

# Northamptonshire Police Federation Policy Schedule

<b>Agent:</b>	Philip Williams & Co. 35 Walton Road Stockton Heath Warrington WA4 6NW
<b>Policyholder:</b>	The Trustees of Northamptonshire Police Group Insurance Benefit Scheme
<b>Member:</b>	All eligible individuals who are members of the above-named Insurance Benefits Scheme at the time at which the Insured Event occurs and who have paid the relevant subscription.
<b>Period of Insurance:</b>	From: 01/11/2023 To: 31/10/2024
<b>Insurer</b>	Royal & Sun Alliance Insurance Ltd St. Mark's Court Chart Way Horsham West Sussex RH12 1XL

## Legal Expenses

<b>Policy Number:</b>	10188/26474
<b>Policy Limits:</b>	<b>Section 5 Only</b> Any one Insured Incident £20,000 Any one Period of Insurance £20,000
	<b>Section 6 Only</b> Any one Insured Incident £1,000 Any one Period of Insurance £100,000
	<b>Section 7 Only</b> Any one Insured Incident No Cover Any one Period of Insurance No Cover
	<b>Section 10 Only (excluding sub section 2. Overseas Legal Assistance which is limited to £2,500)</b> Any one Insured Incident £185,000 Any one Period of Insurance £185,000
	<b>Section 16 Only</b> Any one Insured Incident £25,000 Any one Period of Insurance £100,000
	<b>All Other Sections</b> Any one Insured Incident £100,000 Any one Period of Insurance £100,000
<b>Assistance Helplines</b>	<b>Legal Advice Helpline</b> 01384 884049
	<b>Debt Advice Helpline</b> 01384 884085
	<b>Identity Theft Helpline</b> 01384 397757
	<b>Document Service</b> NrthantsPF

## Endorsements

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

The **Insurer** will not cover the **beneficiary** in respect of;

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

## Vehicle Breakdown

<b>Policy Number:</b>	10188/26475
<b>Level of Cover:</b>	Violet – European Family Cover
<b>Policy Limits:</b>	<b>Alternative Travel</b> UK Claims £250 towards the cost of alternative transport European Claims £750 towards the cost of alternative transport
	<b>Emergency Overnight Accommodation</b> Lone Traveller £150 per night Group Travellers £75 per person per night Any one Insured Incident £500
	<b>Misfuel Assist</b> Any one Insured Incident £250
	<b>Any one Period of Insurance</b> Six call-outs up to £15,000 total
	<b>European Claims</b> The maximum age of vehicles is limited to 10 years.
<b>Assistance Helpline:</b>	<b>UK Helpline</b> 01384 884132 <b>European Helpline</b> 00 44 1384 884132