



# **WEST MERCIA POLICE**

**INSURANCE BENEFITS TRUST**

## **SCHEME BENEFITS**

Effective from 1 September 2024



# USEFUL TELEPHONE NUMBERS

<b>Federation Office</b>	01905 975 200
<b>Worldwide Travel Insurance</b>	Policy Number DM9120AHA245
<b>Emergency Medical Assistance Service (24hours)</b>	+44 (0) 330 660 0548 assistance@mstream.co.uk
<b>Non-Emergency Claims</b>	0330 660 0549 claims@mstream.co.uk
<b>Online Claims</b>	www.submitclaim.co.uk/wmp
<b>Motor Breakdown Cover</b>	+44(0)1206 714 736
If you are not able to connect, please call	+44(0) 1603 327 180
Download the CallAssist App on the App Store or Google Play	
<b>Home Emergency</b>	01384 884 041
<b>Legal and Tax Advice Helpline</b>	01483 954 080
<b>Legal Expenses Claims</b>	01483 954 089
<b>Mobile Phone Cover</b>	0344 412 0982
<b>Health Assured</b>	0800 328 0003
<b>GP24</b>	0345 222 3736
<b>or if overseas</b>	+44 345 222 3736
<b>Philip Williams &amp; 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 up to date literature.

**Please Note:** Our Privacy Notice can be viewed on our website at [www.philipwilliams.co.uk](http://www.philipwilliams.co.uk)

## Additional voluntary top-up insurance

Serving Members and their Partners who require higher levels of cover may take out additional life and/or critical illness cover. Premiums are payable by Direct Debit and cover ceases upon retirement or attaining age 70 if sooner.

Additional voluntary cover cost per calendar month:

£50,000 life cover £5.50

£100,000 life cover £8.50

£25,000 critical illness cover £9.50

£50,000 critical illness cover £15.50

Application Forms are available in your Group Scheme Section at [www.philipwilliams.co.uk](http://www.philipwilliams.co.uk)

or by scanning the QR Code below.

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

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.



# MEMBER BENEFITS

## SERVING MEMBER AND POLICE STAFF AGED UNDER 70

Life Insurance	£115,000
Terminal Prognosis Advance on Life Insurance*	20% of Sum Insured
Permanent Total Disablement from any occupation	£100,000
Permanent Total Loss of one or more limbs	£50,000
Permanent Total Loss of sight in one or both eyes	£50,000
Permanent Total Loss of hearing in both ears	£50,000
Permanent Total Loss of hearing in one ear	£12,500
On Duty Assault Benefit – Firearm/Crossbow/Shotgun	£1,500
– Stabbing / Dog Attack	£750
– Disfigurement/scarring from burns – scale benefit	Up to £5,000
Permanent Disabling Injuries %	Scale up to £50,000
Emergency Dental Treatment due to Accident	Up to £500
Convalescent Benefit	£70 per stay
Court Award Compensation	Up to £500
Unsocial Hours x 24 weeks (excluding first 14 days)	£1 per hour
Hospitalisation Benefit up to seven nights	
– Accident/incident/emergency admission	£50 per night
Sick Pay Benefit (up to 26 weeks when on half pay)	20% scale pay
Sick Pay Benefit (up to 26 weeks when on nil pay)	30% scale pay
Critical Illness	£10,000
Child Critical Illness	£2,000
Child Death Grant	£3,000
Health Assured	Family
GP24	Family
Worldwide Travel Policy	Family
Legal Expenses and ID Theft Protection	Included
Home Emergency Assistance	Included
Motor Breakdown Cover (UK)	Member & Partner
Mobile Phone	Member Only
<b>CALENDAR MONTHLY PREMIUM</b>	<b>£30.95</b>

## COHABITING PARTNER AGED UNDER 70

Life Insurance	£57,500
Terminal Prognosis Advance on Life Insurance*	20% of sum insured
Critical Illness	£5,000
<b>CALENDAR MONTHLY PREMIUM</b>	<b>£9.15</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.

Please note that upon retirement the benefits applicable are shown overleaf.

\*Terminal Prognosis Advance only available for members aged 68 and under

# RETIRED MEMBER BENEFITS

## RETIRED MEMBER AGED UNDER 60

Life Insurance	£50,000
Terminal Prognosis Advance on Life Insurance	20% of sum insured
Health Assured	Family
GP24	Family
Worldwide Travel Policy	Family
Legal Expenses including ID Theft Protection	Included
Home Emergency Assistance	Included
Motor Breakdown Cover (UK)	Member & Partner
<b>CALENDAR MONTHLY PREMIUM</b>	<b>£38.00</b>

## RETIRED MEMBER AGED 60–64 (INCLUSIVE)

Life Insurance	£25,000
Terminal Prognosis Advance on Life Insurance*	20% of sum insured
Health Assured	Family
GP24	Family
Worldwide Travel Policy	Family
Legal Expenses including ID Theft Protection	Included
Home Emergency Assistance	Included
Motor Breakdown Cover (UK)	Member & Partner
<b>CALENDAR MONTHLY PREMIUM</b>	<b>£38.00</b>

## RETIRED MEMBER AGED 65–69 (INCLUSIVE)

Life Insurance	£5,000
Health Assured	Family
GP24	Family
Worldwide Travel Policy	Family
Legal Expenses including ID Theft Protection	Included
Home Emergency Assistance	Included
Motor Breakdown Cover (UK)	Member & Partner
<b>CALENDAR MONTHLY PREMIUM</b>	<b>£38.00</b>

## RETIRED MEMBER AGED 70–79 (INCLUSIVE)

Health Assured	Family
GP24	Family
Travel Policy ( <i>Worldwide if under 75. European 75–79</i> )	Family
Legal Expenses including ID Theft Protection	Included
Home Emergency Assistance	Included
Motor Breakdown Cover (UK)	Member & Partner
<b>CALENDAR MONTHLY PREMIUM</b>	<b>£38.00</b>

# RETIRED MEMBER BENEFITS

## COHABITING PARTNER AGED UNDER 60

Life Insurance	£25,000
Terminal Prognosis Advance on Life Insurance	20% of sum insured
<b>CALENDAR MONTHLY PREMIUM</b>	<b>£9.15</b>

## COHABITING PARTNER AGED 60–64 (INCLUSIVE)

Life Insurance	£12,500
Terminal Prognosis Advance on Life Insurance*	20% of sum insured
<b>CALENDAR MONTHLY PREMIUM</b>	<b>£9.15</b>

## COHABITING PARTNER AGED 65–69 (INCLUSIVE)

Life Insurance	£2,500
<b>CALENDAR MONTHLY PREMIUM</b>	<b>£9.15</b>

\*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

Eligible members can apply to join the scheme at any time by completing a medical underwriting application form which is available from the Federation Office. New probationary 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)

### How to cancel your cover

In the event that you need to cancel your cover, please submit a letter with a signature on to the Federation Office.

### 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

Upon retirement, serving members will automatically transfer into the retired member scheme, unless the Federation are advised otherwise. 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

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 Scheme please contact the Federation Office on

**01905 975 200**

Or simply write, giving details of your complaint to West Mercia Police Federation, United House, 1De Salls Drive, Hampton Lovett, Droitwich, Worcestershire, WR9 0QE

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 member 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 as detailed in the tables.

## Child Death Grant

Paid upon the death of a dependant child of a member, aged between 6 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

Disablement which has lasted for at least 52 weeks and which prevents the member from engaging in or giving attention to business, profession or occupation of any and every kind for the remainder of their life.

## Accidental Bodily Injury

Variable Benefits paid in the event of:-

- Permanent loss of sight in one or both eyes
- Permanent loss of use of one or more limbs
- Permanent total loss of hearing in one or both ears

## Hospitalisation Benefit

For each consecutive nights stay the amount shown in the benefits table will be paid.

## Sick Pay Benefit

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.

The benefit is fixed at the point of claim and will not be increased.

## Court Award Compensation

If as a result of an on-duty assault, compensation you have been awarded by the Court has not been paid within six months from the date of the award, a payment will be made.

### Unsociable Hours

In the event that the Insured Person sustains Accidental Bodily Injury or contracts sickness resulting in total disablement and a period of sickness absence entirely preventing them from engaging in or giving attention to their usual occupation, the policy will pay a benefit equal to £1 per Unsociable Hour up to £60 per week in respect of the Unsociable Working Hours Pay that would otherwise have been received. Eligibility for payment is dependent upon absence from all duties due to disablement and a period of sickness absence. The 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.

### Police Treatment Centre Benefit

If a member has to stay in a Police Treatment Centre on the recommendation of a registered medical practitioner in respect of accident or illness, the amount shown in the benefits table will be paid.

### Accidental Injuries % Scale of Permanent Total Disablement Benefit

Maximum Benefit £100,000

a. Total loss of use of:	<b>Right</b>	<b>Left</b>
i) The back or spine below the neck with no damage to the spinal cord	40%	
ii) The neck or cervical spine with no damage to the spinal cord	30%	
iii) Shoulder, elbow or wrist	25%	20%
iv) Hip, knee or ankle	20%	
b. Total loss of or total loss of use of:		
i) Foot below the level of the ankle ( <i>talo-tibial joint</i> )	50%	
ii) a thumb	20%	17.5%
iii) a forefinger	15%	12.5%
iv) any other finger	10%	7.5%
v) a big toe		10%
vi) any other toe		3%
vii) Hip, knee or ankle		20%
viii) Removal of jaw by surgical operation		30%
ix) Shortening of lower limb by at least 5cm		15%

All occurring within 24 months of the date of the **Accident** giving rise to the claim

For a **Permanent Disability** not listed above, the benefit payable will be based on medical assessment of the degree of disability in relation to the above scale and without reference to **the Insured Person's** occupation Provided that:

- a. The total benefit payable shall not exceed 100% of the Maximum Benefit for each **Insured Person** in respect of any one **Accident**.
- b. If benefit is payable for Loss of or Loss of use of a Limb then benefits for parts of that limb cannot be claimed.





## Assault Benefit

Payable if an Insured Person sustains Accidental Bodily Injury in the course of duty during the Operative Time shown in the Schedule caused by the discharge of either firearms crossbows or shotguns or caused by assault involving stabbing inflicted by a knife, scissors, screwdriver or wood chisel or similar sharp instrument or as a result of an attack by a dog and as a consequence of the injuries the Insured Person is unable to continue pre-assault duties for a period of at least three consecutive days immediately after the attack, We will pay the amount shown in the Schedule.

### BURNS CAUSING PERMANENT DISFIGUREMENT OR SCARRING

If an Accident occurs to a Serving Officer while on police duty and Bodily Injury resulting in Burns causing permanent disfigurement or scarring of their:

a. Neck, face outer ear (Pinna) or head exposed to view of at least one square centimetre or two centimetres in length from Burns the minimum Benefit will be payable.

Permanent scarring or permanent Burns covering a greater area or length will be assessed according to size, area it covers and visual impact, and in relation to the minimum benefit payable of £300 and the maximum benefit payable of £5,000 for permanent disfigurement or permanent scarring covering the whole face.

The benefit amount payable will not take into account any psychological effects.

Maximum benefit £5,000

Minimum benefit £300

#### b. Body

If an Accident occurs to a Serving Officer while on police duty and causes Bodily Injury resulting in Burns causing permanent disfigurement or scarring of their to the Body and the permanent scarring or permanent disfigurement affect an area of at least 4.5% of the total body area the benefit will be paid in accordance with the amount shown below:

### Disfigurement or Scarring of the body (excluding face) from burns.

4.5% of the total body surface area £1,500

9% or more of the total body surface area £3,000

18% or more of the total body surface area £4,000

27% or more of the total body surface area £5,000

**This benefit does not cover disfigurement or scarring by any cause other than Burns.**

**Specific Definitions applicable to this section of the policy:**

#### Body

The head (excluding the Face) neck, trunk, legs and arms.

#### Burns

Full thickness, third degree burns resulting in a permanent scar.

#### Face

The area bordered by the natural hairline surrounding the forehead, the front of the ears and the lower jaw.

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

# CRITICAL ILLNESS

**Payable if a member, member's subscribing cohabiting partner or their 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. Please note this benefit is applicable for serving members only and not available into retirement.**

- 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
- Primary Pulmonary Hypertension
- Progressive Supranuclear Palsy
- Pulmonary Artery Surgery
- Respiratory Failure
- Rheumatoid Arthritis
- Stroke
- Terminal Illness
- Third Degree Burns
- Traumatic Head Injury
- Total Permanent Disability

Please refer to the policy wording for full definitions of illnesses covered.

A pre-existing conditions exclusion applies together with other terms and conditions. Critical illness benefit is payable once only in respect of conditions in a common group. Some illnesses may belong to more than one group, as shown above and in the full policy wording.

# HEALTH ASSURED

## Covered Individuals

Member, cohabiting partner and any number of dependant children (aged over 16 years) residing in the family home.

## Mental Health and Bereavement

Your call will be handled by a qualified counsellor, who will offer confidential support and information in a friendly, non-judgemental manner.

- 24/7/365 counselling and information telephone service
- In the moment emotional support
- If clinically appropriate, access to structured telephone, online or face to face counselling
- Access to further well-being resources via an online health portal and the My Healthy Advantage app

Reasons to call the service, but not limited to:

- Stress and anxiety
- Family Issues
- Relationship advice
- Alcohol and drug issues
- Financial wellbeing
- Bereavement
- Domestic abuse
- Retirement

## Medical information

The medical information line is available Monday-Friday 9am to 5pm and is available for you to discuss medical concerns such as:

- Paediatrics - feeding problems, crying, teething, nappy rash, congenital disorders etc
- Typical childhood illnesses such as measles, chickenpox, meningitis, tonsillitis, and also allergies
- Adolescent related issues such as, drugs and alcohol, anorexia, bulimia, glandular fever and dyslexia
- Information and guidance on a range of professional welfare organisations and societies
- First aid advice
- Elderly/dependant life stage care
- Assistance with planning care for the elderly
- Suitability of medicines by age/condition
- Suitability of treatment and alternative therapies
- Common/routine medical conditions
- Orthopaedics
- Prevention of injuries

## Digital support

Health Assured believes that you should benefit from their services in the most convenient way to you. That's why, as well as their phone-based counselling and legal guidance they've developed an online portal and smartphone app accessible whenever you like, wherever you might be.



## Hello and welcome to Wisdom

Your guide to health and mental well-being

### Your Health Hub

As a member of the Health Assured community, you have exclusive access to our revitalised app – helping you track your wellness, improve your mental health, and stay resilient during tough times.

### Interactive mood tracker

You will receive regular prompts to track your mood. By tracking mood trends, Wisdom can help you identify patterns and areas for improvement in your wellbeing.

### Four-week health plans

Wisdom will support you in your health goals, whether that be eating healthier, quitting smoking, sleeping better, or coping with pressure. Get started on your health plan and track your daily progress.

### Mini health checks

How are you feeling today? Take a minute to check in with yourself by using the health checks to assess and support your health and mental wellbeing.

## Breathing techniques

Our guided breathing exercises help you feel a sense of calm and relaxation to carry into the rest of your day.

## Wellbeing Connected

### Personalisation

Wisdom allows you to personalise your homepage so you can access tailored resources and learning materials based on your interests.

### Live Chat

The Live Chat feature allows you to contact a dedicated wellbeing counsellor using live messaging and video calls. For further support, you can call our helpline – available 24/7, 365 days a year. We've made it as easy as possible for you to get the right advice when you need it the most.

Please use code **MHA128697** for the Wisdom App.

**TO CONTACT HEALTH ASSURED  
PLEASE CALL 0800 328 0003**

**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 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.**



# 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 for members aged under 75 years and Europe only for those aged 75–80 years. United Kingdom cover is included to age 80. 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. All cover ceases at age 80 for member and partner.

If during your covered trip you or your partner attain the maximum age under the scheme, you will continue to be covered until you return home subject to usual trip limits.

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

## Cruise Cover includes

Missed Port Departure Up to £500  
Skipped Port benefit £50 per port £250 max  
Cabin Confinement £50 per 24hrs £500 max  
Cruise attire lost or damaged Up to £1,000  
Cruise attire delayed by 24 hours £50 per 24hrs £250 max  
Other benefits included. Please see policy for full details.

In the case of medical emergency please contact our nominated emergency service on

**+44(0) 330 660 0548**

Email: [assistance@mstream.co.uk](mailto:assistance@mstream.co.uk) **Please quote DM9120AHA245**

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

## SmartDelay Plus

This section provides a benefit entitling you to airport lounge access in the event that your registered flight is delayed or a cash sum of £25 if there is no lounge available. For cover to apply you must register each and every flight via the registration platform. You are unable to claim for both benefits.

It only takes a couple of minutes to register and all you need to do is visit [cloud.sdxmessaging.com/vault/philipwilliams/benefits.html](http://cloud.sdxmessaging.com/vault/philipwilliams/benefits.html) You'll need to use the **PIN code 7502** Alternatively scan the QR code below to register. We recommend you register your flight as soon as you book your trip.



## 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.

**If you need to speak to a GP whilst abroad, remember to use the GP24 Service as detailed on page 12**

# 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, or by visiting the Group Scheme section of our website [www.philipwilliams.co.uk](http://www.philipwilliams.co.uk)

## Beneficiary/beneficiaries

- Sections 1–7 : The member.
- Sections 8–10 : The member and their partner permanently living with them in their main home in the UK.
- Sections 11–19 : The member, their partner and relatives permanently living with them in their main home in the UK.

*(The insurer will cover the member's children temporarily away from home for the purposes of higher education).*

## Sections of cover

1. Home rights
2. Fund Trustee Defence
3. Representation at Public Enquiries
4. Independent Office for Police Conduct Investigations
5. Disciplinary Hearings
6. Bankruptcy
7. Pension Medical Appeals
8. Education
9. Probate
10. Criminal Prosecution Defence
11. Personal Injury
12. Clinical Negligence
13. Consumer Disputes
14. Tax
15. Discrimination
16. Employment Disputes (*NOT COVERED*)
17. Data Protection
18. Uninsured Loss Recovery and Motor Legal Defence
19. Identity Theft

## Legal and Tax Advice Helpline

**01483 954 080**

## Legal Expenses claims

**01483 954 089**

## Consumer Legal Services Website

Register

[www.temple-legal.co.uk/legal-services-personal](http://www.temple-legal.co.uk/legal-services-personal)

Use code **PERS489100** to access

On duty cover is provided only when legal cover not funded or refused by PFEW and their claims process completed. If you are not a subscribing member of The Police Federation of England and Wales there is no cover in relation to:-

- Representation at any Public Enquiry that relates to an on-duty incident
- Any Independent Office for Police Conduct investigations – Misconduct issues that arise from an on-duty incident
- Legal Defence allegations that arise from an on-duty incident
- Any Personal Injury claim that arise from an on-duty incident
- Employment issues that relate to your employment with the Police Service

## Motor Legal Defence

Arranged by Temple Legal Protection Limited who are authorised under a binding authority agreement to underwrite and administer this insurance on behalf of Royal & Sun Alliance Insurance Ltd.

# HOME EMERGENCY ASSISTANCE

**With one call an approved contractor will come to your home and make emergency repairs.**

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

## **Claim Limit(s)**

The amount We will pay in respect of any one claim and during any one Period of Insurance. For Emergency Work the cost shall be limited (inclusive of VAT) to:

- i) The Contractors call-out charge
- ii) The Contractors labour up to a maximum of three hours
- iii) Parts and materials up to £150
- iv) Contribution to alternative heating purchased or hired up to £50
- v) Boiler Replacement Contribution up to £150
- vi) Alternative Accommodation up to £250

Subject to a maximum Claim Limit of £1,000 for each claim related by time or original cause.

## **Emergency**

A sudden and unforeseen situation which if not dealt with quickly would:

- i) render the property unsafe or insecure; or
- ii) damage or cause further damage to the property; or
- iii) cause significant discomfort, risk or difficulties for or to You

**Claims Helpline 01384 884 041**

## **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 the following domestic emergencies:

- Plumbing and drainage
- Internal Electricity, Gas, and Water Supplies
- Security
- Lost Key
- Primary Heating System
- Pest Infestation
- Roofing
- Boiler Replacement Contribution
- Overnight Accommodation

*Please note that boilers must be under 15 years old to be eligible for cover.*

# UK MOTOR BREAKDOWN

## Comprehensive motor breakdown cover for you and your cohabiting partner including:

- Roadside Assistance/Recovery
- Home Assist
- Alternative Travel
- Emergency Overnight Accommodation
- Misfuel Assist
- Message Service
- Keys
- Caravan and Trailer
- Driver illness/injury

## Covered Individuals

- Member
- Cohabiting Partner

## Your Cover

If a Vehicle in which a covered individual is 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 714 736**

If you are not able to connect, please call

**+44(0) 1603 327 180**

Download the CallAssist App on the App Store  
or Google Play

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 the Police Federation, or other such administrative organisation, 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.

## Short Term European Discount

If you require cover for a trip to Europe, a 15% discounted policy is available by calling Start Rescue on 01206 655 000. Please quote the the code POLICEFED1015



# MOBILE PHONE

## Covered individuals

This cover is provided for:

- Serving members only

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

This cover is applicable for UK residents only.

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.

## Claims notification

If you need to make a claim please contact Likewise Device Protection Ltd, Unit 2, Crewe Logistics Park, Jack Mills Way, Shavington, CW2 5XF

Telephone number **03444 120 982**

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 eight 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.

If you have a complaint about a claim please refer to the Complaints procedure in the relevant section of the Policy.

## SUPPLEMENTARY COVER

# As a member of the Group Insurance Scheme, Serving Members and their partners can apply for additional Life and Critical Illness insurance

**This is optional cover and is available NOW!**

<b>Additional Life Cover</b>	£50,000	£5.50 per month
<b>Additional Life Cover</b>	£100,000	£8.50 per month
<b>Additional Critical Illness Cover</b>	£25,000	£9.50 per month
<b>Additional Critical Illness Cover</b>	£50,000	£15.50 per month

Premiums payable by Direct Debit.

### How do I apply?

Application forms are available in your Group Scheme Section at [www.philipwilliams.co.uk](http://www.philipwilliams.co.uk) or by scanning the QR Code below. Register or login to your Scheme where you will find an online application form. You will need to register on your first visit to the website.



[www.philipwilliams.co.uk](http://www.philipwilliams.co.uk)

Philip Williams (G Ins) Management Limited is authorised and regulated by the Financial Conduct Authority.  
Our Financial Conduct Authority Firms Registration number is 827663.





35 Walton Road, Stockton Heath,  
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Tel 01925 604 421

**[www.philipwilliams.co.uk](http://www.philipwilliams.co.uk)**

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