

USEFUL TELEPHONE NUMBERS

Federation Office	01380 861 043
Worldwide Travel Insurance Emergency Medical Assistance Service (24hours)	Scheme Reference CV2450AHA180-1 +44 (0)20 7183 3751 assistance@mstream.co.uk
Non-Emergency Claims Online Claims	0330 660 0549 claims@mstream.co.uk www.submitaclaim.co.uk/wil
Motor Breakdown Cover (UK) (Europe)	01384 884 130 +44 (0) 1384 884 130
Home Emergency	01384 884 041
Legal Expenses	01384 884 043
RedArc – Personal Nurse Advisor (during office hours) – Mental Health Counselling (24 hour)	01244 625 180 0800 328 0003
Mobile Phone Cover	0344 412 0982
Philip Williams & 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	£130,000
Terminal Prognosis Advance on Life Insurance*	20% of Sum Insured
Permanent Total Disablement (due to accident)	£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 Hospitalisation Benefit up to five nights	£25,000
Accident/incident/emergency admission	£40 per night
Planned admission after first three nights	£40 per night
Sick Pay Benefit (up to 52 weeks)	20% Scale Pay
Critical Illness	£15,000
Child Critical Illness	£3,000
Child Death Grant	£2,000
RedArc - Personal Nurse Advisory Service	Family
- Mental Health Counselling	Family
Worldwide Travel Policy	Family
Home Emergency Assistance	Included
Legal Expenses and ID Theft Protection	Included
Motor Breakdown Cover (UK & Europe)	Member & Partner
Mobile Phone Insurance	Member Only
CALENDAR MONTHLY PREMIUM	£26.91

LOHABITING PARTNER AGED UNDER 65

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

The price includes an additional contribution to the Insurance Trust 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 (due to accident)	£10,000
Accidental Loss of Use Benefit	2.0,000
One Eye, Limb or Hearing in one ear	£5,000
Two Eyes, Limbs or Hearing in both ears	£10,000
RedArc – Personal Nurse Advisory Service	Family
- Mental Health Counselling	Family
Worldwide Travel Policy	Family
Legal Expenses including ID Theft Protection	Included
Home Emergency Assistance	Included
Motor Breakdown Cover (UK & Europe)	Member & Partner
Mobile Phone Insurance	Member Only
CALENDAR MONTHLY SUBSCRIPTION	£29.36
RETIRED MEMBER AGED 60-64 (INCLUSIVE)	
Life Insurance	£25,000
Terminal Prognosis Advance on Life Insurance*	20% of sum insured
Permanent Total Disablement (due to accident)	£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
RedArc – Personal Nurse Advisory Service	Family
- Mental Health Counselling	Family
Worldwide Travel Policy	Family
Legal Expenses including ID Theft Protection	Included
Home Emergency Assistance	Included
Motor Breakdown Cover (UK & Europe)	Member & Partner
Mobile Phone Insurance	Member Only
CALENDAR MONTHLY SUBSCRIPTION	£29.36
RETIRED MEMBER AGED 65-69 (INCLUSIVE)	
Life Insurance	£5,000
RedArc – Personal Nurse Advisory Service	Family
- Mental Health Counselling	Family
Worldwide Travel Policy	Family
Legal Expenses including ID Theft Protection	Included
Home Emergency Assistance	Included
Motor Breakdown Cover (UK & Europe)	Member & Partner
Mobile Phone Insurance	Member Only
CALENDAR MONTHLY SUBSCRIPTION	£29.36

The price includes an additional contribution to the Insurance Trust to pay for administration of the scheme and other member benefits as determined by the Scheme Trustees.

 $^{{}^{\}star}\mathsf{Terminal}\,\mathsf{Prognosis}\,\mathsf{Advance}\,\mathsf{only}\,\mathsf{available}\,\mathsf{for}\,\mathsf{members}\,\mathsf{aged}\,\mathsf{63}\,\mathsf{and}\,\mathsf{under}\,$

COHABITING PARTNER AGED UNDER 60

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)	
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)	
Life Insurance	£2,500
CALENDAR MONTHLY SUBSCRIPTION	£8.40

The price includes an additional contribution to the Insurance Trust 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 can apply to join the scheme at any time by completing a medical underwriting application form which is available from the Federation Office. New 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

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.

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.

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.

Retirement from the Police Service

Serving officers upon retirement may remain in the scheme as a retired member provided they are in receipt of a pension, 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.

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.

Complaints procedure

This 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 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

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

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

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 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

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

Paid upon the death of a dependant 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.

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.



CRITICAL ILLNESS

The benefit will be 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.

- Alzheimer's disease resulting in permanent symptoms (group C)
- Aorta graft surgery for disease (group A)
- Bacterial meningitis resulting in permanent symptoms (group C)
- 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 whist performing Police Duties (group C)
- Kidney failure requiring dialysis (group C)
- Loss of hand or foot Permanent physical severance of any hand or foot at or above the wrist or ankle joint (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 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.



RedArc and Health Assured

Sometimes it can be difficult to balance pressures of work with the needs of home and personal life. RedArc working in partnership with Health Assured provide caring support and information for you and your cohabiting family

RedArc - Personal Nurse Adviser

Access to a dedicated Personal Nurse Adviser, an experienced registered nurse, providing long–term practical advice and emotional support for:

- Serious Physical Illness
- Long Term Disability
- After discharge from hospital

The support of the Personal Nurse Adviser is tailored to meet the unique needs of each individual, including but not limited to:

- Unanswered questions about your diagnosis and all its implications
- Understanding options for treatment or medication
- Medical terminology
- Coping with the emotional effects of illness
- The impact on families and carers
- What home adaptations or specialist equipment is suitable
- Entitlements from NHS, social services and how to access
- Literature and resources relevant to the health condition
- Identification of charities and local support groups
- Preparing to return to work
- When clinically appropriate, other help may be arranged such as a course of therapy.

Your Personal Nurse Adviser is available during office hours, Monday - Friday on - **01244 625 180** There is no limit to the frequency, duration or number of phone calls.

Health Assured - Mental Health

Your call will be handled by an experienced 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 wellbeing resources via an online health portal and the Health e-Hub app*
- If appropriate a referral to a Personal Nurse Adviser for long-term support

Reasons to call the service, but not limited to:

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

Mental Health helpline: 0800 328 0003

ne health portal and the Health e-Hub app* ser for long-term support

Most importantly,

plenty of time

a listening ear with

*Web: www.healthassuredeap.co.uk App: Healthe–hub

(downloadable in the app & android store)

Username: Police

Password: Federation

WORLDWIDE TRAVEL POLICY

This policy covers the member, their cohabiting partner and any number of their unmarried dependant children under 18 years or 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 £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 included. Please see policy for full details.

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

+44 (0) 20 7183 3751

Email assistance@mstream.co.uk. Please quote CV2450AHA180-1

Other claims should be reported to the claims service on

0330 660 0549

(9am–5pm Mon–Fri)

Email: claims@mstream.co.uk

Alternatively, you can use our online claims system to submit your claim www.submitaclaim.co.uk/wil

STRANDED PASSENGER SERVICE

Access Executive Lounges if your flight is delayed for more than two hours. Pre–Registration is required more than 24 hours before you fly.

Scan the OR code or visit:

https://cloud.sdxmessaging.com/vault/philipwilliams/benefits.html to register using PIN 6957.

Please note that this service relies upon airlines publishing their schedules to a flight tracking system in advance. This service may not be available for some charter flights. In the event of a flight not being registered, this service will not be available. The majority of flights will be registered.

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 Warranty.

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.



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 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)

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 WiltsPF

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 884 043

Identity Theft Assistance and Claims

01384 377 000

Debt Advice Helpline

01384 884 085

Arranged by Legal Insurance Management 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 AND EUROPEAN 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

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 884 130

For assistance in mainland Europe please call

+44 (0) 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, domestic vans, or car-derived vans all up to 3.5 tonnes, 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).

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. 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.



MOBILE PHONE

Covered individuals

This cover is provided for:

- Serving and 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, CW1 6BU.

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 £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.

In addition to proof of ownership, verification of membership will be required before a claim can be progressed.



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

Telephone number **0303 123 1113**

Data Controller

Philip Williams & Company 35 Walton Road Stockton Heath Warrington WA4 6NW

Contact for queries

Data Protection Manager, Tel. 01925 604421. Email dataprotection@philipwilliams.co.uk

Privacy Notice Apr2018 v3



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.