

**PERSONAL ACCIDENT CLAIM FORM
PERMANENT TOTAL DISABILITY**

Serving Member / Police Staff / Retired Member* (*Delete as appropriate)

To be completed by the Member for whom the benefit is being claimed and returned to: -
Cumbria Police Federation, 12 The Green, Carleton Hall, Penrith, Cumbria, CA10 2BA.
The issue of this form is in no way an admission to liability.

Claimant

Full Name: _____

Date of Birth: _____ / _____ / _____

Division: _____ Rank: _____ Collar No: _____

Home Address: _____

_____ Postcode: _____

Email Address: _____ Telephone Number: _____

Date of accident: ____/____/____ Time: ____:____ hrs Place: _____

Description of accident: _____

Name and addresses of witnesses: _____

Nature of injury: _____

Have you suffered a similar injury before? YES / NO* (*delete as applicable)

If yes please give details: _____

Name & Address of the GP in attendance in respect of this injury: _____
_____ Tel No: _____

Name & Address of your usual GP: _____
_____ Tel No: _____

From what date were you totally disabled from attending your usual occupation? ____/____/____

Date of medical retirement? ____/____/____

Is your disability permanent and irreversible and such that you are unable to perform any gainful employment? YES / NO* (***delete as applicable**)

Are you unable to exist independently without the continual supervision and frequent attention of a third party? YES / NO* (***delete as applicable**)

Is your disablement solely due to the stated injury? YES / NO* (***delete as applicable**)

If no please give full details: _____

Where you suffering from any physical defects or infirmities prior to injury? YES / NO* (***delete as applicable**)

Please give below details of any benefit to which may be entitled under any other insurance policy or club scheme with the name and address of the insurers or club:

Do you hold a current Driving Licence? YES / NO* (***delete as applicable**)

If yes have DVLC Swansea been informed of your condition? YES / NO* (***delete as applicable**)

TO BE COMPLETED BY A TRUSTEE OF THE SCHEME:

I certify that the claimant is a member of the group insurance scheme and that the details are correct.
I confirm that the member is covered under the scheme as indicated below:

Date of Joining Scheme:- ____/____/____ Date First Eligible to Join: - ____/____/____

Signed: _____ Date: _____

Please print name: _____

Declaration

I declare that the information given on this form is true and complete to the best of my knowledge.

Signed: _____ **Date:** _____

I confirm that I have been informed of my rights under the Access to Medical Reports Act and consent to the underwriters to whom the claim is submitted (the underwriters) seeking medical information from any medical practitioner who has treated me or who has access to records relating to my physical and mental health, or any other source which is necessary and relevant in the opinion of the Underwriter's Chief Medical Officer.

Signed: _____ **Date:** _____

I do/do not* wish to see any medical reports prior to their release to the Society.
***Delete as applicable**

Signed: _____ **Date:** _____

I also consent to the release of such information to the Underwriter's Chief Medical Officer.

Signed: _____ **Date:** _____

I understand and consent to the use of this information provided on this form, together with medical and other information provided in connection with any claim, for the purposes of underwriting, administration, claim management, rehabilitation and customer concern handling. In order to do this, the information may be shared with other insurers, reinsurers, insurance intermediaries and service providers.

Signed: _____ **Date:** _____

BANK DETAILS

When your claim has been approved we will make the payment to you directly to your Bank Account.

Please complete the following: -

Name and address of your Bank:

Branch Sort Code: ____/____/____

Account Number: _____

Account Name(s): _____

DATA PROTECTION NOTICE

Philip Williams (G Ins) Management Ltd collects and uses your data in accordance with current data protection law (which includes, from 25 May 2018, the General Data Protection Regulation (Regulation (EU) 2016/679)) ("data protection law"). We maintain records in regard to policy claims on computer and/or paper files. Information will only be disclosed to third parties in whatever format is considered appropriate by us. By signing this form, you consent to Philip Williams (G Ins) Management Ltd using your data and the information you have provided to process the claim. Further information can be found in our Privacy Policy at <https://www.philipwilliams.co.uk>

ACCESS TO MEDICAL REPORTS ACT 1988

Rights and Procedures

Access to Medical Reports Act 1988, Access to Personal Files and Medical Reports (Northern Ireland) Order 1991

We need your consent before we can approach any doctor for a medical report about you. This is given by signing the declaration on this form. Before you sign, you should read this section carefully. It details your rights under the Act.

1. You do not have to give your consent. If you do not give your consent, we may be unable to proceed with your claim.
2. You can request to see the report before it is sent to us. We will inform the doctor that you want to see the report before it is sent to us and confirm your request in writing. You will then have 21 days to arrange with the doctor to see the report. If you haven't arranged to see the report within this period the doctor will send it to us.
3. If you indicate that you don't want to see the report, we do not have to tell you if we apply for one. You can, however, ask to see a copy of the report within six months of it being sent to us.
4. The doctor may charge you a reasonable fee if you ask to see a copy of the report.
5. If you have seen the report before it is sent to us, the doctor will require your written consent to send it to us. You have the right to ask the doctor to change anything that you consider to be incorrect or misleading. The doctor can, however, refuse to make any alterations. If the doctor refuses to change the report you may attach a note giving your views.
6. The doctor can refuse to let you see all or part of the report if, in their opinion, it is likely to:
 - Adversely affect your physical or mental health or that of others,
 - Indicate the doctor's intentions to you,
 - Reveal the identity of a third party who has given information about you unless they have consented to its disclosure or it has been supplied by a health professional involved in caring for you.

In such cases the doctor must notify you. You will only be able to see the remaining part of the report. If the whole report is affected the doctor will advise you and not send it to us without your written consent. If you refuse to give your consent we may be unable to proceed with your claim.

Privacy Notice (also known as “Fair Processing Notice”)

Data Controller:

Philip Williams (G Ins) Management Limited, 35 Walton Road, Stockton Heath, Warrington WA4 6NW

Contact for queries:

Data Protection Manager, Tel. 01925 604421. Email dataprotection@philipwilliams.co.uk

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, Tel 0303 123 1113.