GREATER MANCHESTER POLICE FEDERATION

INSURANCE BENEFITS TRUST

SCHEME BENEFITS

Effective from 1 April 2019

USEFUL TELEPHONE NUMBERS

Federation Office	0161 355 4400
Worldwide Travel Insurance	Policy Number RTAEP/40064-03-2019
24hr Emergency Assistance	+44 (0) 203 829 6745
Non-Emergency Claims	01702 553 443 www.submitaclaim.co.uk/gmp
Motor Breakdown Cover ***(UK)***	01384 397 754
(Europe)	+44(0) 1384 397 754
Legal Expenses	0333 234 2668
Lifestyle Counselling Helpline	0800 177 7894
Home Emergency	01384 884 041
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.

SERVING MEMBER BENEFITS

SERVING MEMBER AGED UNDER 70	
Life Insurance	£140,000
Terminal Prognosis Advance on Life Insurance*	49% of sum insured
Child Death Grant	£7,500
Permanent Total Disablement	£80,000
Permanent loss of one or more limbs	£30,000
Permanent loss of sight in one or both eyes	£30,000
Permanent loss of hearing in both ears	£30,000
Permanent loss of hearing in one ear	£7,500
Accidental Bodily Injury	% Scale
On-Duty Assault benefit	
Firearm	£1,500
Knife/Sharp instrument	£750
Unsociable Hours Benefit *(payable up to 24 weeks excluding first 2 weeks)*	£1 per USH
Dependant Care Costs *(max £200 per claim and £1000 per year)*	£15 per hour
Infection of HIV/Hepatitis B on duty	£40,000
Unrecovered Criminal Court Compensation	Up to £500
Hospitalisation Benefit up to 7 nights	
Unplanned admission	£50 per night
Planned admission (excluding first three nights)	£50 per night
Sick Pay Benefit – Half Pay *(for up to 26 weeks)*	20% scale pay
Critical Illness	£15,000
Child Critical Illness	£3,750
Worldwide Travel Policy	Family
Home Emergency	Included
Lifestyle Counselling Service *(Family over age 18)*	Included
Legal Expenses	Included
Motor Breakdown Cover *(UK and Europe)*	Member & Partner
Mobile Phone	Member Only
CALENDAR MONTHLY PREMIUM	**£28.80**

COHABITING PARTNER AGED UNDER 70	
Life Insurance	£70,000
Terminal Prognosis Advance on Life Insurance*	49% of sum insured
CALENDAR MONTHLY PREMIUM	**£4.25**

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 68 and under

RETIRED MEMBER BENEFITS

RETIRED MEMBER AGED UNDER 60	
Life Insurance	£70,000
Terminal Prognosis Advance on Life Insurance*	49% of sum insured
Child Death Grant	£2,500
Permanent loss of one or more limbs	£10,000
Permanent loss of sight in one or both eyes	£10,000
Permanent loss of hearing in both ears	£10,000
Permanent loss of hearing in one ear	£2,500
Accidental Bodily Injury	% Scale
Worldwide Travel Policy	Family
Home Emergency	Included
Lifestyle Counselling Service *(Family over age 18)*	Included
Legal Expenses	Included
Motor Breakdown *(UK & Europe)*	Member & Partner
CALENDAR MONTHLY PREMIUM	**£40.50**

RETIRED MEMBER AGED 60–64	
Life Insurance	£46,000
Terminal Prognosis Advance on Life Insurance*	49% of sum insured
Permanent loss of one or more limbs	£10,000
Permanent loss of sight in one or both eyes	£10,000
Permanent loss of hearing in both ears	£10,000
Permanent loss of hearing in one ear	£2,500
Accidental Bodily Injury	% Scale
Worldwide Travel Policy	Family
Home Emergency	Included
Lifestyle Counselling Service *(Family over age 18)*	Included
Legal Expenses	Included
Motor Breakdown *(UK & Europe)*	Member & Partner
CALENDAR MONTHLY PREMIUM	**£40.50**

RETIRED MEMBER AGED 65–69	
Life Insurance	£7,500
Worldwide Travel Policy	Family
Home Emergency	Included
Lifestyle Counselling Service *(Family over age 18)*	Included
Legal Expenses	Included
Motor Breakdown *(UK & Europe)*	Member & Partner
CALENDAR MONTHLY PREMIUM	**£40.50**

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

COHABITING PARTNER AGED UNDER 60	
Life Insurance	£35,000
Terminal Prognosis Advance on Life Insurance*	49% of sum insured
CALENDAR MONTHLY PREMIUM	**£11.50**

COHABITING PARTNER AGED 60–64	
Life Insurance	£23,000
Terminal Prognosis Advance on Life Insurance*	49% of sum insured
CALENDAR MONTHLY PREMIUM	**£11.50**

COHABITING PARTNER AGED 65–69	
Life Insurance	£3,750
CALENDAR MONTHLY PREMIUM	**£11.50**

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

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

How to cancel your cover

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

Cohabiting Partner Extensions

Any cohabiting partner extension will cease when the member or cohabiting partner reach 70 years of age. 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.

Complaints procedure

This 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.

Therefore if you have any complaints about the Federation Insurance Scheme please contact the Federation Office on

0161 355 4400

Or simply write, giving details of your complaint to:
Progress House, Broadstone Hall Road South, Reddish, Stockport, SK5 7DE
Email gmpfederation@gmpf.polfed.org

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 serving member aged 68 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 49% of the relevant sum insured. If a retired 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 49% of the relevant sum insured.

Child Death Grant

Paid upon the death of a dependant child of a member, aged between 3 months and 17 years.

Permanent total disablement *(any occupation)*

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.

Unsociable Hours Benefit

In the event that the Insured Person sustains Accidental Bodily Injury or contracts sickness resulting in total disablement 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 in respect of the Unsociable Working Hours Pay that would otherwise have been received.

This benefit is payable for up to 24 weeks and excludes the first two weeks.

Dependant Care Costs

Payable if due to unforeseen operational circumstances and with less than 15 days' notice a member is required to change shifts and as a direct result incurs additional dependant child costs.

The benefit will be £15 for each full hour that the additional dependant care costs are payable, up to a maximum of £200 for any one claim *(maximum £1,000 during any one Period of Insurance)*.

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

Accidental Loss of Use and Accidental Bodily Injury

The Benefits payable to Benefit Participants for injuries as a result of an accident are as follows (maximum total benefit for all conditions is £80,000): –

Total loss of sight in one or two eyes	£30,000	
Loss of use of one or both hands	£30,000	
Loss of use of one or both feet	£30,000	
Total loss of hearing in both ears	£30,000 Total loss of hearing in one ear £ 7,500	
Loss of use of big toe	£ 3,000 *(each)*	Loss of use of other toes £ 1,500 *(each)*
For right handed Benefit Members:–		For left handed members:–
Loss of use of right thumb	£ 7,500	Loss of use of left thumb £ 7,500
Loss of use of left thumb	£ 6,000	Loss of use of right thumb £ 6,000
Loss of use of right forefinger	£ 6,000	Loss of use of left forefinger £ 6,000
Loss of use of left forefinger	£ 4,500	Loss of use of right forefinger £ 4,500
Loss of use of other right fingers	£ 3,600 *(each)*	Loss of use of other left fingers £ 3,600 *(each)*
Loss of use of other left fingers	£ 2,400 *(each)*	Loss of use of other right fingers £ 2,400 *(each)*

ADDITIONAL CONDITIONS

If the Benefit is payable in respect of the same Insured Person for more than one form of Permanent Disablement as the result of the same accident the total of the percentage so payable shall not exceed 100% of the Sum Insured for Permanent Disablement.

If the Benefit is payable for loss or loss of use of a whole member of the body, the Benefits for parts of that member cannot also be claimed.

On-Duty Assault as a result of firearms or knives

If a serving police officer sustains accidental bodily injury in the course of duty directly caused by the discharge of either firearms or shotguns or caused by assault involving a knife and as a consequence of the injuries is unable to work for a period of at least three consecutive days immediately after the attack the policy will pay:

(a) £1,500 as a result of Firearm or Shotgun injuries

(b) £750 as a result of knife injuries

Hospitalisation

- 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
- Benefit payable for up to 7 consecutive nights

Sick Pay

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.

Infection of HIV/Hepatitis B on duty

Provided for serving officers only. If, as a result of a documented duty related incident you become infected with the HIV/AIDS virus, a benefit payment will be made.

Unrecovered Criminal Court Compensation

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.

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 benefit will be payable if a member or their dependant 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.

- 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
- Permanent Total Disablement
- Primary Pulmonary Hypertension
- Progressive Supranuclear Palsy
- Pulmonary Artery Surgery
- Respiratory Failure
- Rheumatoid Arthritis
- Stroke
- Terminal Illness
- Third Degree Burns
- Traumatic Head 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.

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

WORLDWIDE TRAVEL POLICY

This policy covers the member, their cohabiting partner and any number of their unmarried dependant children under 22 years, 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 £2,000
- 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 a medical emergency please contact our nominated emergency service, Emergency Assistance Facilities, on

+44 (0) 203 829 6745

They are open 24 hours a day, 7 days a week, 365 days a year.

Please quote RTAEP/40064-03-2019

Other claims should be reported to Claims Settlement Agencies Ltd on

01702 553 443

(9am–5pm Mon–Fri)

To download a claim form please visit **www.csal.co.uk**
308 London Road, Hadleigh, Benfleet, Essex, SS7 2DD

We are now able to offer you the facility to submit your claim online which is the fastest and easiest way to make a claim at:
www.submitaclaim.co.uk/gmp
The process should take approximately 10–15 minutes to complete *(depending on the type of claim)*, but before continuing you should ensure you have your policy certificate, trip dates, supporting documentation and details of the incident.

Main conditions and exclusions

The policy will not cover **you** if any of the following apply to **you** or your **travelling companions** at the policy start date and each time **you** make arrangements for a trip.

1. **You**/they were travelling against the advice of a **medical practitioner** or in order to get medical treatment abroad.
2. **You**/they have been diagnosed as having a terminal illness unless declared to **us**.
3. **You**/they are on a waiting list for surgery, treatment or investigation at a hospital or are awaiting the results of hospital tests or investigations.

Unless declared and accepted by **us**.

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 important conditions relating to health. If you are unsure please notify Voyager Insurance on 01483 806816 immediately.

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 your Legal Assistance insurance policy are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides. The insurance cover summarised in this document is provided by AmTrust Europe Limited and administered on their behalf by Arc Legal Assistance Ltd.

The Sections of Cover	Who is covered
2, 3, 4,5, 6, 7, 11, 12, 17, 20, 23	The **Member**
1a, 1c, 16	The **Member** and partner living with the **Member**
8, 9, 10, 13, 14, 15, 18, 19, 21, 22	The **Member** and partner living with the **Member** and their family members normally living with them in their main home including children temporarily away from the home at school or university
1b – Motor and Non-Motor Prosecutions	The **Member** and partner living with the **Member**
1b – Motor Prosecutions only	The **Members'** family normally living with the **Member** in their main home including children temporarily away from the home at school or university
The Sections of Cover	**Limit of Indemnity**
1a Pre charge, ii) Post interview	**An inner limit of £1,000 or 5 hours of Adviser's time, whichever is the greater**
2. Disciplinary Hearings	**£20,000**
5. Wrongful Arrest	**£500**
8. Personal Injury where the Insured Incident occurs within the European Economic Area *(EEA)*, The Channel Islands, The Isle of Man, Andorra, Gibraltar, Monaco, San Marino, Switzerland & Turkey	**£100,000**
8. Personal Injury where the Insured Incident occurs in the rest of the World	**£25,000**
9. Employment Disputes	**£25,000**
20. Bankruptcy	**The Bankruptcy filing fee and deposit towards the administration of Your Bankruptcy**
All other sections of cover	**£100,000 unless the matter proceeds to Crown Court where the cover will be unlimited, but no more than the maximum contribution authorised by the relevant body under the Crown Court means testing scheme**

Section of cover

1a. Crime – Pre Charge
1b. Crime – Magistrates Court
1c. Crime – Crown Court
2. Disciplinary Hearings
3. IOPC Complaints
4. Representation at Public Enquiries and Inquests
5. Wrongful Arrest
6. Discrimination
7. Fund Trustees
8. Personal Injury
9. Employment Disputes
10. Consumer Disputes
11. Property Disputes
12. Tenancy Dispute
13. Property Damage and Motor Uninsured Loss Recovery
14. Tax
15. Data Protection
16. School Admission Disputes
17. Probate
18. Personal Identity Fraud
19. Motor Insurer Database Disputes
20. Bankruptcy
21. Social Media Defamation
22. Vehicle Cloning
23. Pedal Cycle Defence *(to or from work)*

Legal helpline

0333 234 2668

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

ASSISTANCE HELPLINE SERVICES

Legal and Tax Helpline: 0333 234 2668

Use the 24 hour advisory service for telephone advice on any private legal or taxation matter of concern to you in the United Kingdom, Channel Islands and Isle of Man. When you call say that you are a member of your Police Federation Legal Expenses Scheme, or that you are a member of his or her family. **We** will ask you for a brief summary of the problem and pass these details on to an **Adviser** who will return your call.

This helpline is available to anyone belonging to the main household over 18 years of age.

Lifestyle Counselling Helpline & Online Support Service

This service can help with a range of problems from practical everyday matters to sensitive or emotional issues. **Our** specialists will help you deal with personal relationship problems, problems with colleagues in the workplace and other issues affecting your general wellbeing.

Counsellors and information specialists are also trained to help you with practical problems like debt.

The helpline is complemented by a comprehensive online information and support service, through which you can access information and advice on a range of issues and problems which often impact on everyday life. Topics are diverse and include relationships, childcare issues, consumer issues, stress, health and fitness. Information is updated regularly by a team of experienced counsellors and information specialists.

You can access the Lifestyle Counselling Helpline on **0800 177 7894** or you can access the Online Support Service by visiting **www.arclegal.co.uk/carefirst** where you will be required to enter a username and password which is available from your federation.

This service is available to anyone belonging to the main household over 18 years of age

Arc Legal Document Service

As an addition to your Legal Expenses cover, you have access to **Our** Legal Document Service. This will provide you with:

- Access to a range of legal document templates
- A step by step walkthrough to assist you in completing the documents

The service can be accessed by visiting **www.arclegal.co.uk/legaldocuments** where you can register your details using the voucher code available from your Federation.

This service is available to all adult **members** of the household.

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 cohabiting partner including:

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

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 397 754

For assistance in mainland Europe please call

+44(0) 1384 397 754

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 A-frame 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 ten years applies outside the UK.

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.

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) Alternative Accommodation up to £100

Subject to a maximum Claim Limit of £500 for each claim related by time or original cause.

Emergency
A sudden and unforseen 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.

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
- 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.

MOBILE PHONE

Covered individuals

This cover is provided for:
- Subscribing Serving members only

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

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 8 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.

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

NOTES

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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 11132**

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

Contact for queries
Janice Dunkerley
01925 604421
janiced@philipwilliams.co.uk

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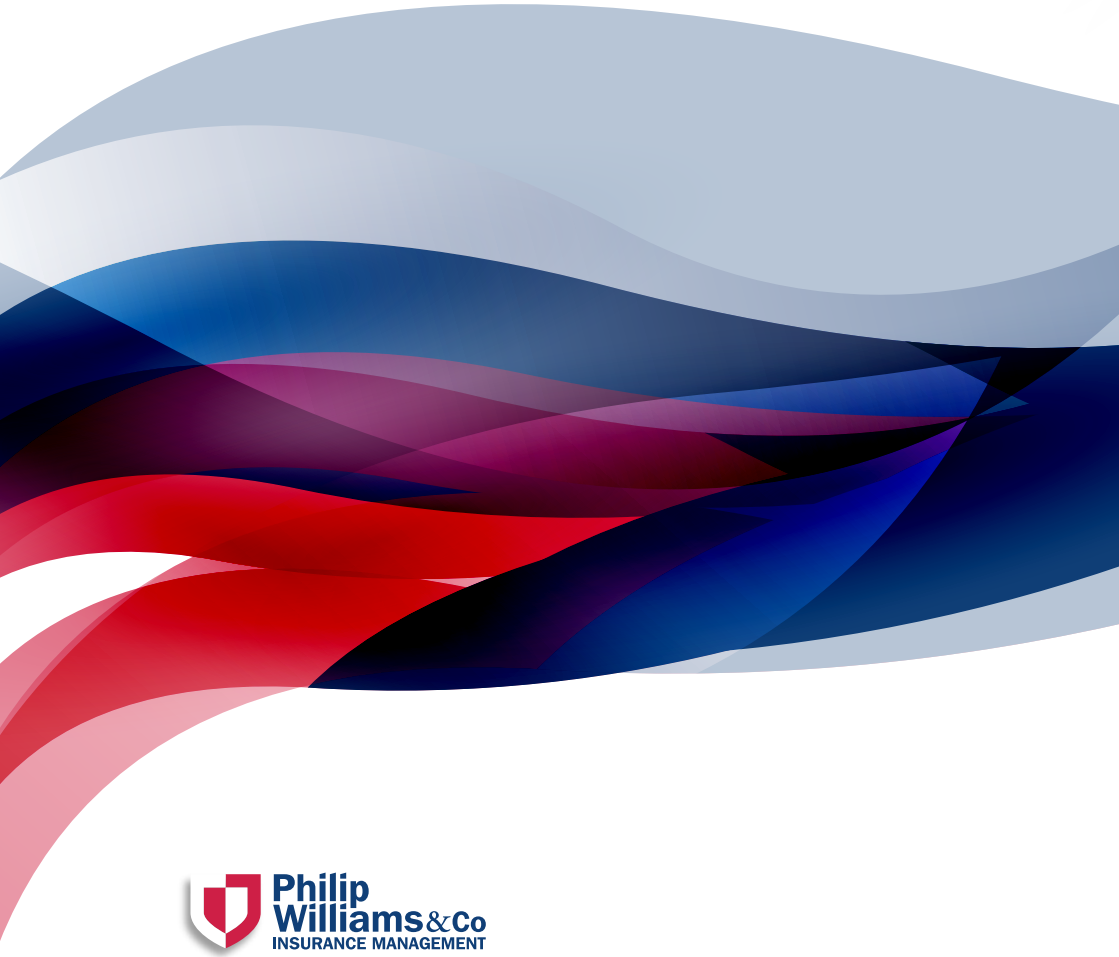

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