



CUMBRIA POLICE FEDERATION

INSURANCE BENEFITS TRUST

SCHEME BENEFITS

Effective from 1 May 2023



USEFUL TELEPHONE NUMBERS

Federation Office	0300 124 0113 ext 64007 or 101 option 2 ext 64007
Worldwide Travel Insurance	Policy Number 100756662BDN
24hr Emergency Assistance	+44 (0) 1243 621 066
Non-Emergency Claims	+44 (0) 1243 621 416
Motor Breakdown Cover	0330 303 1345
If you cannot connect call	01603 327 180
Legal Expenses	0333 003 2382
Health Assured	0800 328 0003
GP24	0345 222 3736
or if overseas	+44 345 222 3736
Mobile Phone Cover	03444 120 982
Philip Williams and 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 the up to date literature.

Policy Documents are available for download at www.philipwilliams.co.uk in the Group Schemes section.

Alternatively you can download them by scanning the QR code.



SERVING & POLICE STAFF MEMBER BENEFITS

MEMBER AGED UNDER 70

Life Insurance	£140,000
Terminal Prognosis Advance on life insurance*	20% of sum insured
Permanent Total Disablement (<i>due to accident</i>)	£100,000
Accidental Loss of Use	
Sight in one or both eyes	£50,000
One or more limbs	£50,000
Hearing in both ears	£50,000
Hearing in one ear	£12,500
Speech	£50,000
Permanent Partial Disablement (<i>dependent upon severity</i>)	% Scale Up to £50,000
On-Duty Assault benefit	
Firearm	£1,500
Stabbing	£750
Burns causing Disfigurement or Scarring Scale	Up to £5,000
Convalescent Benefit	£70 per stay
Unsociable Hours x 24 weeks (<i>excluding first 14 days max £60 per week</i>)	£1 per hour
Emergency Dental Treatment (<i>due to accident</i>)	Up to £500
Unrecovered Criminal Court Compensation	Up to £500
Critical Illness	£10,000
Child Critical Illness	£2,000
Child Death Grant	£3,000
Hospitalisation Benefit up to seven nights	
Accident/illness/emergency admission	£50 per night
Sick Pay Benefit (<i>after 26 weeks absence for up to 26 weeks</i>)	15% scale pay
Health Assured	Family
GP24	Family
Worldwide Travel Policy	Family
Motor Breakdown Cover (<i>UK</i>)	Member & Partner
Legal Expenses including ID Theft Protection	Included
Mobile Phone Cover	Member & Partner

CALENDAR MONTHLY PREMIUM

£34.15

COHABITING PARTNER AGED UNDER 70

Life Insurance	£70,000
Terminal Prognosis Advance on life insurance*	20% of sum insured
Critical Illness	£5,000

CALENDAR MONTHLY PREMIUM

£10.75

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.

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

RETIRED MEMBER BENEFITS

RETIRED MEMBER AGED UNDER 60

Life Insurance	£55,000
Terminal Prognosis Advance on life insurance	20% of sum insured
Health Assured	Family
GP24	Family
Worldwide Travel Policy	Family
Motor Breakdown Cover (UK)	Member & Partner
Legal Expenses including ID Theft Protection	Included
CALENDAR MONTHLY PREMIUM	£36.00

RETIRED MEMBER AGED 60–64

Life Insurance	£27,500
Terminal Prognosis Advance on life insurance*	20% of sum insured
Health Assured	Family
GP24	Family
Worldwide Travel Policy	Family
Motor Breakdown Cover (UK)	Member & Partner
Legal Expenses including ID Theft Protection	Included
CALENDAR MONTHLY PREMIUM	£36.00

RETIRED MEMBER AGED 65–69

Life Insurance	£5,000
Health Assured	Family
GP24	Family
Worldwide Travel Policy	Family
Motor Breakdown Cover (UK)	Member & Partner
Legal Expenses including ID Theft Protection	Included
CALENDAR MONTHLY PREMIUM	£36.00

RETIRED MEMBER AGED 70–74

Life Insurance	£3,000
Health Assured	Family
GP24	Family
Worldwide Travel Policy	Family
Motor Breakdown Cover (UK)	Member & Partner
Legal Expenses including ID Theft Protection	Included
CALENDAR MONTHLY PREMIUM	£41.00

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.

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



COHABITING PARTNER AGED UNDER 60

Life Insurance	£27,500
Terminal Prognosis Advance on Life Insurance	20% of sum insured
CALENDAR MONTHLY PREMIUM	£9.95

COHABITING PARTNER AGED 60–64 (INCLUSIVE)

Life Insurance	£13,750
Terminal Prognosis Advance on Life Insurance*	20% of sum insured
CALENDAR MONTHLY PREMIUM	£9.95

COHABITING PARTNER AGED 65–69 (INCLUSIVE)

Life Insurance	£2,500
CALENDAR MONTHLY PREMIUM	£9.95

COHABITING PARTNER AGED 70–74 (INCLUSIVE)

Life Insurance	£1,500
CALENDAR MONTHLY PREMIUM	£9.95

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.

*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 an application form which is available from the Federation Office. New student officer recruits to the police service joining the scheme, receive their first 52 weeks of service 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

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.

For Serving Members of 65 on or after 1st May 2022, cover continues uninterrupted in the Serving Member Scheme until either retirement or attaining the age of 70 years, whichever comes first. For Serving Members who attained the age of 65 prior to 1st May 2022 and whom maintained membership of the Scheme, your benefits would be that of a Retired Member in your age category. If you are still a Serving Member and wish to revert to the Serving Member Benefits, you must complete a Health Declaration. Please contact schemes@philipwilliams.co.uk if you wish to do this.

Retirement from the Police Service

Eligible members upon retirement may remain in the scheme as a retired member providing they were a member for at least 12 months prior to retirement. This also applies to cohabiting partner cover. 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.

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.

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 dealing with the insurance broker and organising the Policies. Any complaints about any aspect of the Federation Insurance Scheme should in the first instance be directed to the Trustees. We will then investigate any complaint; identify the appropriate person to speak to and then either resolve the matter with that organisation and the Member or arrange for the appropriate organisation to resolve it directly with the member.

Therefore if you have any complaints about the Federation Insurance Scheme please contact the Federation Office on **0300 124 0113 ext 64007 101 select option 2 ext 64007** email office@cumbria.polfed.org

Or simply write, giving details of your complaint to: The Secretary, Federation House, The Green, Penrith, Cumbria CA10 2BA. 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

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 dependants 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, to assist the Trustees in the event of a claim. If a member 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 as detailed in the benefit table.

Child Death Grant

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

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 or by scanning the QR Code on page 2.

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.

Hospitalisation Benefit

(unplanned Accident/Illness)

- Payable when admitted as an in-patient to hospital in the UK between midnight and 07.00

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. Disablement must be established without interruption for 12 months from the date of accident.

Permanent Partial Disablement

Reduced percentage amounts are payable for permanent partial disabling injuries dependent upon severity. Please refer to the policy wording for full details of policy terms, conditions and limits.

Accidental loss of use

Variable benefits 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

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.

Court Award Compensation

Cover is provided for serving officers only. 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 payment date of the award a benefit payment will be made.

Unsociable Hours Benefit

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 Accidental Bodily Injury or sickness. The policy will not pay for scheduled unsociable hours for the first 14 days of each period of disablement and is payable for hours worked in a 24 week period.

To make a claim

Call Aviva on 0800 0516 583

Email: gpaclaims@aviva.com

Sick Pay

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 level at the point of claim and will not be increased.

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

Emergency Dental Treatment due to Accident

If an **Accident** occurs and external oral impact results in dental injury (*including loss or damage to any prostheses e.g. dentures while in the mouth*), up to the amount shown in the tables for the treatment necessarily provided by a qualified dentist or Registered Qualified Medical Practitioner within 12 months from the date of the **Accident**. We will only pay for any bridgework crown or denture replaced which is similar type or quality to that which was damaged or lost as a direct result of the **Accident** and subsequent **Bodily Injury**.

Specific exclusions to Emergency Dental Treatment; We will not pay any claim for:

- Dental Treatment as a result of wear and tear or ordinary deterioration;
- Bodily Injury** caused by a foodstuff whilst the **Insured Person** was eating it;
- a claim for dental injury that has not been reported to Us within 30 days of the date of the **Accident** giving rise to the claim.

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.

Injury as a result of use of Firearms or Knives

If a member sustains Accidental Bodily Injury whilst engaged in their Usual Occupation during the Period of Insurance caused directly by the discharge of either firearms crossbows or shotguns or caused by assault involving stabbing inflicted by a knife, scissors, screwdriver, 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, the benefit will be payable.

Third Degree Burns Benefit

If during the **Period of Insurance** an **Accident** occurs to a Serving Officer while on police duty and results in burns causing permanent disfigurement or scarring of their:

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

Permanent scarring or permanent **third degree burns** covering a greater area or length will be assessed according to size, area it covers, visual impact. The minimum benefit is £300 and the maximum benefit is £5,000 for permanent disfigurement or permanent scarring covering the whole face.

b. Body

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

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 other cause other than Burns.

Please refer to the policy wordings 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
- Permanent Total Disablement
- 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.

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

+44 345 222 3736

Or access services via the web app: 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
- **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 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/

Consultation Terms and Conditions www.healthhero.com/terms-and-conditions/

Privacy Policy 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

Insured Persons

Cover applies to you and your spouse or permanent partner if you are both under 75 at the date the trip commences. It also includes all cohabiting children who are aged under 23 years.

You and all the people listed must permanently live together and permanently reside in the United Kingdom. Your partner and/or children can travel separately and still be covered by this policy.

The policy covers travel worldwide and in the United Kingdom for any number of trips in any year up to 60 days per trip up to a maximum of 180 days per year.

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 £2,000
- Personal Money up to £1,000
- Personal liability up to £2,000,000
- Personal Accident up to £25,000.

Other benefits included. Please see policy for full details. An excess of £50 applies to most policy sections.

In the case of medical emergency please contact our nominated emergency service, on telephone number
+44 (0)1243 621 066

Please quote 100756662BDN

Other claims should be reported on

01243 621 416

(9am–5pm Mon–Fri)

Pre-Existing Medical Conditions

This policy will not cover you for any claims arising from Pre-existing Medical Conditions as set out below:-

(a) Any claims made under the Cancellation, Curtailment or Change of Itinerary and/or Medical & Emergency Travel Expenses section of this policy as a result of any Pre-existing Medical Condition where a Qualified Medical Practitioner has not permitted the Insured Person to travel.

(b) Any claims under the Cancellation, Curtailment or Change of Itinerary section of this policy as a result of any Pre-existing Medical Condition where the Insured Person is on a waiting list for in-patient treatment.

(c) Any claims made under the Cancellation, Curtailment or Change of Itinerary and/or Medical & Emergency Travel Expenses section of this policy where you are travelling for the purpose of obtaining medical treatment abroad.

(d) Any claims made under the Cancellation, Curtailment or Change of Itinerary and/or Medical & Emergency Travel Expenses section of this policy where you have been given a terminal prognosis.

(e) Purchase of any prescription medicines relating to a Pre-existing Condition.

(f) If an Insured Person or Close Relative has suffered a Pre-existing Medical Condition that You could have reasonably foreseen would have given rise to a Cancellation or Curtailment or Change of Itinerary claim under the Cancellation, Curtailment or Change of Itinerary section of this policy.

If You are unsure if these Medical Conditions apply to you or wish clarification, please contact Philip Williams and Company on 01925 604421 during office hours or email enquiries@philipwilliams.co.uk

There are significant limitations and exclusions of cover for property, including valuables and money. 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 Philip Williams and Company.

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

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 or, by scanning the QR code on page 2

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 COVERED

MEMBER & COHABITING PARTNER

8. Education (£100,000)
9. Probate – NOT COVERED
10. Criminal Prosecution Defence (£185,000)

MEMBER & COHABITING FAMILY

11. Personal Injury (£100,000)
12. Clinical Negligence – NOT COVERED
13. Consumer Protection (£100,000)
14. Taxation (£100,000)
15. Discrimination (£1,000)
16. Employment – NOT COVERED
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

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

0333 003 2382

Identity Theft Assistance and Claims

01384 397 757

Debt Advice Helpline

01384 884 085

Arranged by Legal Insurance Management Ltd.

To register and submit an online claim form visit police-claims.legalim.co.uk

Legal Document Service

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

Legal document service weblink:

legalassistanceportal.arclegal.co.uk

(members can register their details to access the service).

UK MOTOR BREAKDOWN

Comprehensive motor breakdown cover for you and your partner 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

0330 303 1345

If you cannot connect call

01603 327 180

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 (*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. There is no age limit to the vehicle.

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 use the code **POLICEFED1915**.

MOBILE PHONE

Covered individuals

This cover is provided for:

- Serving members and their cohabiting partner

Please note that this policy does not cover Retired Members or 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.

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.

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 **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 £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 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.

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



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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 each year 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

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BHF 10110

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 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

Privacy Notice Apr 2018 v2



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