



# **GREATER MANCHESTER POLICE FEDERATION**

**INSURANCE BENEFITS TRUST  
POLICE STAFF SCHEME**

## **SCHEME BENEFITS**

Effective from 1 April 2023



<b>Federation Office</b>	0161 355 4400
<b>Worldwide Travel Insurance</b>	Policy Number IQ9590AHA230
<b>24hr Emergency Assistance</b>	+44 (0) 20 7183 3751
<b>Non-Emergency Claims</b>	0330 660 0549
	claims@mstream.co.uk
	Submit your claim on-line <a href="http://www.submitclaim.co.uk/gmp">www.submitclaim.co.uk/gmp</a>
<b>Motor Breakdown Cover</b>	+44(0)1206 714 306
	If you cannot connect call +44(0) 1603 327 180
<b>Legal Expenses</b>	0333 234 2668
<b>Lifestyle Counselling Helpline</b>	0800 177 7894
<b>Home Emergency</b>	0330 041 8188
<b>GP24</b>	0345 222 3736
	or if overseas +44 345 222 3736
<b>Mobile Phone (<i>member only</i>)</b>	0344 412 0982
<b>Philip Williams and Company</b>	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](http://www.philipwilliams.co.uk) in the Group Schemes section.

Alternatively you can download them by scanning the QR code.



# POLICE STAFF MEMBER BENEFITS

## MEMBER AGED UNDER 70

Life Insurance	£40,000
Terminal Prognosis Advance on Life Insurance*	20% of sum insured
Loss of sight in one or both eyes	£10,000
Loss of one or more limbs	£10,000
Sick Pay Benefit - Half Pay ( <i>for up to 26 weeks</i> )	£75 per week
Critical Illness	£10,000
Worldwide Travel Policy	Family
Lifestyle Counselling Service ( <i>Family over age 18</i> )	Included
GP24	Family
Legal Expenses	Included
Motor Breakdown Cover ( <i>UK and Europe</i> )	Member & Partner
Home Emergency	Included
<b>CALENDAR MONTHLY PREMIUM</b>	<b>£26.53</b>

## COHABITING PARTNER AGED UNDER 70

Life Insurance	£20,000
Terminal Prognosis Advance on Life Insurance*	20% of sum insured
<b>CALENDAR MONTHLY PREMIUM</b>	<b>£3.25</b>

*The price includes an additional contribution to the Insurance Trusts 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

# 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 by completing an application form which is available from the Federation Office. 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 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 contact the Federation Office.

### Cohabiting Partner Extensions

Any cohabiting partner extension will cease when the member or cohabiting partner reach 70 years of age. Any cohabiting partner cover and/or extension will cease when the member ceases to be a member of the scheme.

### Career breaks, maternity leave, secondment or living overseas

Those going on a career break, maternity leave, secondment or are living overseas must contact the Federation Office to identify if cover can be maintained.

### Retirement from the Police Service

This scheme is not available into retirement.

Individuals are not eligible to join the scheme after their retirement date.

### Transfer, resignation or dismissal

Members who transfer, resign or are dismissed from the police service are not eligible to remain in the scheme and all membership and benefits will cease including any cohabiting partner extension.

### Complaints procedure

This Insurance Scheme is arranged on behalf of the trustees by Philip Williams and Company who are authorised and regulated by the Financial Conduct Authority (*Registration Number 308860*). The trustees are responsible for organising the policies and dealing with the insurance broker. Any complaints about any aspect of the scheme should in the first instance be directed to the Federation Office. The insurance broker will then be asked to investigate the complaint and resolve any matter either via the Federation Office, directly with the member, or through the appropriate underwriting organisation.

Therefore if you have any complaints about the Federation Insurance Scheme please contact the Federation Office on

**0161 355 4400**

Or simply write, giving details of your complaint to:  
Progress House, Broadstone Hall Road South, Reddish,  
Stockport, SK5 7DE  
Email [gmpfederation@gmpf.polfed.org](mailto:gmpfederation@gmpf.polfed.org)

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.fcscs.org.uk](http://www.fcscs.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 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.

## 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 .

## Accidental Loss of Use

Paid in the event of:-

- Loss of sight in one or both eyes
- Loss of use of one or more limbs

## Sick Pay

If a member suffers a reduction in pay under regulations or terms of employment, the benefits illustrated on the scheme benefits table will become payable after 26 weeks absence for up to 26 weeks.

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 point of claim and will not be increased.

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

# CRITICAL ILLNESS

**Payable if a member, 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/staff members only.**

- 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 Disability
- 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.

# WORLDWIDE TRAVEL POLICY

This policy covers the member, their cohabiting partner and any number of their unmarried dependant children under 23 years, all normally resident in the family home, for any number of trips in any year up to 60 days per trip. It covers travel worldwide and in the United Kingdom. This includes Cruise holidays with cover provided for emergency medical expenses, and any additional costs incurred to re-join the cruise should you need to disembark for medical treatment on dry land.

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 £2,500
- Personal Money up to £500
- Public liability up to £2,000,000
- Personal Accident up to £20,000

Other benefits included. Please see policy for full details.

In the case of medical emergency please contact our nominated emergency service on **+44 (0) 20 7183 3751**

Email: [assistance@mstream.co.uk](mailto:assistance@mstream.co.uk)

Please quote IQ9590AHA230

Other claims should be reported to the claims service on

**0330 660 0549**

(9am–5pm Mon–Fri)

Email: [claims@mstream.co.uk](mailto:claims@mstream.co.uk)

Alternatively, you can use our online claims system to submit your claim

[www.submitclaim.co.uk/GMP](http://www.submitclaim.co.uk/GMP)

## STRANDED PASSENGER SERVICE

Access Executive Lounges if your flight is delayed for more than two hours. Pre-registration is required more than 24 hours before you fly. Scan the QR code or visit:



<https://cloud.sdxmessaging.com/vault/philipwilliams/benefits.html> to register using PIN **5342**

Please note that this service relies upon airlines publishing their schedules to a flight tracking system in advance. This service may not be available for some charter flights. In the event of a flight not being registered, this service will not be available. The majority of flights will be registered.

**If you need to speak to a GP whilst abroad, remember to use the GP24 Service as detailed on page 8**

## Main conditions and exclusions

The policy will not cover you if any of the following apply to you, a travelling companion, an immediate relative, close business associate or someone upon whom your trip depends whether they are travelling with you or not (including any third party with whom you may be staying on your trip)

1. You/they were aware of any reason why the trip could be cancelled or curtailed.
2. You/they were travelling against the advice of a medical practitioner or in order to get medical treatment abroad.
3. You/they have been diagnosed as having a terminal illness.

If there is any change in a person's health between the date the policy is issued and the start date of a trip you must still comply with the Health Declaration.

An excess of £50 is applicable for most policy sections. The excess is payable per person, per section, per insured incident subject to a maximum of £100.

There are significant limitations and exclusions of cover for property, including valuables and money, that are left unattended or out of your immediate control and supervision. Please also note the requirements for notifications of loss/theft and the need for reports.

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

Please note that this policy is available to UK residents only.

**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 (0)345 222 3736**

Or access services via the web app: [philipwilliams.gp24.co](http://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
  - Message Dr
  - Request an appointment
  - Health information
  - Services near you
  - Store your medical notes
- \*\*Excluding UK bank holidays

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/](http://www.healthhero.com/medication-and-delivery-charges/)

Consultation Terms and Conditions [www.healthhero.com/terms-and-conditions/](http://www.healthhero.com/terms-and-conditions/)  
Privacy Policy [www.healthhero.com/privacy-policy/](http://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.**



# HOME EMERGENCY ASSISTANCE

**With one call an approved contractor will come to your home and make emergency repairs. Our cover includes the following domestic emergencies:**

Cover is provided 24 hours a day, 365 days a year:

## **Emergency Costs**

- a) The **contractor's** call-out charge
- b) **Contractor's** necessary labour up to three hours
- c) Alternative Accommodation costs up to £500

The maximum payable by the insurer is £500 for all claims related by time or original cause.

## **Home Emergency**

A sudden unexpected event which clearly requires immediate action in order to:

- a) prevent damage or avoid further damage to the home, and/or
- b) render the home safe or secure, and/or
- c) restore the main services to the home, and/or
- d) alleviate any health risk.

Claims Helpline **0330 041 8188**

## **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 domestic emergencies for the following insured events:

- Complete breakdown of the main heating system (*for boiler cover, boilers must be less than 15 years old*)
- Plumbing and drainage problems
- Damage which affects the security of the home, including locks and windows
- Breakage or failure of the toilet unit
- Loss of domestic power supply
- Lost keys
- Vermin infestation
- Roof damage

# LEGAL EXPENSES

Some important facts about your Legal Assistance insurance policy are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides. The insurance cover summarised in this document is provided by AmTrust Europe Limited and administered on their behalf by Arc Legal Assistance Ltd.

The Sections of Cover	Who is covered
2, 3, 4,5, 6, 7, 11, 12, 17, 20, 23	The <b>Member</b>
1a, 1c, 16	The <b>Member</b> and partner living with the <b>Member</b>
8, 10, 13, 14, 15, 18, 19, 21, 22	The <b>Member</b> and partner living with the <b>Member</b> and their family members normally living with them in their main home including children temporarily away from the home at school or university
1b – Motor and Non–Motor Prosecutions	The <b>Member</b> and partner living with the <b>Member</b>
1b – Motor Prosecutions only	The <b>Members'</b> family normally living with the <b>Member</b> in their main home including children temporarily away from the home at school or university
The Sections of Cover	Limit of Indemnity
1a Pre charge, ii) Post interview	An inner limit of <b>£1,000</b> or <b>5 hours</b> of Adviser's time, whichever is the greater
2. Disciplinary Hearings	<b>£20,000</b>
5. Wrongful Arrest	<b>£500</b>
8. Personal Injury where the Insured Incident occurs within the European Economic Area (EEA), The Channel Islands, The Isle of Man, Andorra, Gibraltar, Monaco, San Marino, Switzerland & Turkey	<b>£100,000</b>
8. Personal Injury where the Insured Incident occurs in the rest of the World	<b>£25,000</b>
20. Bankruptcy	The Bankruptcy filing fee and deposit towards the administration of Your Bankruptcy
All other sections of cover	<b>£100,000</b> unless the matter proceeds to Crown Court where the cover will be unlimited, but no more than the maximum contribution authorised by the relevant body under the Crown Court means testing scheme

## Section of cover

- |  |   |  |
|--|---|--|
| 1a. Crime – Pre Charge                             | 8. Personal Injury                                    | 17. Personal Identity Fraud                  |
| 1b. Crime – Magistrates Court                      | 9. Consumer Disputes                                  | 18. Motor Insurer Database Disputes          |
| 1c. Crime – Crown Court                            | 10. Property Disputes                                 | 19. Bankruptcy                               |
| 2. Disciplinary Hearings                           | 11. Tenancy Dispute                                   | 20. Social Media Defamation                  |
| 3. IOPC Complaints                                 | 12. Property Damage and Motor Uninsured Loss Recovery | 21. Vehicle Cloning                          |
| 4. Representation at Public Enquiries and Inquests | 13. Tax   | 22. Pedal Cycle Defence<br>(to or from work) |
| 5. Wrongful Arrest                                 | 14. Data Protection                                   |  |
| 6. Discrimination                                  | 15. School Admission Disputes                         |  |
| 7. Fund Trustees                                   | 16. Probate   |  |

**Legal helpline**

**0333 234 2668**

# ASSISTANCE HELPLINE SERVICES

## Legal and Tax Helpline: 0333 234 2668

Use the 24 hour advisory service for telephone advice on any private legal or taxation matter of concern to you in the United Kingdom, Channel Islands and Isle of Man.

When you call say that you are a member of your Police Federation Legal Expenses Scheme, or that you are a member of his or her family. **We** will ask you for a brief summary of the problem and pass these details on to an **Adviser** who will return your call.

This helpline is available to anyone belonging to the main household over 18 years of age.

## Lifestyle Counselling Helpline & Online Support Service

This service can help with a range of problems from practical everyday matters to sensitive or emotional issues. **Our** specialists will help you deal with personal relationship problems, problems with colleagues in the workplace and other issues affecting your general wellbeing.

Counsellors and information specialists are also trained to help you with practical problems like debt.

The helpline is complemented by a comprehensive online information and support service, through which you can access information and advice on a range of issues and problems which often impact on everyday life. Topics are diverse and include relationships, childcare issues, consumer issues, stress, health and fitness. Information is updated regularly by a team of experienced counsellors and information specialists. You can access the Lifestyle Counselling Helpline on **0800 177 7894** or you can access the Online Support Service by visiting [www.arclegal.co.uk/carefirst](http://www.arclegal.co.uk/carefirst) where you will be required to enter a username and password which is **GMPF**.

This service is available to anyone belonging to the main household over 18 years of age

## Arc Legal Document Service

As an addition to your Legal Expenses cover, you have access to **Our** Legal Document Service. This will provide you with:

- Access to a range of legal document templates
- A step by step walkthrough to assist you in completing the documents

The service can be accessed by visiting [www.arclegal.co.uk/legaldocuments](http://www.arclegal.co.uk/legaldocuments) where you can register your details using the code **GMPF**.

This service is available to all adult **members** of the household.

# UK AND EUROPEAN MOTOR BREAKDOWN

## Comprehensive motor breakdown cover including:

- Roadside Assistance/Recovery
- Home Assist
- Alternative Travel
- Emergency Overnight Accommodation
- Misfuel Assist (*£250 any one incident*)
- 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

**+44(0)1206 714 306**

If you cannot connect call

**+44(0) 1603 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, 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.

Six call outs any one period of insurance up to £15,000 in total.

Please refer to policy wording for full terms conditions and limits.

# 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





**POLICE INSURE**  
part of the **A-plan** Group

# **SPECIALLY DISCOUNTED CAR, HOME & MOTORCYCLE INSURANCE**

For all serving and retired Police Officers,  
Police staff and families



**Contact us today for  
a free, no obligation quote.**

**01743 455903**  
[www.policeinsure.co.uk](http://www.policeinsure.co.uk)



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

Tel 01925 604 421

**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 Aston Lark Group.

