



# **DORSET POLICE FEDERATION**

## **INSURANCE BENEFITS TRUST**

### **SCHEME BENEFITS**

Effective from 1 April 2020



# USEFUL TELEPHONE NUMBERS

Federation Office	01202 223 732
Worldwide Travel Insurance	Policy Number RTAEP/40064-01-2019
24hr Emergency Assistance	+44 (0) 203 829 6745
Non-Emergency Claims	01702 553 443
Online Claims	<a href="http://www.submitclaim.co.uk/dorp">www.submitclaim.co.uk/dorp</a>
Motor Breakdown Cover (UK)	01384 884 051
(Europe)	+44 (0)1384 884 051
Home Emergency	01384 884 041
Legal Advice Helpline	01384 887 601
ID Theft Helpline	01384 377 000
Debt Advice Helpline	01384 884 085
GP24	0345 222 3736
or if overseas	+44 (0) 161 468 3789
Mobile Phone Cover	0344 412 0982
Dental Injury and Emergency	Pay the dentist direct and subsequently submit a claim
Philip Williams and Company	01925 604 421

## Claims Procedures

Claims should be reported as soon as is practical and if possible within 30 days of the incident/diagnosis. If claims are not reported within 90 days of the date of the incident/diagnosis they may not be met. The onus is on the member to notify a claim and it is not the responsibility of The Federation or Philip Williams & Company to make a member aware of their entitlement to claim.

For Life, Critical Illness, Accident, Dental, Court Compensation and Sick Pay Benefits please contact the Federation Office on

**01202 223 732**

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.

# SERVING MEMBER BENEFITS

## SERVING MEMBER AGED UNDER 65

Life Insurance	£130,000
Terminal Prognosis Advance on life insurance*	20% of sum insured
Child Death Grant	£3,000
Permanent Total Disablement ( <i>due to accident</i> )	£110,000
Loss of sight/hearing/limbs	Up to £80,000
Loss of Hearing – one ear	£32,000
Loss of Speech	£35,000
Permanent Partial Disablement ( <i>dependent upon severity</i> ) % Scale	Up to £80,000
Hospitalisation Benefit up to seven nights	
Accident/Illness emergency admission	£50 per night
On-Duty Assault benefit	
Firearm	£2,500
Stabbing	£1000
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
Occupationally Acquired HIV/Hep B	£50,000
Dental Injury and Emergency	Member & Partner
Unrecovered Criminal Court Compensation	Up to £250
Hospitalisation ( <i>unplanned/emergency admission</i> ) up to seven nights	£50 per night
Reg 28 Sick Pay Benefit – Half Pay ( <i>up to 26 weeks</i> )	20% scale pay
– No Pay ( <i>up to 26 weeks</i> )	30% scale pay
Critical Illness	£10,000
Child Critical Illness	£2,000
GP24	Family
Worldwide Travel Policy	Family
Legal Expenses including ID Theft Protection	Included
Home Emergency Assistance	Included
Motor Breakdown Cover ( <i>UK &amp; Europe</i> )	Member & Partner
Mobile Phone Cover	Member & Partner
<b>CALENDAR MONTHLY SUBSCRIPTION</b>	<b>£28.00</b>

## COHABITING PARTNER AGED UNDER 65 (OPTIONAL EXTENSION)

Life Insurance	£60,000
Terminal Prognosis Advance on life insurance*	20% of sum insured
<b>CALENDAR MONTHLY SUBSCRIPTION</b>	<b>£4.20</b>

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

An annual rebate facility has 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 MEMBER AGED UNDER 65

Life Insurance	£60,000
Terminal Prognosis Advance on life insurance*	20% of sum insured
Child Death Grant	£3,000
GP24	Family
Worldwide Travel Policy	Family
Legal Expenses including ID Theft Protection	Included
Home Emergency Assistance	Included
Motor Breakdown Cover ( <i>UK and Europe</i> )	Member & Partner
Mobile Phone Cover	Member & Partner
<b>CALENDAR MONTHLY SUBSCRIPTION</b>	<b>£32.40</b>

## COHABITING PARTNER AGED UNDER 65 (OPTIONAL EXTENSION)

Life Insurance	£30,000
Terminal Prognosis Advance on life insurance*	20% of sum insured
<b>CALENDAR MONTHLY SUBSCRIPTION</b>	<b>£9.00</b>

## RETIRED MEMBER AGE 65–69 INCLUSIVE

Life Insurance	£5,000
GP24	Family
Worldwide Travel Policy	Family
Legal Expenses including ID Theft Protection	Included
Home Emergency Assistance	Included
Motor Breakdown Cover ( <i>UK and Europe</i> )	Member & Partner
Mobile Phone Cover	Member & Partner
<b>CALENDAR MONTHLY SUBSCRIPTION</b>	<b>£32.40</b>

## COHABITING PARTNER AGE 65–69 INCLUSIVE (OPTIONAL EXTENSION)

Life Insurance	£2,500
<b>CALENDAR MONTHLY SUBSCRIPTION</b>	<b>£9.00</b>

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

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

# IMPORTANT INFORMATION

## APPLICABLE TO ALL BENEFITS

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

### Applying to join

Serving officers can apply to join the scheme at any time by completing an 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 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 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.

### Complaints procedure

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

Please contact the Federation Office by telephone on:

**01202 223 732**

Or simply write giving details of your complaint to: Dorset Police Federation, Police Headquarters, Winfrith, Dorchester, Dorset DT2 8DZ

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 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.

## Additional voluntary top-up life insurance

Serving members and cohabiting partners who require higher levels of cover may take out additional life cover.

Premiums are payable by payroll deduction and cover ceases upon the member's retirement from the police service or reaching the age of 65, whichever is sooner.

Additional £25,000	£3.00 per calendar month
Additional £50,000	£6.00 per calendar month
Additional £75,000	£9.00 per calendar month

Please contact the Federation Office for an application form.

## 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 suffers an injury due to accident which lasts without interruption for more than 12 months from the date of accident and in all probability shall continue for the remainder of their life preventing the member from engaging in or giving attention to business profession or occupation of any and every kind.

## Accidental Loss of Use and Permanent Disabling Injuries Benefit

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

## 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.

Documents can be downloaded by visiting the Group Scheme section of our website [www.philipwilliams.co.uk](http://www.philipwilliams.co.uk) or by scanning the QR code.



### Hospitalisation benefit

- Payable when admitted as an in-patient to hospital in the UK between midnight and 07.00
- Unplanned admission arising from accident or emergency, payable from first night

### Convalescent Benefit

If a member has to stay in a police convalescent home on the recommendation of a registered medical practitioner a benefit of £70 will be payable in respect of any one accident or illness.

### Unrecovered Criminal Court 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.

### Unsocial Hours Benefit

In the event that the Insured Person sustains Accidental Bodily Injury or contracts sickness resulting in total disablement 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.

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.

### To make a claim

Call Aviva on 0800 0516 583

Email: [gpaclaims@aviva.com](mailto:gpaclaims@aviva.com)

### Infection of HIV or Hep B on duty

Cover is provided for serving officers only. If, as a result of a documented duty related incident you become infected, the benefit will be paid.

### 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.

Documents can be downloaded by visiting the Group Scheme section of our website [www.philipwilliams.co.uk](http://www.philipwilliams.co.uk) or by scanning the QR code.



Dental Injury & Emergency

This policy provides cover for Dental Expenses in the event of:

- Dental Injury
- Emergency Dental Treatment
- Dentist Call-out Fees
- Hospitalisation
- Oral Cancer

Definitions are shown in the full policy wording.

Making a Dental 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 3 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:

a. **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**

Documents can be downloaded by visiting the Group Scheme section of our website [www.phillipwilliams.co.uk](http://www.phillipwilliams.co.uk) or by scanning the QR code.



# CRITICAL ILLNESS

**Payable if a serving member, or their dependant 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
- 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
- Total & Permanent Disability
- Traumatic Brain Injury

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

*Please note that pre-existing conditions as of 1st April 2014 are excluded.*

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.

Documents can be downloaded by visiting the Group Scheme section of our website [www.philipwilliams.co.uk](http://www.philipwilliams.co.uk) or by scanning the QR code.



**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 to you direct for you to take to a nominated pharmacy. The cost of the drugs are chargeable at wholesale rates which will be told to you before they are issued. Where appropriate the GPs can issue private Open Referral\* letters and Private Fit Notes. Each consultation is secure and confidential and there is no limit to the number or length of consultations. Please note that some employers may not accept Private Fit Notes.

To book a GP consultation 24/7 please call:

**0345 222 3736**

or if overseas

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

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



Services available in the web app:

- 24/7 GP telephone consultation service
- Video consultation service
  - 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
- Medi-Smart, medication advice-line

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/>

\*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.

# WORLDWIDE TRAVEL POLICY

**This policy covers the member, their cohabiting partner and any number of their unmarried dependant children aged up to 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 also in the United Kingdom.**

The main sections of cover are:

- Cancellation and curtailment up to £5,000
- Emergency medical expenses up to £5,000,000
- 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 a medical emergency please contact our nominated emergency service, Emergency Assistance Facilities, on **+44 (0) 203 829 6745**

They are open 24 hours a day, 7 days a week, 365 days a year.

Please quote policy number RTAEP/40064-01-2019

Other claims should be reported to

**Claims Settlement Agencies Ltd**

**01702 553 443**

**(9am to 5pm Mon–Fri)**

Email: [info@csal.co.uk](mailto:info@csal.co.uk)

To download a claim form please visit [www.csal.co.uk](http://www.csal.co.uk)  
308 London Road, Hadleigh, Benfleet, Essex, SS7 2DD

We are now able to offer you the facility to submit your claim online which is the fastest and easiest way to make a claim at: **[www.submitclaim.co.uk/dorp](http://www.submitclaim.co.uk/dorp)**

The process should take approximately 10–15 minutes to complete (*depending on the type of claim*), but before continuing you should ensure you have your policy number, trip dates, supporting documentation and details of the incident.

## Main conditions and exclusions

The policy will not cover you if any of the following apply to you or your travelling companion at the policy start date and each time you make arrangements for a trip.

1. You/they were travelling against the advice of a medical practitioner or in order to get medical treatment abroad.
2. You/they have been diagnosed as having a terminal illness unless declared to us
3. You/they are on a waiting list for surgery, treatment or investigation at a hospital or are awaiting the results of hospital tests or investigations Unless declared and accepted by us.

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 important conditions relating to health. If you are unsure please notify Voyager Insurance on 01483 806816 immediately."

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 is left unattended or out of your immediate control and supervision. Please also note the requirements for notifications of loss/theft and the need for reports.

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

**If you need to speak to a GP whilst abroad, remember to use the GP24 Service as detailed on page 10.**

Documents can be downloaded by visiting the Group Scheme section of our website [www.philipwilliams.co.uk](http://www.philipwilliams.co.uk) or by scanning the QR code.



# LEGAL EXPENSES

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

## Sections of cover

### MEMBER ONLY

1. Home Rights (£100,000)
2. Fund Trustee Defence (£100,000)
3. Representation at Public Enquiries (£100,000)
4. Independent Office for Police Conduct (£100,000)
5. Disciplinary Hearings (£20,000)
6. Bankruptcy Assistance (£1,000)
7. Pension Medical Appeals (£3,000)

### 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 Conduct investigations (£100,000)
14. Taxation (£100,000)
15. Discrimination (£1,000)
16. Employment (*Excluding claims arising from activities as a Police Officer*) (£100,000)
17. Data Protection (£100,000)
18. Uninsured Loss Recovery & Motor Prosecution Defence (£100,000 but limited to £2,500 in providing representation Following the seizure of the vehicle as a result of incorrect Information being on the Motor Insurance Database and £10,000 for Motor Prosecution Defence claims)
19. Identity Theft

## Legal Document Service

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

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

Please use the access code **DorsetPF**

## 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

**01384 887 601**

Identity Theft Assistance and Claims

**01384 397 757**

Debt Advice Helpline

**01384 884 085**

*Arranged by Legal Insurance Management Ltd.*

Documents can be downloaded by visiting the Group Scheme section of our website [www.philipwilliams.co.uk](http://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 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.*

Documents can be downloaded by visiting the Group Scheme section of our website [www.philipwilliams.co.uk](http://www.philipwilliams.co.uk) or by scanning the QR code.



# UK AND EUROPEAN MOTOR BREAKDOWN

## Comprehensive motor breakdown cover including:

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

## Covered Individuals

- Member
- Cohabiting Partner

## Your Cover

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

## How to make a claim

Call the 24 hour Control Centre on

**01384 884 051**

For assistance in mainland Europe please call

**+44(0) 1384 884 051**

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

## Covered Vehicle

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

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

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

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

Documents can be downloaded by visiting the Group Scheme section of our website [www.philipwilliams.co.uk](http://www.philipwilliams.co.uk) or by scanning the QR code.



# MOBILE PHONE

## Covered individuals

This cover is provided for:

- Subscribing Serving members and their cohabiting partners
- Subscribing Retired members and their cohabiting partners

Mobile phones used by members' or partners' children, even if the bill is paid by the member or partner are **NOT** covered under this policy.

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, CW16BU.

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.

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](http://www.philipwilliams.co.uk) or by scanning the QR code.



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# PRIVACY NOTICE

(ALSO KNOWN AS "FAIR PROCESSING NOTICE")

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

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

When we contact you, it will either be for the above reason, or because we have a legitimate interest in marketing related products. For any other marketing it will only be with your consent and you will be able to withdraw your consent or unsubscribe easily at any time.

If we have to transfer information to a third country outside the EU, we will only do so if a similar level of protection applies. If we need to obtain information which is by nature sensitive, we will only do so on the basis that it is in the public interest – for example to fight crime, prevent fraud or to make sure insurance is available.

## What type of personal information do we need?

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

## What other types of information do we need?

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

with appropriate security measures.

## How do we obtain your information?

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

## What are my legal rights?

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

Telephone number **0303 123 1113**

## Data Controller

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

## Contact for queries

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

Privacy Notice Apr2018 v2



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

Tel. 01925 604 421

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



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Registration number 827663