



**WILTSHIRE
POLICE FEDERATION**
GROUP INSURANCE SCHEME

SCHEME BENEFITS
Effective from 1 September 2017



USEFUL TELEPHONE NUMBERS

| | |
|--|---|
| Federation Office | 01380 861 043 |
| Worldwide Travel Insurance Emergency Medical Assistance Service (24hours) | Policy Number MT 16/1385 +44 (0)20 7183 3751 assistance@mstream.co.uk |
| Non-Emergency Claims | 01925 600 842 travel-claims@philipwilliams.co.uk |
| Motor Breakdown Cover (UK) (Europe) | 0333 600 7348 +44 1384 884 130 |
| Home Emergency | 0333 600 7369 |
| Legal Expenses | 01384 884 043 (quote LES/256/1490) |
| RedArc Plus | 01244 625 180 |
| Mobile Phone Cover | 0344 412 0982 |
| Philip Williams & Company | 01925 604 421 |

Documents can be downloaded
by visiting the Group Scheme
section of our website
www.philipwilliams.co.uk
or by scanning the QR code.



SERVING MEMBER BENEFITS

SERVING MEMBER TO AGE 65

| | |
|--|--------------------|
| Life Insurance | £130,000 |
| Terminal Prognosis Advance on Life Insurance* | 20% of Sum Insured |
| Permanent Total Disablement (<i>due to accident</i>) | £100,000 |
| Accidental Loss of Use Benefit | |
| One Eye, Limb or Hearing in one ear | £10,000 |
| Two Eyes, Limbs or Hearing in both ears | £25,000 |
| Hospitalisation Benefit up to five nights | |
| Accident/incident/emergency admission | £40 per night |
| Planned admission after first three nights | £40 per night |
| Sick Pay Benefit (<i>up to 52 weeks</i>) | 20% Scale Pay |
| Critical Illness | £15,000 |
| Child Critical Illness | £3,000 |
| Child Death Grant | £2,000 |
| RedArc Plus | Family Cover |
| Family Travel Policy | Worldwide |
| Home Emergency Assistance | Included |
| Legal Expenses and ID Theft Protection | Included |
| Motor Breakdown Cover (<i>UK & Europe</i>) | Member & Partner |
| Mobile Phone Insurance | Member Only |
| CALENDAR MONTHLY PREMIUM | £24.30 |

COHABITING PARTNER TO AGE 65

| | |
|---|--------------------|
| Life Insurance | £70,000 |
| Terminal Prognosis Advance on Life Insurance* | 20% of sum insured |
| Critical Illness | £5,000 |
| Child Critical Illness | £1,000 |
| CALENDAR MONTHLY PREMIUM | £6.45 |

Please note that all subscriptions are subject to a 1% payroll levy charged by the Force.

*Terminal Prognosis Advance only available for members aged 63 and under

RETIRED MEMBER BENEFITS

RETIRED MEMBER BENEFITS AGED UNDER 60

| | |
|--|--------------------|
| Life Insurance | £50,000 |
| Terminal Prognosis Advance on Life Insurance | 20% of sum insured |
| Permanent Total Disablement (<i>due to accident</i>) | £10,000 |
| Accidental Loss of Use Benefit | |
| One Eye, Limb or Hearing in one ear | £5,000 |
| Two Eyes, Limbs or Hearing in both ears | £10,000 |
| Red Arc Plus | Family Cover |
| Family Travel Policy | Worldwide |
| Home Emergency Assistance | Included |
| Legal Expenses and ID Theft Protection | Included |
| Motor Breakdown Cover (<i>UK & Europe</i>) | Member & Partner |
| Mobile Phone Insurance | Member Only |
| CALENDAR MONTHLY SUBSCRIPTION | £26.75 |

RETIRED MEMBER BENEFITS AGED 60–64 (INCLUSIVE)

| | |
|--|--------------------|
| Life Insurance | £25,000 |
| Terminal Prognosis Advance on Life Insurance* | 20% of sum insured |
| Permanent Total Disablement (<i>due to accident</i>) | £10,000 |
| Accidental Loss of Use Benefit | |
| One Eye, Limb or Hearing in one ear | £5,000 |
| Two Eyes, Limbs or Hearing in both ears | £10,000 |
| Red Arc Plus | Family Cover |
| Family Travel Policy | Worldwide |
| Home Emergency Assistance | Included |
| Legal Expenses and ID Theft Protection | Included |
| Motor Breakdown Cover (<i>UK & Europe</i>) | Member & Partner |
| Mobile Phone Insurance | Member Only |
| CALENDAR MONTHLY SUBSCRIPTION | £26.75 |

RETIRED MEMBER BENEFITS AGED 65–69 (INCLUSIVE)

| | |
|--|------------------|
| Life Insurance | £5,000 |
| Red Arc Plus | Family Cover |
| Family Travel Policy | Worldwide |
| Home Emergency Assistance | Included |
| Legal Expenses and ID Theft Protection | Included |
| Motor Breakdown Cover (<i>UK & Europe</i>) | Member & Partner |
| Mobile Phone Insurance | Member Only |
| CALENDAR MONTHLY SUBSCRIPTION | £26.75 |

*Terminal Prognosis Advance only available for members aged 63 and under

COHABITING PARTNER AGED UNDER 60 OF RETIRED MEMBER

| | |
|--|--------------------|
| Life Insurance | £25,000 |
| Terminal Prognosis Advance on life insurance | 20% of sum insured |
| CALENDAR MONTHLY SUBSCRIPTION | £8.40 |

COHABITING PARTNER AGED 60–64 (INCLUSIVE) OF RETIRED MEMBER

| | |
|---|--------------------|
| Life Insurance | £15,000 |
| Terminal Prognosis Advance on life insurance* | 20% of sum insured |
| CALENDAR MONTHLY SUBSCRIPTION | £8.40 |

COHABITING PARTNER AGED 65–69 (INCLUSIVE) OF RETIRED MEMBER

| | |
|--------------------------------------|--------------|
| Life Insurance | £2,500 |
| CALENDAR MONTHLY SUBSCRIPTION | £8.40 |

*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 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 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 104 weeks of service are free of charge. The Federation 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.phillipwilliams.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.

Complaints procedure

The Federation 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

Please contact the Federation Office by telephone on

01380 861 043

Or simply write, giving details of your complaint to The Secretary, Wiltshire Police, Federation Office, Police Headquarters, London Road, Devizes, Wiltshire SN10 2DN

Should you remain dissatisfied then you may ask the Financial Ombudsman to investigate your complaint. Please contact the Financial Ombudsman Service by telephoning 0300 123 9123 or by downloading the complaint form from www.financial-ombudsman.org.uk

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.

EXPLANATION OF BENEFITS

Life insurance

On death of a member or cohabiting partner who are covered under the scheme the cash benefit detailed in the current benefits table 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 of 20% of the relevant sum insured.

Permanent Total Disablement

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.

Accidental Loss of Use Benefit

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

Child Death Grant

This benefit is paid upon the death of a dependent child of a member, aged between 6 months and 17 years.

Hospitalisation Benefit

- Payable when admitted as an in-patient to hospital between midnight and 07.00
- Unplanned admission arising from accident or emergency, payable from first night
- Planned admission payable after three nights

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.

Please note: If full pay is reinstated and back dated, the benefits received during the applicable period MUST be repaid.

Documents can be downloaded by visiting the Group Scheme section of our website www.philipwilliams.co.uk or by scanning the QR code.



CRITICAL ILLNESS

The scheme benefits will be payable if a member, member's partner (if additional subscription paid) 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.

- Alzheimer's disease – resulting in permanent symptoms (group C)
- Aorta graft surgery – for disease (group A)
- Bacterial meningitis – resulting in permanent symptoms (group B)
- Benign brain tumour – resulting in permanent symptoms (group B)
- Blindness – permanent and irreversible (group A&C)
- Cancer – excluding less advanced cases (group B)
- Coma – resulting in permanent symptoms (group A&C)
- Coronary artery bypass grafts – with surgery to divide the breastbone (group A)
- Creutzfeldt-Jakob disease (group C)
- Deafness – permanent and irreversible (group A&C)
- Heart attack – of specified severity (group A)
- Heart valve replacement or repair – with surgery to divide the breastbone (group A)
- HIV infection/Hep B virus – contracted from a blood transfusion, physical assault or an incident occurring whilst performing Police Duties (group C)
- Kidney failure – requiring dialysis (group C)
- Loss of hands or feet – permanent physical severance of 2 or more hands or feet in any combination (group A&C)
- Loss of speech – permanent and irreversible (group A&C)
- Major organ transplant - undergoing of surgery or inclusion on official UK waiting list (group A)
- Motor neurone disease – resulting in permanent symptoms (group C)
- Multiple sclerosis – with persisting symptoms (group C)
- Paralysis of limbs – total and irreversible (group A&C)
- Parkinson's disease – resulting in permanent symptoms (group C)
- Severe burns – first-degree burns covering at least 60% of the total body surface area or second-degree burns covering at least 40% of the total body surface area or third-degree burns covering at least 20% of the total body surface area (group C)
- Stroke – resulting in permanent symptoms (group A)
- Traumatic head injury – resulting in permanent symptoms (group A&C)

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. 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.

Documents can be downloaded by visiting the Group Scheme section of our website www.philipwilliams.co.uk or by scanning the QR code.



A telephone support service which provides access to a Personal Nurse Adviser for you and your cohabiting family to provide support in the event of:

- Serious Illness
- Bereavement
- Long Term Disability
- Stress
- Telephone Support for people when discharged from hospital

Your Personal Nurse Adviser will be able to assist with:

- Help in understanding the condition and all its implications
- Explain options for treatment
- Help to prepare for consultants appointment
- Explain medical terms in simple everyday language
- Help families to cope with consequences of illness
- Information and advice on home adaptations/specialist equipment
- Source suitable equipment & medical aids
- Provide information on entitlements from NHS
- Helping you to make as speedy a recovery as possible by providing suitable information and helping to navigate into the appropriate services
- Provide good long term management of your condition
- Simply a listening ear when you are feeling low, or want to talk to someone who is not emotionally involved.

At the discretion of the nurse, when clinically necessary in certain circumstances they may be able to arrange extra help.

The RedArc service is free of charge and confidential. If you think you may be eligible you should ring RedArc on

01244 625 180

in normal business hours.

FAMILY TRAVEL POLICY

This policy covers the member, their cohabiting partner and any number of their unmarried dependant children aged 17 and under or 21 and under 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 also in the United Kingdom.

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 £1,500
- Personal Money up to £500
- Public liability up to £2,000,000
- Personal Accident up to £20,000.

Other benefits are included. Please see travel policy for full details.

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

Email assistance@mstream.co.uk
Please quote MT16/1385

Other claims should be reported to Philip Williams and Company on

01925 600 842

Email travel-claims@philipwilliams.co.uk

Main conditions and exclusions

The policy contains an important Warranty and exclusions relating to existing health conditions.

Please follow the instructions in the policy document if you have any medical condition or circumstance which may affect your ability to travel.

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.

Documents can be downloaded by visiting the Group Scheme section of our website www.philipwilliams.co.uk or by scanning the QR code.



LEGAL EXPENSES

Some important facts about the Professional Fees policy are summarised below. This summary does not describe all of the terms and conditions of the policy. All references below to the cover provided are contained within the full policy wording. Please note that a full policy wording is available for your inspection at the Federation Office upon request.

Beneficiary/beneficiaries

In respect of Sections 3, 4, 9, 11, 12, 13, 14, and 15 the Member

In respect of Section 1 and 16 the Member and the Member's cohabiting partner

In respect of Sections 2, 5, 6, 7, 8, 10, 17, 18, and 19 the Member and:

- i) the Member's cohabiting partner
- ii) children including stepchildren adopted children foster children and grandchildren normally resident with the Member
- iii) the parents and grandparents of the Member and the Member's cohabiting partner normally resident with the Member.

Section of cover

1. Criminal Prosecution Defence
(£185,000)

2. Personal Injury
(£100,000)

3. Residential Protection
(£100,000)

4. Peaceful Occupation
(£100,000)

5. Consumer Protection
(£100,000)

6. Data Protection
(£100,000)

7. Uninsured Loss Recovery & Motor Prosecution Defence
(£100,000 but limited to £2,500 in providing representation following the seizure of a vehicle as a result of incorrect information being on the Motor Insurance Database and £5,000 for Motor Defence claims)

8. Discrimination
(£100,000)

9. Probate
(£100,000)

10. Employment
(£100,000)

11. Fund Trustee Defence
(£100,000)

12. Representation at Public Enquiries
(£100,000)

13. Independent Police Complaints
Commission Investigations
(£100,000)

14. Disciplinary Hearings
(£20,000)

15. Bankruptcy and Debt Advice
(£1,000)

16. Education
(£100,000)

17. Taxation
(£100,000)

18. Identity Theft
(£100,000)

19. Assistance

Legal helpline

There is a 24 hour legal helpline and this can be contacted on

01384 884 043

for initial advice and further instructions in how to make a claim.

Please quote scheme number LES/256/1490

Identity Theft Assistance and Claims

01384 377 000

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 or by scanning the QR code.



HOME EMERGENCY ASSISTANCE

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

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

Claim Limit(s)

The insurer will pay the following:

- i) The Contractors call-out charge
- ii) The Contractors labour up to a maximum of 3 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 and without reasonable intervention by you 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 **0333 600 7369**

Insured events

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

- 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.

Documents can be downloaded by visiting the Group Scheme section of our website www.philipwilliams.co.uk or by scanning the QR code.



UK AND EUROPEAN MOTOR BREAKDOWN

Comprehensive motor breakdown cover for you and your partner including:

- Roadside Assistance/Recovery
- Home Assist
- Alternative Travel
- Emergency Overnight Accommodation
- Misfuel Assist
- Keys
- European Assistance

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

0333 600 7348

01384 884 130

For assistance in mainland Europe please call

+44 1384 884 130

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 car, motorcycle, campervan, motorhome (including domestic vans up to 3.5 tonnes), or car-derived van which You or your cohabiting partner are 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 Aframe and hitch). Any claim 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. A vehicle age limit of 10 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 or by scanning the QR code.



MOBILE PHONE

Covered individuals

This cover is provided for:

- Serving members only
- Retired members only

Please note that this policy does not cover mobile phones used by partners or 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

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 £1000 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.

Please note any claim involving theft or accidental loss must be reported to the appropriate police authorities within 48 hours.

Documents can be downloaded by visiting the Group Scheme section of our website www.philipwilliams.co.uk or by scanning the QR code.





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

Tel 01925 604 421

Fax 01925 861 351

www.philipwilliams.co.uk



Philip Williams and Company are authorised
and regulated by the Financial Conduct Authority.

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by visiting the Group Scheme
section of our website
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or by scanning the QR code.

