



**LANCASHIRE  
POLICE FEDERATION**  
INSURANCE BENEFITS TRUST

**SCHEME BENEFITS**  
Effective from 1 May 2021



# 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](http://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  
01925 604421  
[dataprotection@philipwilliams.co.uk](mailto:dataprotection@philipwilliams.co.uk)

Privacy Notice Apr2018 v2

# SERVING MEMBER BENEFITS

## SERVING MEMBER AGED UNDER 65

Life Insurance	£130,000
Terminal Prognosis Advance on Life Insurance*	20% of sum insured
Child Death Grant	£3,000
Loss of Use	
Sight/Hearing/Limbs/Speech	up to £100,000
Permanent Total Disablement ( <i>due to accident</i> )	£100,000
Permanent Partial Disablement ( <i>dependent upon severity</i> )	% Scale up to £100,000
On-Duty Assault benefit	
Firearm	£1,500
Stabbing	£750
Burns causing Disfigurement or Scarring	Scale up to £5,000
Convalescent Benefit: ( <i>per treatment period</i> )	£70
Unsociable Hours x 24 weeks ( <i>excluding first 14 days</i> )	£1 per hour
Hospitalisation Benefit up to seven nights	
Accident/incident/emergency admission	£40 per night
Planned admission after first three nights	£40 per night
Sick Pay Benefit	
On Half-Pay ( <i>after 26 weeks absence up to 26 weeks</i> )	15% scale pay
On Nil-Pay ( <i>after 52 weeks absence up to 8 weeks</i> )	30% scale pay
Unrecovered Criminal Court Compensation	up to £500
Critical Illness	£10,000
Child Critical Illness	£2,000
RedArc/Health Assured	Family
GP24	Family
Worldwide Travel Policy	Family
Legal Expenses	Included
Motor Breakdown Cover ( <i>UK and Europe</i> )	Family
Mobile Phone	Member & Partner
<b>CALENDAR MONTHLY PREMIUM</b>	<b>£32.50</b>

## COHABITING PARTNER AGED UNDER 65

Life Insurance	£55,000
Terminal Prognosis Advance on Life Insurance*	20% of sum insured
<b>CALENDAR MONTHLY PREMIUM</b>	<b>£5.49</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.

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

A partner reduction facility has now been set up for contributing members and cohabiting partners who are **BOTH** serving members of the scheme. This reduction will take into account the duplicate payments for the elements of the scheme where couple and family cover applies. To qualify for this reduction, you must register with the Federation Office. Claims will not be back dated and will only apply from the month following your registration.

# RETIRED MEMBER BENEFITS

## RETIRED MEMBER

Life Insurance: aged under 55	£50,000
Life Insurance: aged 55 to 59	£25,000
Life Insurance: aged 60 to 64	£12,500
Life Insurance: aged 65 to 69	£5,000
Terminal Prognosis Advance on Life Insurance ( <i>aged under 64 only</i> )	20% of sum insured
RedArc/Health Assured	Family
GP24	Family
Worldwide Travel Policy	Family
Legal Expenses	Included
Motor Breakdown Cover ( <i>UK and Europe</i> )	Family
Mobile Phone	Member & Partner
<b>CALENDAR MONTHLY PREMIUM</b>	<b>£31.95</b>

## COHABITING PARTNER

Life Insurance: aged under 55	£25,000
Life Insurance: aged 55 to 59	£12,500
Life Insurance: aged 60 to 64	£6,250
Life Insurance: aged 65 to 69	£2,500
Terminal Prognosis Advance on Life Insurance ( <i>aged under 64 only</i> )	20% of sum insured
<b>CALENDAR MONTHLY PREMIUM</b>	<b>£7.32</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.

# 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 and police staff can apply to join the scheme at any time by completing a medical underwriting application form which is available from the Federation Office. New student officer 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)

### Cohabiting Partner Extensions

Any cohabiting partner extension will cease when the Serving member or cohabiting partner reach 65 years of age, 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

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.

### How to cancel your cover

In the event that you need to cancel your cover please contact the Federation Office.

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### 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 Insurance Scheme please contact the Federation Office on

**01772 584 556**

Or simply write, giving details of your complaint to:

Federation Office, Police HQ, 23–25 Hutton Hall Avenue, Hutton, Preston, Lancashire PR4 5SB

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)

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# 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.

## 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.

## Child Death Grant

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

## Supplementary Life Insurance

The option to purchase additional (*Top Up*) life insurance cover is available to existing subscribing members of the scheme only, we invite you to consider the options to increase your life cover for both yourself and your cohabiting partner.

## Serving Member (*aged under 65*)

Additional £25,000 £2.76 per pay period  
Additional £50,000 £5.60 per pay period  
Additional £75,000 £8.35 per pay period

## Cohabiting Partner (*aged under 65*)

Additional £12,500 £1.50 per pay period  
Additional £25,000 £2.75 per pay period

The additional Life Insurance cover is payable by payroll deduction and ceases upon the members retirement or reaching the age of 65, whichever is the sooner. Please contact the Federation Office to apply.



### **Permanent total disablement**

Payable when a serving 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 which lasts without interruption for more than 12 months from date of accident.

### **Accidental Loss of Use**

Variable Benefits paid in the event of:-  
Total loss of sight in one or both eyes  
Total loss of use of one or more limbs  
Total loss of hearing in one or both ears  
Total loss of speech

### **Permanent Partial Disablement**

Reduced percentage amounts are payable for permanent disabling injuries. Please refer to the policy wording for full details of policy terms, conditions and limits.

### **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.



### Unrecovered Criminal Court Compensation

Cover is provided for serving officers only. 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 payment date of the award a benefit payment will be made.

### Injury as a result of use of Firearms or Knives

Payable where a member sustains accidental bodily injury in the course of duty directly caused by the discharge of either firearms, crossbows or shotguns or caused by assault involving stabbing inflicted by a knife, scissors, screwdriver, wood chisel or similar sharp instrument and as a consequence of the injuries the member is unable to continue pre-assault duties for a period of at least three consecutive days immediately after the attack.

### Third Degree Burns Benefit

If during the **Period of Insurance** an **Accident** occurs to a Serving Officer while on police duty and results 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 **third degree burns** the minimum Benefit will be payable.

Permanent scarring or permanent **third degree burns** covering a greater area or length will be assessed according to size, area it covers, visual impact. The minimum benefit is £300 and the maximum benefit is £5,000 for permanent disfigurement or permanent scarring covering the whole face.

#### b. **Body**

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

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 other cause other than Burns.**

### Convalescent Benefit

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

### Unsocial Hours Benefit

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 Unsocial Hour up to £60 per week in respect of the Unsocial Working Hours Pay that would otherwise have been received.

The policy will not pay for scheduled unsocial hours for the first 14 days of each period of disablement and is payable for hours worked in a 24 week period

### To make a claim

Call Aviva on 0800 0516 583

Email: [gpaclaims@aviva.com](mailto:gpaclaims@aviva.com)

### Hospitalisation benefit

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



# CRITICAL ILLNESS

**Payable if a member, 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
- Total & Permanent Disability
- Traumatic Brain Injury

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.

# HEALTH ASSURED & REDARC

## Covered Individuals

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

## Health Assured Mental Health and Bereavement helpline: 0800 328 0003

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

## 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 advice they've developed an online portal and smartphone app accessible whenever you like, wherever you might be.

### Online Well-being portal

Their online portal features a comprehensive library of well-being information, which you can access easily via any web browser—on your computer, smartphone or tablet. Access interactive health assessments, lifestyle advice, coaching tools, and more:

- Life Support: legal & financial support, assessments, and family/relationship resources.
- Work Life: advice on achieving a good work-life balance, progressing in your career and asserting your rights.
- Physical Health: information and articles on keeping yourself fit and active, losing weight and maintaining good exercise habits.
- Emotional Health: articles on keeping good mental health, lowering stress and recognising symptoms of ill-health.

You'll also find a host of resources including webinars, well-being videos, four-week programmes, interactive health checks and links to trusted sources. All available whenever you need it.

### Health e-Hub smartphone app.

Download in the app & android store: Username: **Police** Password: **Federation**

Available for iOS and Android platforms, it offers immediate support in the palm of your hand, and is available 24/7, 365. It's free to download, and offers health & well-being support in your pocket.

- Physical and mental health support.
- Financial well-being assessments and tips.
- Extensive library of videos, webinars, planners and more at the tap of a button.
- Self-improvement methods such as becoming more assertive, more resilient, and more mindful.
- Lifestyle guidance for family matters.



## 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
- Entitlement 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 calls.

# GP24

**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)161 468 3789**




Or access services via the web app: <http://philipwilliams.gp24.co> or via QR Code



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
  - \*\*Excluding UK bank holidays
- Message Dr
  - Request an appointment
  - Health information
  - Services near you
  - Store your medical notes

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

## 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 cohabiting children who are aged under 23 years. *(at the date the trip commences).*

You and all the people listed must permanently live together and permanently reside in the United Kingdom. Your partner and/or children can travel separately and still be covered by this policy.

**The policy covers travel worldwide and in the United Kingdom for any number of trips in any year up to 60 days per trip to a maximum of 180 days per year.**

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 £2,000
- Personal Money up to £1,000
- Personal liability up to £2,000,000
- Personal Accident up to £25,000.

Other benefits are included. Please see travel policy for full details. An excess of £50 applies to most policy sections.

In the case of medical emergency please contact our nominated emergency service, on telephone number **+44 (0) 1243 621 568**

Please quote 100732896BDN

Other claims should be reported on **01243 621 416**  
*(9am–5pm Mon–Fri)*

## Pre-Existing Medical Conditions

This policy will not cover you for any claims arising from Pre-existing Medical Conditions as set out below:-

- (a) Any claims made under the Cancellation, Curtailment or Change of Itinerary and/or Medical & Emergency Travel Expenses section of this policy as a result of any Pre-existing Medical Condition where a Qualified Medical Practitioner has not permitted the Insured Person to travel.
- (b) Any claims under the Cancellation, Curtailment or Change of Itinerary section of this policy as a result of any Pre-existing Medical Condition where the Insured Person is on a waiting list for in-patient treatment.
- (c) Any claims made under the Cancellation, Curtailment or Change of Itinerary and/or Medical & Emergency Travel Expenses section of this policy where you are travelling for the purpose of obtaining medical treatment abroad.
- (d) Any claims made under the Cancellation, Curtailment or Change of Itinerary and/or Medical & Emergency Travel Expenses section of this policy where you have been given a terminal prognosis.
- (e) Purchase of any prescription medicines relating to a Pre-existing Condition.
- (f) If an Insured Person or Close Relative has suffered a Pre-existing Medical Condition that You could have reasonably foreseen would have given rise to a Cancellation or Curtailment or Change of Itinerary claim under the Cancellation, Curtailment or Change of Itinerary section of this policy.

If You are unsure if these Medical Conditions apply to you or wish clarification, please contact Philip Williams and Company on 01925 604421 during office hours or email [enquiries@philipwilliams.co.uk](mailto:enquiries@philipwilliams.co.uk)

There are significant limitations and exclusions of cover for property, including valuables and money. Please also note the requirements for notifications of loss/theft and the need for reports. Full policy terms and conditions are available. If you require further copies please contact Philip Williams and Company.

**If you need to speak to a GP whilst abroad, remember to use the GP24 Service as detailed on page 11**

# 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](http://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)
7. Pension Medical Appeals (£3,000)  
Serving Member Only

### 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 (£100,000)
14. Taxation (£100,000)
15. Discrimination (£1,000)
16. Employment (*Excluding claims arising from activities as a Police Officer*) (£25,000)
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 **LancsPF**

## 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 884 119**

Identity Theft Assistance and Claims

**01384 397 757**

Debt Advice Helpline

**01384 884 085**

*Arranged by Legal Insurance Management Ltd.*

Please quote scheme number LES/256/2402

# UK AND EUROPEAN MOTOR BREAKDOWN

## Comprehensive motor breakdown cover including:

- Roadside Assistance/Recovery
- Home Assist
- Alternative Travel
- Emergency Overnight Accommodation
- Misfuel Assist
- Message Service
- Keys
- Driver illness/injury (UK only)

## Covered Individuals

- Member
- Cohabiting Partner
- Cohabiting Children

## Your Cover

If a Vehicle in which you or 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

**01384 884 136**

For assistance in mainland Europe please call

**+44(0) 1384 884 136**

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 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 ten 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 members and their cohabiting partner
- Retired members and their cohabiting partner

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

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 Brightstar Insurance Services B.V. (*UK Branch*), Weston Road, Crewe, CW16BU.

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
- loss
- accidental damage
- breakdown whilst in your possession

The liability of the insurer in respect of any one claim and in 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.



# USEFUL TELEPHONE NUMBERS

Federation Office	01772 584 556
Motor Breakdown Cover (UK) (Europe)	01384 884 136 +44 1384 884 136
Worldwide Travel Insurance	Policy Number 100732896BDN
24hr Emergency Assistance	+44 (0) 1243 621 568
Non-Emergency Claims	01243 621 416
Legal Expenses	01384 884 119
Please quote scheme number LES/256/2402	
Mobile Phone Cover	03444 120 982
Health Assured – Mental Health Counselling (24 hour)	0800 328 0003
RedArc – Personal Nurse Advisor (during office hours)	01244 625 180
GP24 or if overseas	0345 222 3736 +44 (0) 161 468 3789
Philip Williams and 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.*

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.



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Registered office: 35 Walton Road, Stockton Heath, Warrington, WA4 6NW.  
Registered in England and Wales company number 11181168  
Authorised and regulated by the Financial Conduct Authority  
Registration number 827663