



ESSEX POLICE FEDERATION

ANNUAL WORLDWIDE FAMILY TRAVEL INSURANCE

SUMMARY OF COVER & APPLICATION FORM 2024

POLICY TERMS AND CONDITIONS APPLY

Worldwide Family Cover £79.96 per year
for members aged under 55 years
(Payable £19.99 per quarter by Direct Debit)

If aged between 55 and 64 years, the premium is £107.96 per year
(Payable £26.99 per quarter by Direct Debit)

If aged between 65 and 69 years the premium is £203.96 per year
(Payable £50.99 per quarter by Direct Debit)



COVER

The policy covers the subscribing member, cohabiting partner and any number of their dependent children under 23 years if still living with parents. Cover applies for all insured persons when travelling as a group or independently. Cover is Worldwide including the United Kingdom (*subject to a minimum of one night in paid accommodation or a flight*). Cover will be maintained in subsequent years whilst the Direct Debit is honoured subject to policy terms and conditions. The period of insurance is for 60 continuous days on any one trip. There may be any number of trips broken by a return to the UK in any policy year. An excess of the first £50 of each claim applies per person, capped a maximum of £100 per policy, per incident. Winter sports are covered up to a maximum 30 days in any policy year.

You may cancel your insurance for a full refund within 14 days of purchase provided you have not made intend to make a claim. Terms and conditions apply, full policy terms available upon request.

DESCRIPTION OF COVER	LIMITS	EXCESS*
Personal Accident		
Death	£25,000	
Permanent Total Disablement	£25,000	
Permanent Partial Disablement	£12,500	
Loss of Sight	£25,000	
Loss of Limb	£25,000	
Loss of Internal Organ	£25,000	
Loss of Hearing both ears	£25,000	
Loss of Hearing in one ear	£12,500	
Loss of Speech	£25,000	
Medical and Emergency Travel Expenses <i>(cover does not apply in the UK or country of residence)</i>	£10,000,000	£50
Continuing medical charges	£50,000	
Domestic travel expenses	£5,000	
Foreign coma benefit - £50 per day for each complete 24 hour period up to 730 days	£36,500	
Emergency dental treatment	£350	
Funeral expenses	£2,000	
Hospital expenses £50 per night to a maximum of 30 days	£1,500	
Search & rescue expenses	£25,000	
Repatriation of human remains	£5,000	
Personal Belongings	£2,000	£50
Maximum any one item, pair or set	£400	
Maximum Benefit for Temporary Loss	£250	
Valuables limit	£400	
Delayed personal belongings	£250	
Loss of keys	£500	
Money	£1,000	£50
Credit Card Misuse	£1,000	£50
Lost or damaged documents	£250	
Theft of documents	£250	
Cancellation, Curtailment or Abandonment	£5,000	£50
Travel Delay £60 per complete 12 hour period in excess of 12 hours and up to £120 per insured person	£120	
Catastrophe	£1,000	£50
Missed Departure	£1,000	£50
Hijack and Kidnap For each complete 24 hour period of delay Maximum benefit any one claim	£500 £15,000	
Personal Liability	£2,000,000	
Legal Expenses	£50,000	£50
Winter Sports		
Sports equipment (Hired)	£300	£50
Sports equipment (Owned)	£500	£50
Ski hire for each complete 24 hour period – Max any one claim £350	£50	
Lost or stolen lift pass	£200	£50
Ski pack	£400	£50
Piste closure	£50 per day to £500	
Delay due to Avalanche	£500	£50
Inability to take part in winter sports activities	£100 per day up to max £300	
Rental Vehicle Excess	£1,500	

ANNUAL MULTI-TRIP POLICY FEATURES

Policy Holder: Trustees of the Essex Police Federation Insurance Benefits Trust – Policy Number: 100768814BDN

Effective Date:	1st January 2024
Expiry Date:	31st December 2024
Maximum number of days any one trip:	60
Maximum number of days any one Period of Insurance:	180
Covered Person Age limit	Under 70 years
Dependants Age Limit:	Under 23 years <i>(subject to conditions in the Definitions section)</i>
Grandchild/ren Age Limit:	Under 23 years <i>(subject to conditions in the Definitions section)</i>
Partner and Child(ren) can travel separately	Yes

APPLICATION

To join please complete the application below along with the Direct Debit mandate and forward to:
Essex Police Federation, 82 Springfield Road, Chelmsford, Essex CM2 6YJ

Title	<input type="text"/>	Surname	<input type="text"/>	Forename	<input type="text"/>
Home Address	<input type="text"/>				
	<input type="text"/>			Postcode	<input type="text"/>
Telephone number	<input type="text"/>		Date of Birth	<input type="text"/>	
Email	<input type="text"/>		Work Location	<input type="text"/>	
Police Officer	<input type="checkbox"/>	Student Officer	<input type="checkbox"/>	Civilian Support	<input type="checkbox"/>
	<input type="checkbox"/>	Pensioner	<input type="checkbox"/>	Special Constabulary	<input type="checkbox"/>
Please mark with an X					
Date Joined Force	<input type="text"/>				
Collar no. / Pin no.	<input type="text"/>	Required Start Date	<input type="text"/>		
Please note that cancellation cover will not apply before this date					
Please mark with an X if you are travelling within the next 14 days					
<input type="checkbox"/>					
Partner Details					
Title	<input type="text"/>	Surname	<input type="text"/>	Forename	<input type="text"/>
Date of Birth	<input type="text"/>				

IMPORTANT CONDITIONS RELATING TO HEALTH

Pre-Existing Medical Conditions

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

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

DIRECT DEBIT INSTRUCTION

Essex Police Federation Annual Travel Insurance

INSTRUCTION TO YOUR BANK OR BUILDING SOCIETY TO PAY Direct Debits



PLEASE COMPLETE SECTIONS 1 – 5

1. Name and full postal address of your Bank or Building Society branch

To: The Manager

Bank or Building Society

Address

Postcode

2. Name(s) of Account Holder(s)

3. Branch Sort Code

4. Account Number

5. Instruction to your Bank or Building Society

Please pay Philip Williams and Company Direct Debits from the account detailed in this instruction, subject to safeguards assured by the Direct Debit Guarantee. I understand that this instruction may remain with Philip Williams and Company and, if so, details will be passed electronically to my Bank/Building Society.

Signature(s)

Date

Originators Identification Number

753294



Philip Williams & Co REF

OFFICIAL USE ONLY. This does not form part of your Direct Debit instruction.

Banks and building Societies may not accept Direct Debits from some types of accounts

THE DIRECT DEBIT GUARANTEE

This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.

- If there are any changes to the amount, date or frequency of your Direct Debit, Philip Williams (G Ins) Management Ltd will notify you ten working days in advance of your account being debited or as otherwise agreed. If you request Philip Williams (G Ins) Management Ltd to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit, by Philip Williams (G Ins) Management Ltd or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society.
- If you receive a refund you are not entitled to, you must pay it back when Philip Williams (G Ins) Management Ltd asks you to.
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.



Complete and email to schemes@philipwilliams.co.uk or return by post to Philip Williams and Company, 35 Walton Road, Stockton Heath, Warrington, WA4 6NW



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

Tel 01925 604421 www.philipwilliams.co.uk

Philip Williams (G Ins) Management Ltd is authorised and regulated by the Financial Conduct Authority No. 827663, and registered in England and Wales, No. 11181168

Registered Office: 35 Walton Road, Stockton Heath, Warrington, Cheshire, WA4 6NW

Philip Williams (G Ins) Management Ltd is part of the Howden Group