



# **SURREY POLICE FEDERATION**

## **INSURANCE BENEFITS TRUST**

### **SCHEME BENEFITS**

Effective from 1 April 2020



## USEFUL TELEPHONE NUMBERS

|                              |  |
|------------------------------|--|
| Federation Office            | 01483 630 289 Internal 30289   |
| Worldwide Travel Insurance   | Policy Number RTAEP/40064-02-2019  |
| 24hr Emergency Assistance    | +44 (0) 203 829 6745   |
| Non-Emergency Claims         | 01702 553 443  |
|                              | <a href="http://www.submitclaim.co.uk/sur">www.submitclaim.co.uk/sur</a> |
| Motor Breakdown Cover (UK)   | 01384 885 156  |
| (Europe)                     | +44 (0)1384 885 156  |
| Legal Expenses               | 01384 889 547  |
| GP24                         | 0345 222 3736  |
| or if overseas               | +44 (0) 161 468 3789   |
| Mobile Phone Cover           | 0344 412 0982  |
| Phillip Williams and Company | 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.

## SERVING MEMBER BENEFITS

### SERVING MEMBER AGED UNDER 65

|   |                                       |
|---|---------------------------------------|
| Life Insurance  | £100,000                              |
| Terminal Prognosis Advance on Life Insurance*   | 20% of sum insured                    |
| Child Death Grant   | £2,000                                |
| Permanent Total Disablement ( <i>any occupation</i> )                                       | £80,000                               |
| Permanent Total Disablement ( <i>usual occupation</i> )                                     | £40,000                               |
| Permanent loss of two limbs, eyes, speech or hearing ( <i>both ears</i> )                   | £80,000                               |
| Permanent loss of one limb, eye, or hearing ( <i>one ear</i> )                              | £40,000                               |
| Temporary Total Disablement excluding first 7 days ( <i>due to an accident &amp; PTSD</i> ) | £21 per week ( <i>max 104 weeks</i> ) |
| Accidental Bodily Injury  | % Scale                               |
| On-Duty Assault benefit   |                                       |
| Firearm   | £1,500                                |
| Knife/Sharp instrument  | £750                                  |
| Unsocial Hours Benefit ( <i>2 weeks excess, Payable for 24 weeks</i> )                      | 7.5% of basic scale hourly rate       |
| Dental Injury & Emergency   | Included                              |
| Reg 28 Sick Pay Benefit – Half Pay ( <i>for up to 26 weeks</i> )                            | 15% scale pay                         |
| – No Pay ( <i>for up to 26 weeks</i> )  | 25% scale pay                         |
| Critical Illness  | £200,000                              |
| Child Critical Illness  | £3,000                                |
| GP24  | Family                                |
| Worldwide Travel Policy   | Family                                |
| Mobile Phone  | Included                              |
| Legal Expenses  | Included                              |
| Motor Breakdown Cover ( <i>UK and Europe</i> )  | Member & Partner                      |
| <b>CALENDAR MONTHLY PREMIUM</b>   | <b>£22.95</b>                         |

## COHABITING PARTNER AGED UNDER 65

|   |                    |
|---|--------------------|
| Life Insurance                                | £50,000            |
| Terminal Prognosis Advance on Life Insurance* | 20% of sum insured |
| Critical Illness                              | £5,000             |
| Child Critical Illness                        | £1,000             |
| Child Death Grant                             | £2,000             |
| Dental Injury & Emergency                     | Included           |
| <b>CALENDAR MONTHLY PREMIUM</b>               | <b>£6.20</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 63 and under

# RETIRED MEMBER BENEFITS

## RETIRED MEMBER AGED UNDER 60

|   |                    |
|---|--------------------|
| Life Insurance  | £50,000            |
| Terminal Prognosis Advance on Life Insurance*                             | 20% of sum insured |
| Permanent Total Disablement ( <i>any occupation</i> )                     | £10,000            |
| Permanent loss of two limbs, eyes, speech or hearing ( <i>both ears</i> ) | £10,000            |
| Permanent loss of one limb, eye, or hearing ( <i>one ear</i> )            | £5,000             |
| Dental Injury & Emergency   | Included           |
| GP24  | Family             |
| Worldwide Travel Policy   | Family             |
| Legal Expenses  | Included           |
| Motor Breakdown ( <i>UK &amp; Europe</i> )                                | Member & Partner   |
| <b>CALENDAR MONTHLY PREMIUM</b>   | <b>£28.25</b>      |

## RETIRED MEMBER AGED 60–64

|   |                    |
|---|--------------------|
| Life Insurance  | £25,000            |
| Terminal Prognosis Advance on Life Insurance*                             | 20% of sum insured |
| Permanent Total Disablement ( <i>any occupation</i> )                     | £10,000            |
| Permanent loss of two limbs, eyes, speech or hearing ( <i>both ears</i> ) | £10,000            |
| Permanent loss of one limb, eye, or hearing ( <i>one ear</i> )            | £5,000             |
| Dental Injury & Emergency   | Included           |
| GP24  | Family             |
| Worldwide Travel Policy   | Family             |
| Legal Expenses  | Included           |
| Motor Breakdown ( <i>UK &amp; Europe</i> )                                | Member & Partner   |
| <b>CALENDAR MONTHLY PREMIUM</b>   | <b>£28.25</b>      |

## RETIRED MEMBER AGED 65–69

|  |                  |
|--|------------------|
| Life Insurance                             | £5,750           |
| GP24                                       | Family           |
| Worldwide Travel Policy                    | Family           |
| Legal Expenses                             | Included         |
| Motor Breakdown ( <i>UK &amp; Europe</i> ) | Member & Partner |
| <b>CALENDAR MONTHLY PREMIUM</b>            | <b>£28.25</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 63 and under

**COHABITING PARTNER AGED UNDER 60**

|   |                    |
|---|--------------------|
| Life Insurance                                | £25,000            |
| Terminal Prognosis Advance on Life Insurance* | 20% of sum insured |
| Dental Injury & Emergency                     | Included           |
| <b>CALENDAR MONTHLY PREMIUM</b>               | <b>£8.20</b>       |

**COHABITING PARTNER AGED 60–64**

|   |                    |
|---|--------------------|
| Life Insurance                                | £12,500            |
| Terminal Prognosis Advance on Life Insurance* | 20% of sum insured |
| Dental Injury & Emergency                     | Included           |
| <b>CALENDAR MONTHLY PREMIUM</b>               | <b>£8.20</b>       |

**COHABITING PARTNER AGED 65–69**

|                                 |              |
|---------------------------------|--------------|
| Life Insurance                  | £3,000       |
| <b>CALENDAR MONTHLY PREMIUM</b> | <b>£8.20</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 63 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

Serving officers and police staff can apply to join the scheme at any time by completing a medical underwriting application form which is available from the Federation Office. New student officer 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)

### Cohabiting Partner Extensions

Any cohabiting partner extension will cease when the Serving member or cohabiting partner reach 65 years of age (*70 years for retired members*), 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.

### Retirement from the Police Service

Serving officers upon retirement may remain in the scheme as a retired member by submitting a completed membership continuation form to the Federation Office prior to 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.

### How to cancel your cover

In the event that you need to cancel your cover please contact the Federation Office.

### 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.

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

**01483 630 289 Internal 30289**

Or simply write, giving details of your complaint to: Surrey Police Federation Office, 13 Munstead View, Mount Browne, Guildford, Surrey, GU3 1HG

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 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 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.

## Child Death Grant

Paid upon the death of a dependant child of a member, aged between six months and 17 years.

## 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

## Permanent total disablement (*usual occupation*)

Payable when a member is unable to perform any gainful employment and is unable to exist independently, requiring continual supervision for activities of daily living, as a result of an accident.

## Permanent total disablement (*usual occupation as a Police Officer*)

Permanent Total Disablement such that the Member is unable to perform their usual occupation as a Police Officer

## 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
- Loss of Speech
- Temporary Total Disablement

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

## Unsociable Hours Benefit

If, as a result of a period of Temporary Total Disablement, a Benefit Participant suffers a loss of Unsociable Working Hours Pay, we will pay 7.5% of the basic scale hourly rate that would otherwise have been received, up to the following maximum benefits:

Constables £60 per week

Sergeants £75 per week

Inspectors £95 per week

Chief Inspectors £95 per week

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.

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.





### On-Duty Assault benefit as a Result of Firearms or Knives

If a serving police officer sustains accidental bodily injury in the course of duty directly caused by the discharge of either firearms or shotguns or caused by assault involving a knife and as a consequence of the injuries is unable to work for a period of at least three consecutive days immediately after the attack the policy will pay:

- (a) £1,500 as a result of Firearm
- (b) £750 as a result of knife/sharp instrument injuries

### Dental injury and Emergency

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

- Dental Injury
- Emergency Dental Treatment  
(initial appointment only)
- Dentist Call-out Fees
- Hospitalisation
- Mouth 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.

### Sick Pay Benefit (Regulation 28 cover)

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.





# CRITICAL ILLNESS

**Payable if a member, member's subscribing cohabiting partner 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.**

- Alzheimer's disease
- Aorta graft surgery
- Bacterial Meningitis
- Benign brain tumour
- Blindness
- Cancer
- Coma – resulting in permanent symptoms
- Coronary artery bypass grafts
- CJD
- Deafness
- Heart Attack
- Heart valve replacement/repair
- HIV/Hepatitis B
- Kidney Failure
- Loss of hand or foot
- Loss of speech
- Major organ transplant
- Motor Neurone Disease
- Multiple Sclerosis – with permanent symptoms
- Paralysis of Limbs
- Parkinson's Disease
- Severe burns
- Stroke
- Traumatic Head Injury

For an individual insured person Critical Illness Benefit is payable once only in respect of conditions in a common group. For this purpose certain illnesses belong to more than one group.

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.

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 under 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 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 included. Please see 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 RTAEP/40064-02-2019

Other claims should be reported to Claims Settlement Agencies Ltd

**01702 553443**

(9am–5pm Mon–Fri)

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/sur](http://www.submitclaim.co.uk/sur)

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 certificate, 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. Not Applicable

### 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 **SurreyPF**

## 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 889 547**

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.



# 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 885 156**

For assistance in mainland Europe please call

**+44(0) 1384 885 156**

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:

- Serving members only

*Please note that this policy does not cover Partners, Retired Members or mobile phones used by members' children, even if the bill is paid by the member.*

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.



# 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

Janice Dunkerley  
01925 604421  
[janiced@philipwilliams.co.uk](mailto:janiced@philipwilliams.co.uk)

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of Philip Williams (Gins) Management Ltd.

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Warrington, WA4 6NW.

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