period of disablement. The maximum benefit payable in respect of this extension is £60 per week for a maximum of 8 weeks.

Documents can be downloaded by visiting the Group Scheme section of our website www.philipwilliams.co.uk or by scanning the QR code.

Assault Benefit

Payable where a member sustains Accidental Bodily Injury in the course of duty directly caused by the discharge of either firearms crossbows or shotguns or caused by assault involving stabbing inflicted by a knife, scissors, screwdriver or wood chisel or similar sharp instrument and as a consequence of the injuries the member is unable to continue pre-assault duties for a period of at least three consecutive days immediately after the attack:
(a) £2,500 as a result of firearm, crossbow or shotgun injuries
(b) £1,250 as a result of stabbing injuries

Disfigurement or scarring from Burns
Payable where a member sustains Accidental Bodily Injury in the course of duty directly 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 shown below will be payable.
Permanent scarring or permanent Burns covering a greater area or length will be assessed according to size, area it covers, 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 amount payable will not take into account any psychological effects.
Maximum benefit £5,000
Minimum benefit £300

b. Body
Payable where a member sustains Accidental Bodily Injury in the course of duty directly resulting in Burns causing permanent disfigurement or scarring to the Body and the permanent scarring or permanent disfigurement affect an area of at least 4.5% of the total body area the appropriate amount 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

Dental Injury & Emergency

This policy provides cover for Dental Expenses for the member and partner in the event of:
- Worldwide Dental Injury
- Worldwide Emergency Dental Treatment
- Dentist Call-out Fees
- Hospitalisation
- Mouth Cancer

Definitions are shown in the full policy wording.

Making a claim

No prior authorisation is required. Undergo the treatment, pay the dentist direct, and subsequently submit a claim. Please ensure that proof of treatment and receipts of costs are obtained. Claim forms are available from the Federation Office.

CRITICAL ILLNESS

The benefit will be 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.

- Alzheimers Disease
- Aorta Graft Surgery
- Aplastic Anaemia
- Bacterial Meningitis
- Ballon Valvuloplasty
- 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
- HIV Infection
- Kidney Failure
- Liver Failure
- Loss of Hand or Foot
- Loss of Independence Existence
- Loss of Speech
- Major Organ Transplant
- Motor Neurone Disease
- Multiple Sclerosis
- Open Heart Surgery
- 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

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

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 in the full policy wording.

Documents can be downloaded by visiting the Group Scheme section of our website www.philipwilliams.co.uk or by scanning the QR code.

REDARC PLUS

A telephone support service which provides access to a Personal Nurse Adviser for you and your cohabiting family to provide support in the event of:

- Serious Illness
- Bereavement
- Long Term Disability
- Stress
- Telephone Support for people when discharged from hospital

Your Personal Nurse Adviser will be able to assist with:

- Help in understanding the condition and all its implications
- Explain options for treatment
- Help to prepare for consultants appointment
- Explain medical terms in simple everyday language
- Help families to cope with consequences of illness
- Information and advice on home adaptations/specialist equipment
- Source suitable equipment & medical aids
- Provide information on entitlements from NHS
- Helping you to make as speedy a recovery as possible by providing suitable information and helping to navigate into the appropriate services
- Provide good long term management of your condition
- Simply a listening ear when you are feeling low, or want to talk to someone who is not emotionally involved.

At the discretion of the nurse, when clinically necessary in certain circumstances they may be able to arrange extra help.

The RedArc service is free of charge and confidential. If you think you may be eligible you should ring RedArc on

01244 625 180

in normal business hours.

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. 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.

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
  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
- Message Dr
- Request an Appointment
- Health Information
- Services near you
- Store your medical notes

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 Medical Solutions UK Ltd. 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: https://www.medicalsolutions-uk.com/prescriptions-and-referrals/

Consultation Terms and Conditions: https://www.medicalsolutions-uk.com/gp-consultation-terms/
Privacy Policy: https://www.medicalsolutions-uk.com/privacypolicy/

WORLDWIDE TRAVEL POLICY

This policy covers the member, their cohabiting partner and any number of their unmarried dependant children under 18 years or 23 years if in full time education, 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 are included. Please see travel policy for full details.

In the case of medical emergency please contact our nominated emergency service on

+44 *(0)* 20 7183 3751

Email: assistance@mstream.co.uk
Please quote D15810AHA180

Other claims should be reported to the claims service on

0330 660 0549

(9am–5pm Mon–Fri)
Email: claims@mstream.co.uk

Alternatively, you can use our online claims system to submit your claim
www.submitaclaim.co.uk/ham

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 **5342**.

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.

If you need to speak to a GP whilst abroad, remember to use the GP24 Service as detailed on page 11

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 Warranty.

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.

Documents can be downloaded by visiting the Group Scheme section of our website www.philipwilliams.co.uk or by scanning the QR code.

LEGAL EXPENSES

Some important facts about the Professional Fees policy are summarised below. This summary does not describe all of the terms and conditions of the policy. All references to the cover provided are contained within the full policy wording. Please note that a full policy wording is available for your inspection at the Federation Office upon request.

Beneficiary/beneficiaries

In respect of Sections 3, 4, 11, 12, 13, 14, and 15 the Member
In respect of Section 1, 9 and 16 the Member and the Member's cohabiting partner
In respect of Sections 2, 5, 6, 7, 8, 10, 17, 18, and 19 the Member and:–
i) the Member's cohabiting partner
ii) children including stepchildren, adopted children, foster children and grandchildren normally resident with the Member
iii) the parents and grandparents of the Member and the Member's cohabiting partner normally resident with the Member.

Section of cover

1. Criminal Prosecution Defence
(£185,000)
2. Personal Injury
(£100,000)
3. Residential Protection
(£100,000)
4. Peaceful Occupation
(£100,000)
5. Consumer Protection
(£100,000)
6. Data Protection
(£100,000)
7. Uninsured Loss Recovery & Motor Prosecution Defence
(£100,000 but limited to £2,500 in providing representation following the seizure of a vehicle as a result of incorrect information being on the Motor Insurance Database and £5,000 for Motor Defence claims)
8. Discrimination
(£100,000)
9. Probate
(£100,000)
10. Employment
(£100,000)
11. Fund Trustee Defence
(£100,000)
12. Representation at Public Enquiries
(£100,000)
13. Independent Office for Police Conduct investigations
(£100,000)
14. Disciplinary Hearings
(£20,000)
15. Bankruptcy and Debt Advice
(£1,000)
16. Education
(£100,000)
17. Taxation
(£100,000)
18. Identity Theft
(£100,000)
19. Assistance

Legal helpline

Arranged by Legal Insurance Management Ltd.

Legal Assistance and Claims Notification Line
01384 887 588

Identity Theft Assistance and Claims
01384 377 000

Debt Advice Helpline
01384 884 085
Please quote scheme number LES/256/1582

Documents can be downloaded by visiting the Group Scheme section of our website www.philipwilliams.co.uk or by scanning the QR code.

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 unforseen 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.

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

Documents can be downloaded by visiting the Group Scheme section of our website www.philipwilliams.co.uk or by scanning the QR code.

UK AND EUROPEAN 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

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 889 543

For assistance in mainland Europe please call

+44(0) 1384 889 543

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 car, motorcycle, campervan, motorhome *(including domestic vans up to 3.5 tonnes)*, or car-derived van which You or your cohabiting partner are 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.

Documents can be downloaded by visiting the Group Scheme section of our website www.philipwilliams.co.uk or by scanning the QR code.

MOBILE PHONE

Covered individuals

This cover is provided for:

- Serving members and their cohabiting partner
- Retired members and their cohabiting partner

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

Cover applies to UK residents only.

Claims notification

If you need to make a claim please contact Brightstar Insurance Services B.V. *(UK Branch)*, Weston Road, Crewe, CW1 6BU.

Telephone number **0344 412 0982**

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 £1000 including VAT.

A £75 excess is payable per claim.

The mobile phone should have a fully functioning SIM card and be no more than 8 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.

Please note 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.

Documents can be downloaded by visiting the Group Scheme section of our website www.philipwilliams.co.uk or by scanning the QR code.

Supplementary Life Insurance

The option to purchase additional (Top Up) life insurance cover is available to existing subscribing serving members of the scheme only, we invite you to consider the options to increase your life cover for both yourself and your cohabiting partner.

Serving Officer, Police Staff and Special Constabulary members and Partners *(to age 65)*

Additional £50,000	£6.00 per month
Additional £75,000	£9.00 per month
Additional £100,000	£12.00 per month

Retired Officer and Partner *(to age 65)*

Additional £25,000	£6.60 per month
Additional £37,500	£9.75 per month
Additional £50,000	£13.00 per month

Please contact the Federation Office for an application form.

Please note that you are unable to apply for this cover after you have retired.

NOTES

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?

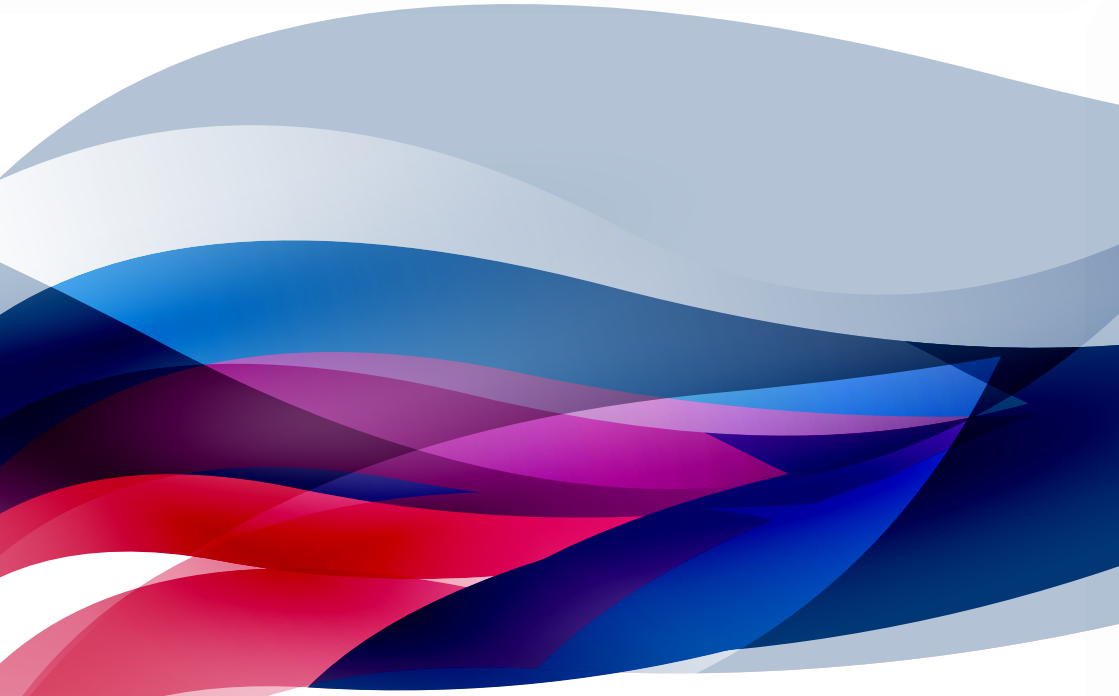
- You can obtain a copy of your personal information from us without charge by contacting us at the address above. This may include the right to transfer information to other providers.
- You have the right to ask us to correct information.
- You have the right to ask us to delete your information or 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

Telephone number **0303 123 11132**

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

Contact for queries
Janice Dunkerley
01925 604421
janiced@philipwilliams.co.uk

Privacy Notice Apr2018 v2



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