## North Wales Police Group Insurance Scheme Policy Schedule

Agent:	Philip Williams & Co. 35 Walton Road Stockton Heath Warrington WA4 6NW	
Policyholder:	North Wales Police Group Insurance Scheme	
Member:	All eligible individuals who are members of the above-named Insurance Benefits Trust at the time at which the Insured Event occurs and who have paid the relevant subscription.	
Period of Insurance:	From: 01/03/2024 To: 28/02/2025	
Insurer	Royal & Sun Alliance Insurance plc St. Mark's Court Chart Way Horsham West Sussex RH12 1XL	

## **Legal Expenses**

Policy Number:	10188/26470	
Policy Limits:	<b>Section 5 Only</b> Any one Insured Incident Any one Period of Insurance	£20,000 £20,000
	<b>Section 6 Only</b> Any one Insured Incident Any one Period of Insurance	£1,000 £100,000
	<b>Section 7 Only</b> Any one Insured Incident Any one Period of Insurance	£4,000 – Serving Member Only £4,000 – Serving Member Only
	Section 10 Only (excluding su to £2,500) Any one Insured Incident Any one Period of Insurance	b section 2. Overseas Legal Assistance which is limited £185,000 £185,000
	<b>Section 16 Only</b> Any one Insured Incident Any one Period of Insurance	£25,000 £100,000
	All Other Sections Any one Insured Incident Any one Period of Insurance	£100,000 £100,000
Assistance Helplines	Legal Advice Helpline	01384 884097
	Debt Advice Helpline	01384 884085
	Identity Theft Helpline	01384 377000

Document Service

https://legalassistanceportal.arclegal.co.uk

## **Endorsements**

The following additional exclusion should be read alongside the policy booklet General Exclusions.

The Insurer will not cover the beneficiary in respect of;

An **insured event** where there is evidence of reckless or deliberate behaviour by the **beneficiary** that results in insufficient **prospects of success** for a successful defence in a prosecution or misconduct hearing.