



CUMBRIA POLICE

INSURANCE BENEFITS TRUST

SCHEME BENEFITS

Effective from 1 May 2025



USEFUL TELEPHONE NUMBERS

Federation Office	0300 124 0113 ext 64252 or 101 option 2 ext 64252
Worldwide Travel Insurance	Policy Number 100756662BDN
24hr Emergency Assistance	+44 (0)1243 621 066
Non-Emergency Claims	+44 (0)1243 621 416
Apply for your free GHIC Card which entitles you to Free Healthcare in the EEA https://www.nhs.uk/using-the-nhs/healthcare-abroad/apply-for-a-free-uk-global-health-insurance-card-ghic	
Motor Breakdown Cover	01206 714 788
If you cannot connect call	+44 (0)1603 327 180
Download the CallAssist App on the App Store or Google Play To download the Call Assist app on Android visit: https://play.google.com/store/search?q=Call%20Assist&c=apps To download for iPhone visit: https://apps.apple.com/cz/app/call-assist-vehicle-rescue/id6446279862	
Legal and Tax Advice Helpline	01483 954 080
Legal Expenses Claims	01483 954 089
Mobile Phone Cover	0344 412 0982
GP24	0345 222 3736
or if overseas	+44 (0)345 222 3736
Download the GP24 App at philipwilliams.gp24.co to book appointments. On first use, click Reset Password to create an account and use code CA25 to register	
Health Assured	0800 328 0003
Download the Wisdom App on the App Store or Google Play by following https://qrco.de/bcu900 Please use code CUMBRIA.PF for the Wisdom App.	
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.

Policy Documents are available for download at www.philipwilliams.co.uk in the Group Schemes section. Alternatively you can download them by scanning the QR code.

Please Note: Our Privacy Notice can be viewed on our website at www.philipwilliams.co.uk



SERVING & POLICE STAFF MEMBER BENEFITS

MEMBER AGED UNDER 70

Life Insurance	£150,000
Terminal Prognosis Advance on life insurance*	20% of sum insured
Permanent Total Disablement (<i>due to accident</i>)	£100,000
Accidental Loss of Use	
Sight in one or both eyes	£50,000
One or more limbs	£50,000
Hearing in both ears	£50,000
Hearing in one ear	£12,500
Speech	£50,000
Permanent Partial Disablement (<i>dependent upon severity</i>)	% Scale Up to £50,000
On-Duty Assault benefit	
Firearm	£1,500
Stabbing / Dog Attack	£750
Burns causing Disfigurement or Scarring Scale	Up to £5,000
Convalescent Benefit	£70 per stay
Unsocial Hours x 24 weeks (<i>excluding first 14 days max £60 per week</i>)	£1 per hour
Emergency Dental Treatment (<i>due to accident</i>)	Up to £500
Unrecovered Criminal Court Compensation	Up to £500
Critical Illness	£10,000
Child Critical Illness	£2,000
Child Death Grant	£5,000
Hospitalisation Benefit up to seven nights	
Accident/illness/emergency admission	£50 per night
Sick Pay Benefit (<i>after 26 weeks absence for up to 26 weeks</i>)	15% scale pay
Health Assured	Family
GP24 and Virtual Physiotherapy Service	Family
Worldwide Travel Policy	Family
Motor Breakdown Cover (<i>UK</i>)	Member & Partner
Legal Expenses including ID Theft Protection	Included
Mobile Phone Cover	Member & Partner
CALENDAR MONTHLY PREMIUM	£36.00

COHABITING PARTNER AGED UNDER 70

Life Insurance	£75,000
Terminal Prognosis Advance on life insurance*	20% of sum insured
Critical Illness	£5,000
CALENDAR MONTHLY PREMIUM	£10.75

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 68 and under.

RETIRED MEMBER BENEFITS

RETIRED MEMBER AGED UNDER 60

Life Insurance	£55,000
Terminal Prognosis Advance on life insurance	20% of sum insured
Health Assured	Family
GP24 and Virtual Physiotherapy Service	Family
Worldwide Travel Policy	Family
Motor Breakdown Cover (UK)	Member & Partner
Legal Expenses including ID Theft Protection	Included
CALENDAR MONTHLY PREMIUM	£38.00

RETIRED MEMBER AGED 60–64

Life Insurance	£27,500
Terminal Prognosis Advance on life insurance*	20% of sum insured
Health Assured	Family
GP24 and Virtual Physiotherapy Service	Family
Worldwide Travel Policy	Family
Motor Breakdown Cover (UK)	Member & Partner
Legal Expenses including ID Theft Protection	Included
CALENDAR MONTHLY PREMIUM	£38.00

RETIRED MEMBER AGED 65–69

Life Insurance	£5,000
Health Assured	Family
GP24 and Virtual Physiotherapy Service	Family
Worldwide Travel Policy	Family
Motor Breakdown Cover (UK)	Member & Partner
Legal Expenses including ID Theft Protection	Included
CALENDAR MONTHLY PREMIUM	£38.00

RETIRED MEMBER AGED 70–79

Health Assured	Family
GP24 and Virtual Physiotherapy Service	Family
Travel Policy (<i>Worldwide under 75, Europe only 75–79</i>)	Family
Motor Breakdown Cover (UK)	Member & Partner
Legal Expenses including ID Theft Protection	Included
CALENDAR MONTHLY PREMIUM	£30.00

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.



COHABITING PARTNER AGED UNDER 60

Life Insurance	£27,500
Terminal Prognosis Advance on Life Insurance	20% of sum insured
CALENDAR MONTHLY PREMIUM	£9.95

COHABITING PARTNER AGED 60–64 (INCLUSIVE)

Life Insurance	£13,750
Terminal Prognosis Advance on Life Insurance*	20% of sum insured
CALENDAR MONTHLY PREMIUM	£9.95

COHABITING PARTNER AGED 65–69 (INCLUSIVE)

Life Insurance	£2,500
CALENDAR MONTHLY PREMIUM	£9.95

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

Eligible members can apply to join the scheme at any time by completing an application form which is available from the Federation Office. New student officer recruits to the police service joining the scheme, receive their first 52 weeks of service 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

Cohabiting Partner Extensions

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

For Serving Members of 65 on or after 1st May 2022, cover continues uninterrupted in the Serving Member Scheme until either retirement or attaining the age of 70 years, whichever comes first. For Serving Members who attained the age of 65 prior to 1st May 2022 and whom maintained membership of the Scheme, your benefits would be that of a Retired Member in your age category. If you are still a Serving Member and wish to revert to the Serving Member Benefits, you must complete a Health Declaration. Please contact schemes@philipwilliams.co.uk if you wish to do this.

Retirement from the Police Service

Eligible members upon retirement may remain in the scheme as a retired member providing they were a member for at least 12 months prior to retirement. This also applies to cohabiting partner cover. 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 submit a letter with a signature on to the Federation Office.

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 dealing with the insurance broker and organising the Policies. Any complaints about any aspect of the Federation Insurance Scheme should in the first instance be directed to the Trustees. We will then investigate any complaint; identify the appropriate person to speak to and then either resolve the matter with that organisation and the Member or arrange for the appropriate organisation to resolve it directly with the member.

Therefore if you have any complaints about the Federation Insurance Scheme please contact the Federation Office on **0300 124 0113 ext 64252 101 select option 2 ext 64252** email office@cumbria.polfed.org

Or simply write, giving details of your complaint to: The Secretary, Federation House, The Green, Penrith, Cumbria CA10 2BA. 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

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

Barred List

Eligibility ceases under the scheme for any individual placed on the barred list.

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 as detailed in the benefit table.

Child Death Grant

Paid upon the death of a dependant child of a member, aged between 6 months and 17 years.

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.

Hospitalisation Benefit

(unplanned Accident/Illness)

For each consecutive night's stay, the amount shown in the benefits table will be paid.

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. Disablement must be established without interruption for 12 months from the date of accident.

Permanent Partial Disablement

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

Accidental loss of use

Variable benefits paid in the event of:

- Loss of sight in one or both eyes
- Loss of use of one or more limbs
- Total loss of hearing in one or both ears
- Total loss of speech

Convalescent Benefit

If a member has to stay in a police treatment centre on the recommendation of a Registered Medical Practitioner in respect of accident or illness, the amount shown in the benefits table will be paid.

Court Award 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.

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 Unsociable Hour up to £60 per week in respect of the Unsociable Working Hours Pay that would otherwise have been received. Eligibility for payment is dependent upon absence from all duties due to Accidental Bodily Injury or sickness.

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

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.

The benefit is fixed at the level at the point of claim and will not be increased.

Please refer to the policy wording for full details of terms, conditions and limits.

Emergency Dental Treatment due to Accident

If an **Accident** occurs and external oral impact results in dental injury (*including loss or damage to any prostheses e.g. dentures while in the mouth*), up to the amount shown in the tables for the treatment necessarily provided by a qualified dentist or Registered Qualified Medical Practitioner within 12 months from the date of the **Accident**. We will only pay for any bridgework crown or denture replaced which is similar type or quality to that which was damaged or lost as a direct result of the **Accident** and subsequent **Bodily Injury**.

Specific exclusions to Emergency Dental Treatment; We will not pay any claim for:

- a) Dental Treatment as a result of wear and tear or ordinary deterioration;
- b) **Bodily Injury** caused by a foodstuff whilst the **Insured Person** was eating it;
- c) a claim for dental injury that has not been reported to Us within 30 days of the date of the **Accident** giving rise to the claim.

Making a claim

No prior authorisation is required. Undergo the treatment, pay the dentist direct, and subsequently submit a claim. Please ensure that proof of treatment and receipts of costs are obtained. Claim forms are available from the Federation Office.

Assault Benefit

Payable if an Insured Person sustains Accidental Bodily Injury in the course of duty during the Operative Time shown in the Schedule caused by the discharge of either firearms, crossbows or shotguns or caused by assault involving stabbing inflicted by a knife, scissors, screwdriver or wood chisel or similar sharp instrument or as a result of an attack by a dog and as a consequence of the injuries the Insured Person is unable to continue pre-assault duties for a period of at least THREE consecutive days immediately after the attack, We will pay the amount shown in the Schedule

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.

Please refer to the policy wordings for full details of terms conditions and limits.

CRITICAL ILLNESS

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. 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
- 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. 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.

HEALTH ASSURED

Covered Individuals

Member, cohabiting partner and any number of dependant children (*aged over 16 years*) residing in the family home. A 24-hour helpline from Health Assured to support you through any of life's issues or problems, your call will be handled by a qualified counsellor, who will offer confidential support and information in a friendly non-judgemental manner.

- 24/7, 365 confidential telephone helpline for in the moment emotional support, access to counselling and legal information

- Family issues
- Medical information
- Bereavement
- Financial wellbeing
- Relationship advice
- Childcare support
- Alcohol or drug issues
- Counselling
- Housing concerns
- Stress & anxiety
- Consumer issues
- Legal information

- Up to eight sessions of structured support, per issue, per year when clinically appropriate on the basis of a clinical assessment, facilitated online, in person or telephone.

- Up to three sessions of 121 financial coaching delivered virtually, per issue, per year.

- Access to SilverCloud guided digital CBT, when clinically appropriate.

- Access to Rightsteps menopause self-led digital CBT, when clinically appropriate.

- Access to further wellbeing resources via Health Assured's Wisdom app.

Medical information – Available Monday–Friday from 9am–5pm

You'll be able to speak to one of Health Assured's Occupational Health Advisors who are fully qualified nurses.

Health Assured can help with musculoskeletal conditions, bugs, viruses and everything in between.

Whilst this is not a diagnostic service, Health Assured can provide practical advice and signpost you to the right place for support.

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 legal information, you have access to Health Assured's Wisdom app.

As a member of the Health Assured community, you have exclusive access to Wisdom – helping you track your wellness, improve your mental health and stay resilient during tough times.

- Interactive mood tracker – You will receive regular prompts to track your mood. By tracking mood trends, Wisdom can help you identify patterns and areas for improvement in your wellbeing.
- Four-week programmes – Wisdom will support you in your health goals, whether that be eating healthier, quitting smoking, sleeping better, or coping with pressure. Get started on your health plan and track your daily progress.
- Mini health checks – How are you feeling today? Take a minute to check in with yourself by using the health checks to access and support your health and mental wellbeing.
- Breathing techniques – Our guided breathing exercises help you feel a sense of calm and relaxation to carry into the rest of your day.

Wellbeing connected

Wisdom allows you to personalise your homepage so you can access tailored resources and learning materials based on your interests.

Contacting Health Assured

Through Wisdom, you can contact the helpline to speak with one of our qualified counsellors, available 24/7, 365 whether this is by phone, live chat or video live chat. You can also take advantage of using Health Assured's call back feature, allowing you to arrange a call back from a qualified counsellor at a time convenient for you. Health Assured have made it as easy as possible for you to get the right advice when you need it the most.

Please use code **CUMBRIA.PF** for the Wisdom App.

To contact Health Assured, please call **0800 328 0003** and quote your Federation.





Download the app
using this QR code

click here to download
<https://qrco.de/bcu900>

FINANCIAL COACHING WITH MUNNY

What is 1:1 coaching with Munny?

In partnership with Munny, Health Assured offer a suite of services to make financial education and support more accessible to adults across the country. With the 1:1 coaching service, individuals can access personalised financial guidance to help unlock their financial potential.

The service gives your people the chance to engage in an informal 1:1 conversation with one of our experienced Munny coaches. These private and confidential sessions give individuals the space to openly discuss their financial circumstances, goals and challenges. The conversations are tailored to each individual, leading to transformative results.

Common areas of discussion

- Budgeting
- Benefits
- Debt advice
- Buying a house
- Car finance and /or lease
- Family finances
- Pensions
- Investments

You will come away with essential money management skills, an understanding of personal finance concepts, and a tailored Munny Plan. The goal is to build confidence, enable informed decisions, and promote responsible money management. Together, we can build financial resilience and help you achieve your goals.

To enquire about Munny's 121 financial coaching, please call the helpline on **0800 328 0003** or use the Wisdom app and quote your Federation.



Pre session

Individuals can book a 30 minute coaching slot, by calling the helpline and speaking to our legal team who will triage the call for them and identify the most appropriate support.

Participants can gather and bring along anything they'd like to be reviewed (e.g., bank statements, financial agreements).



During session

The Munny coach will focus on the preferred topics and answer any concerns or questions.

Participants can discuss any challenges or concerns in an impartial, judgement-free space.



Post session

Participants will leave with a personalised Munny Plan.

Access will be given to an online resource page, which includes:

- The Munny Pod Podcast
- Bitesize pre-recorded webinars
- Credit Card Calculator
- Mortgage Calculator

MUNNY

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 from 8am–10pm, seven days a week for video consultations. 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 prescriptions. You can choose to have the medication delivered to you at any UK address, with same-day or next-day delivery options, or you can collect your prescription from most pharmacies. Please note, while there is no charge to issue prescriptions, these are private prescriptions, so medication is subject to a charge. If you choose to have your medication delivered, you will also need to pay for postage and packaging. Where appropriate, the GPs can also issue Open Private Referral* letters and private fit notes. Please note that some employers may not accept private fit notes.

Each consultation is secure and confidential, and there is no limit to the number of consultations, so you can book a separate appointment for each issue you wish to discuss.

To book an appointment, visit philipwilliams.gp24.co or scan the QR Code using access code CA25

- 24/7 GP telephone consultation service
- Video consultation service open seven days a week, 8am–10pm
- Request an appointment
- Health information
- Services near you
- Store your medical notes



Or to book via telephone, please call:

0345 222 3736

or if overseas

+44 345 222 3736

How to save the web app:

On first use, click **Reset Password** to create an account and use code **CA25** to register



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 HealthHero, specialists in digital healthcare with over 25 years of experience. For more information on our GP service, including prescription and referral, please visit <https://www.healthhero.com/terms-and-conditions> Privacy Policy 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 will be 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.

Physiotherapy Service

Access to virtual consultations and treatment
via our network of qualified physiotherapists



- Restoring movement and functions in patients that have been affected by injury, illness or disability
- They will do this by delivering exercise plans and supporting patients to be able to safely and independently complete a home exercise programme
- For problems affecting the musculoskeletal system
 - the bones, joints and soft tissue of the body
- Suitability for online physiotherapy is made on a case-by-case basis
- Each session lasts up to 30 minutes

Initial assessment session followed by treatment sessions as appropriate

- Unlimited number of sessions so patients can contact the service whenever they need to
- Opportunity to book with the same clinician, and up to six weeks in advance

Post-consultation outcomes

Treatment plan

Virtual treatment sessions;
self-managed digital exercises
via RehabGuru personal URL

Additional supporting documents (as required)

Advice and signposting to self-help information e.g. recommended lifestyle changes, nutrition advice, etc.

Signposting

To see own GP face-to-face or seek diagnostic services where required

Booking must be done through the HealthHero/GP24 App.

Access the GP24 App at philipwilliams.gp24.co to book appointments.

On first use, click Reset Password to create an account. Use code **CA25** to register

TRAVEL POLICY

Insured Persons

Cover applies to you and your spouse or permanent partner. It covers travel worldwide for members aged under 75 years and Europe only for those aged 75–80 years. United Kingdom cover is included to age 80. All cover ceases at age 80 for member and partner. If during your covered trip you or your partner attain the maximum age under the scheme, you will continue to be covered until you return home subject to usual trip limits. It also includes all cohabiting children who are aged under 23 years.

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 up 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 included. Please see 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 621 066**

Please quote 100756662BDN

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

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 12

You are entitled to Free Healthcare in the EEA if you possess a GHIC Card. These are available free at the following link:
<https://www.nhs.uk/using-the-nhs/healthcare-abroad/apply-for-a-free-uk-global-health-insurance-card-ghic>

LEGAL EXPENSES

Some important facts about your Professional Fees policy are summarised below. This summary does not describe all the limits, 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

Beneficiary/beneficiaries

- Sections 1–7: The member.
- Sections 8–10: The member and their partner permanently living with them in their main home in the UK.
- Sections 11–19: The member, their partner and relatives permanently living with them in their main home in the UK.

(The insurer will cover the member's children temporarily away from home for the purposes of higher education).

Sections of cover

1. Home rights
2. Fund Trustee Defence
3. Representation at Public Enquiries
4. Independent Office for Police Conduct Investigations
5. Disciplinary Hearings
6. Bankruptcy
7. Pension Medical Appeals – NOT COVERED
8. Education
9. Probate
10. Criminal Prosecution Defence
11. Personal Injury
12. Clinical Negligence
13. Consumer Disputes
14. Tax
15. Discrimination
16. Employment Disputes
17. Data Protection
18. Uninsured Loss Recovery and Motor Legal Defence
19. Identity Theft

Legal and Tax Advice Helpline

01483 954 080

Legal Expenses claims

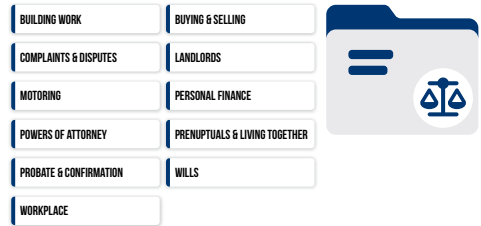
01483 954 089

Consumer Legal Services Website

Register

www.temple-legal.co.uk/legal-services-personal

Use code **PERS710130** to access



On duty cover is provided only when legal cover is not funded or refused by PFEW and their claims process completed. If you are not a subscribing member of The Police Federation of England and Wales there is no cover in relation to:

- Representation at any Public Enquiry that relates to an on-duty incident
- Any Independent Office for Police Conduct investigations – Misconduct issues that arise from an on-duty incident
- Legal Defence allegations that arise from an on-duty incident
- Any Personal Injury claim that arise from an on-duty incident
- Employment issues that relate to your employment with the Police Service

Legal Expenses Insurance

Arranged by Temple Legal Protection Limited who are authorised under a binding authority agreement to underwrite and administer this insurance on behalf of Royal & Sun Alliance Insurance Ltd.

UK MOTOR BREAKDOWN

Comprehensive motor breakdown cover for you and your partner including:

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

Covered Individuals

- Member
- Cohabiting Partner

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

01206 714788

If you cannot connect call

01603 327 180

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 (*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. This includes 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.

Short Term European Discount

If you require cover for a trip to Europe, a 15% discounted policy is available by calling Start Rescue on

01206 655 000

Please use the the code **POLICEFED1915**.

CallAssist

Download the **CallAssist** App on Google Play or the App Store. Using the App will enable you to report a breakdown, receive notifications on who will attend and when, and allow you to track the Recovery Operators progress to you.

To download the Call Assist app on Android visit:

<https://play.google.com/store/search?q=Call%20Assist&c=apps>

To download for iPhone visit:

<https://apps.apple.com/cz/app/call-assist-vehicle-rescue/id6446279862>



MOBILE PHONE

Covered individuals

This cover is provided for:

- Serving members and their cohabiting partner

Please note that this policy does not cover 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.

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.

Claims notification

If you need to make a claim please contact Likewize Device Protection Ltd, Unit 2, Crewe Logistics Park, Jack Mills Way, Shavington, CW2 5XF

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. The total claim cost will not exceed £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 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.

The maximum liability limit includes cover of up to £750 including VAT for unauthorised data usage for a period of up to 24 hours 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.

SUPPLEMENTARY COVER

As a member of the Group Insurance Scheme, Serving Members and their partners can apply for Additional Life and Critical Illness insurance

This is optional cover and is available NOW!

Additional Life Cover	£50,000	£5.00 per month
Additional Life Cover	£100,000	£8.00 per month
Additional Critical Illness Cover	£25,000	£9.00 per month
Additional Critical Illness Cover	£50,000	£15.00 per month

Premiums payable by Direct Debit.

How do I apply?

Application forms are available in your Group Scheme Section at www.philipwilliams.co.uk or by scanning the QR Code below. Register or login to your Scheme where you will find an online application form. You will need to register on your first visit to the website.



www.philipwilliams.co.uk

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for the
first year*

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- ✓ **Exclusive access** to the scheme's luxury holiday homes
- ✓ No medical declarations or assessments.
- ✓ Pre-existing conditions are covered after 2 years continuous membership.
- ✓ Membership can be taken into retirement.

Visit www.nphs.uk to find out more

Please note that Scheme Rules apply

*applicable to those in affiliated forces / organisations

**JOIN
HERE**





35 Walton Road, Stockton Heath,
Warrington, Cheshire WA4 6NW

Tel 01925 604 421

www.philipwilliams.co.uk

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