



TRAVEL INSURANCE SCHEDULE

Agency	Agency Ref	Policy Number
Police Mutual	30/0068260	24157603ECA

The Insurer	Aviva Insurance Limited	
The Insured Address	Lancashire Constabulary Police Federation Federation Office, Police Headquarters, P O Box 99, Hutton, PR4 5SB	
Business	Police Federation	
Period of Insurance (both dates inclusive)	From 01.04.2016	To 31.03.2017

IMPORTANT NOTICE TO POLICYHOLDERS

Pre-existing medical conditions are not covered, unless these are disclosed to us and we accept them in writing. If you do not disclose any medical condition that affects either you or anybody else on whom your holiday depends it could seriously affect your claim.

Any medical condition must be disclosed **at the time of buying or renewing this policy, or booking a trip** (whichever is later). Please refer to the medical warranty in your policy booklet.

Insured Persons

Cover applies to you and your spouse or permanent partner if you are both under 70 at the date the trip commences. It also includes all dependant children who are under 21 (at the date the trip commences) and in full-time education but only when travelling with the member or their partner. You and all the people listed must permanently live together and permanently reside in the United Kingdom. Your partner can travel separately and still be covered by this policy.

IN THE EVENT OF A MEDICAL EMERGENCY OVERSEAS

In the event of a medical emergency while abroad, or you need to return home early, you must contact Cega Assistance immediately. Telephone **+44 1243 621568**. You can contact them 24 hours a day, 365 days a year.

Sums insured and excesses

SECTION		MAXIMUM BENEFIT FOR ONE PERSON FOR EACH TRIP	EXCESS FOR ONE PERSON FOR EACH TRIP	
Section A	Personal Accident			Covered
	Death	£20,000	Nil	
	Loss of sight	£20,000	Nil	
	Loss of limbs	£20,000	Nil	
Section B	Medical and other expenses	£5,000,000	£35	Covered
Section C	Personal Baggage	£1500	£35	Covered
	Single Item	£300 maximum	£35	Covered
	Delayed Baggage	£100	Nil	Covered
	Valuables	Nil	N/A	Not Covered
Section D	Personal Money	£500 £250 cash	£35	Covered
Section E	Travel delay	£60	Nil	Covered
	Abandonment	£3000	£35	Covered
Section F	Missed Departure	£500	£35	Covered
Section G	Cancelling or cutting short your trip	£3,000	£35	Covered
Section H	Personal Public Liability	£1,000,000	Nil	Covered

This schedule forms part of and should be read with the policy wording.

Aviva Insurance Limited.
Registered in Scotland No.2116.
Registered Office: Pitheavlis, Perth PH2 0NH.
Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority
and the Prudential Regulation Authority.

Making a claim

Should you need to make a claim under this policy, please contact Police Mutual on 0151 2424 7648. In the event of a medical emergency while abroad, or you need to return home early you must contact Cega Assistance, **+44 1243 621568** 24 hours a day, 365 days a year

Cancellation Rights

If you cancel the policy within 14 days of receiving it, and provided you have not started a trip or intend to make a claim, we will refund the premium. We may cancel this policy by sending you 14 days notice to your last known address. We may return part of the premium to you. We reserve the right to cancel this policy if you fail to pay the premium.

If you have a complaint

We hope that you will be very happy with the service that we provide. However, if for any reason you are unhappy with it, we would like to hear from you. In the first instance, please notify your insurance adviser, Police Mutual
Aviva Insurance Limited is covered by the Financial Ombudsman Service for complaints from private individuals, certain small businesses, charities and trusts. If you have complained to us and we have been unable to resolve your complaint, you may be entitled to refer it to this independent body. Following the complaints procedure does not affect your right to take legal action.

Choice of Law

The appropriate law as set out below will apply unless you and the insurer agree otherwise:

1. The law applying in that part of the UK, Channel Islands or Isle of Man in which you normally live or (if applicable) the first named policyholder normally lives; or
2. In the case of a business, the law applying in that part of the UK, Channel Islands or Isle of Man where it has its principal place of business; or
3. Should neither of the above be applicable, the law of England and Wales will apply.

Data Protection Act –Information Uses

For the purposes of the Data Protection Act 1998, the Data Controllers in relation to any personal data you supply are Police Mutual and Aviva Insurance Limited.

Insurance Administration

Information you supply may be used for the purposes of insurance administration by the insurer, its associated companies and agents, by reinsurers and your intermediary. It may be disclosed to regulatory bodies for the purposes of monitoring and/or enforcing the insurer's compliance with any regulatory rules/codes. Your information may also be used for offering renewal, research and statistical purposes and crime prevention. It may be transferred to any country, including countries outside the European Economic Area for any of these purposes and for systems administration. In assessing any claims made, the insurer or its agents may undertake checks against publicly available information (such as electoral roll, county court judgements, bankruptcy orders or repossessions). Information may also be shared with other insurers either directly or via those acting for the insurer (such as loss adjusters or investigators). With limited exceptions, and on payment of the appropriate fee, you have the right to access and if necessary rectify information held about you.

Sensitive Data

In order to assess the terms of the insurance contract or administer claims that arise, the insurer may need to collect data that the Data Protection Act defines as sensitive (such as medical history or criminal convictions). By proceeding with this application you will signify your consent to such information being processed by the insurer or its agents.

Fraud Prevention and Detection

In order to prevent and detect fraud we may at any time:

- Share information about you with other organisations and public bodies including the Police;
- Check and/or file your details with fraud prevention agencies and databases, and if you give us false or inaccurate information and we suspect fraud, we will record this. We and other organisations may also search these agencies and databases to:
 - Help make decisions about the provision and administration of insurance, credit and related services for you and members of your household;
 - Trace debtors or beneficiaries, recover debt, prevent fraud and to manage your accounts or insurance policies;
 - Check your identity to prevent money laundering, unless you furnish us with other satisfactory proof of identity;
- Undertake credit searches and additional fraud searches.

We can supply on request further details of the databases we access or contribute to.

Financial Services Compensation Scheme

We are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations, depending on the type of insurance and the circumstances of your claim.

Further information about the scheme is available from the FSCS website www.fscs.org.uk, or write to Financial Services Compensation Scheme, 7th Floor, Lloyds Chambers, Portsoken Street, London E1 8BN

Copy Policy Availability

A policy booklet was issued at the commencement of your cover, however if you would like to receive a new policy booklet please contacting Police Mutual, 5th Floor, 20 Chapel St, Liverpool, L3 9AG.

Customers with Disabilities

This policy and other associated documentation are also available in large print, audio and Braille. If you require any of these formats please contact. Police Mutual

Use of Language

Unless otherwise agreed, the contractual terms and conditions and other information relating to this contract will be in English.