



**HAMPSHIRE
POLICE FEDERATION**
GROUP INSURANCE NEWSLETTER

JUNE 2019



TRAVEL

As we approach the Summer Holiday Period thoughts turn towards the all important summer holiday break and with it the issue of travel insurance.

Your Group Insurance Scheme includes comprehensive world wide travel insurance cover provided by Millstream Underwriting Ltd., and there is therefore no need to take out separate insurance cover at the time of booking your holiday or prior to travelling.

It is very important that your holiday insurance provides adequate cover for your trip. The below is a guide to some of the more common questions from police officers, but for full details of the cover, or if there is anything about which you are unsure, you should always consult the full policy document or contact the Police Federation Office for further guidance.

Who is covered under the policy?

The scheme provides cover for you, your co-habiting partner and dependent children up to the age of 18, or 23 years if they are in full time education. Your partner or children are covered even if they are not travelling with you. If your child is going on a school trip make sure that the school are aware of the cover available and how to access help in the event of an emergency.

What is covered?

You are covered for holiday and leisure trips with a maximum duration of up to 60 days. For trips with a scheduled duration of more than 60 days you must arrange an extension of the cover which will attract an additional premium.

Whilst you have worldwide cover you will not be covered if you choose to travel to a specific country or region against the advice of the Foreign and Commonwealth Office.

Health Warranty

Before you pay for your holiday or travel you should ensure that you are familiar with the details of the Health Warranty. The full details of the Health Warranty can be found on Page 2 of your Travel Policy.

Emergency Medical Assistance

Getting treatment abroad in the event of a medical emergency can be expensive. Whilst you have cover up to £5,000,000 for medical emergencies that may occur whilst travelling abroad please note this is not a private medical health insurance policy.

Private treatment will only be paid where there is no appropriate reciprocal health treatment in existence.

For trips in the EU you should ensure that you have the new European Health Insurance Card (EHIC). To obtain the card ring 0845 606 2030, pick up an application form from the post office or apply on line at www.ehic.org.uk.

In the event of a medical emergency whilst abroad the medical assistance service must be notified immediately. The relevant contact number can be found on the back page of your Travel Policy.

TRAVEL

Am I covered for Sports and Activities?

Whilst you are covered for a wide range of sporting activities there are exclusions for participation in high risk sports and leisure activities. There is no cover when participating in professional or organised sports, racing speed or endurance tests and dangerous pursuits. Prior to taking part in any sporting activity whilst on holiday you should ensure you are aware of any exclusion to the policy cover.

Valuables and Personal Effects

A travel insurance policy is not designed to provide full cover for valuables and personal effects and there are maximum limits for any claim.

Valuables and personal effects are most effectively covered through your Home Contents Insurance and you should ensure that you have appropriate "all risks" cover prior to travelling.

Making a claim

In the event that you do need to claim please be aware that claims should generally be submitted within 60 days from the date of return and that original receipts and /or proof of ownership must be supplied. All material facts arising from the claim must have been disclosed.

New Stranded Passenger Benefit

We have included a new benefit which gives you access to a network of more than 500 executive lounges at airports around the world. If your flight is delayed by more than two hours, you will automatically be sent an access code to your phone so you can take advantage of the facilities whilst you wait.

To qualify for this benefit you must register your flight and passenger details at least 24 hours before you fly. Full details of how to register your flight is on page 4 of your Travel Booklet or you can scan the QR code below.

You'll need to use the PIN code
5342 to access the page.



If you are not a member of the Group Insurance Scheme but are interested in joining please contact the **Police Federation Office** for further details and a joining form.

HOME EMERGENCY

Your Group Insurance Scheme is designed to provide the convenience and value of delivering many of your essential insurance requirements in one cost effective package.

One of the benefits contained within the scheme is Home Emergency cover.

What is Home Emergency Cover?

Cover is provided for domestic emergencies for the following insured events:

- Breakdown of the main heating system
- Plumbing and drainage problems
- Damage to or failure of home and window locks which compromise the security of the home
- Breakdown or failure of the toilet unit
- Loss of domestic power supply
- Vermin infestation
- Lost Keys
- Roof damage

A £25 excess applies per claim.

It should be noted that the policy is a **Home Emergency Policy and NOT a Home Maintenance Policy**. It is not designed to replace general maintenance required around the home or to cover things like dripping taps, or a heating system that is not working properly but to provide cover when there has been a sudden and unforeseen situation which if not dealt with quickly and without reasonable interventions would:

- Render the property unsafe or insecure; or
- Damage or cause further damage to the property; or
- Cause significant discomfort, risk or difficulties for or to you

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.

An emergency is defined in the policy as a sudden unexpected event which clearly requires immediate action to prevent damage or avoid further damage to the members primary home, make the home safe or secure, restore the main services or alleviate a health risk.

How to make a claim

In the event of an emergency you should contact the Claims Helpline on the telephone number contained within your scheme benefit booklet. For convenience you may wish to store this number in yours and your partner's mobile phone.

The helpline will take the necessary details and advised whether the situation is covered by the policy. They will arrange for a suitably qualified local contractor to attend to resolve the problem and will meet the following costs of any one claim:

- The contractors call out charge
- The contractors labour up to a maximum of three hours.
- Parts and materials up to £150
- Alternative accommodation up to £250
- Alternative heating hire or purchase
- New boiler contribution if irreparable

In the event of an emergency you should contact the Claims Helpline on the telephone number contained within your scheme benefit booklet. For convenience you may wish to store this number in yours and your partner's mobile phone.

For full details of covered insured events and exclusions please consult your Benefit Booklet. The full policy wording is also available by scanning the QR code contained in the in Benefit Booklet into your mobile phone.

If you are not a member of the Group Insurance Scheme and wish to know more, please contact the Police Federation Office.

GROUP INSURANCE SCHEME

HAMPSHIRE POLICE FEDERATION GROUP INSURANCE SCHEME

EFFECTIVE FROM 1 DECEMBER 2018

Specifically designed for those working in the police service

COVER	TYPICAL MONTHLY HIGH STREET PRICE	GROUP INSURANCE SCHEME
Life Insurance £120,000	£17.50	Included
Critical Illness £15,000	£15.00	Included
Legal Insurance and Identity Theft	£8.00	Included
Worldwide Family Travel Insurance	£27.50	Included
Motor Breakdown Cover (<i>Europe</i>) including home start and relay	£27.00	Included
Income Protection/Half pay Cover	£30.00	Included
Accident Benefits	£10.50	Included
Home Emergency	£13.00	Included
24 Hour Emergency Dental Cover	£4.00	Included
Mobile Phone Insurance (<i>member and partner</i>)	£17.00	Included
GP24	£5.00	
Red Arc Independent Care Advisory Service	Not available	Included
Child Critical Illness £3,000	Not available	Included
Child Death Grant £2,000	Not available	Included
TOTAL MONTHLY COST	£174.50	£24.25

This is a bespoke Insurance Scheme designed specifically to offer our members the best, most comprehensive cover at the most competitive rates available. As you can see, even disregarding the many extra covers not available on the High Street, your scheme gives you **tremendous value for money!**

THAT'S AN ANNUAL SAVING OF £1,803.00

ALSO AVAILABLE TO POLICE STAFF

If you're not already in the scheme,
contact the Federation Office to join on

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