



ESSEX POLICE FEDERATION

ANNUAL WORLDWIDE FAMILY TRAVEL INSURANCE

SUMMARY OF COVER & APPLICATION FORM 2025

POLICY TERMS AND CONDITIONS APPLY

**Worldwide Family Cover £79.96 per year
for members aged under 55 years**

(Payable £19.99 per quarter by Direct Debit)

If aged between 55 and 64 years, the premium is £107.96 per year

(Payable £26.99 per quarter by Direct Debit)

If aged between 65 and 69 years the premium is £203.96 per year

(Payable £50.99 per quarter by Direct Debit)

**Europe Only Cover If aged between 70 and 74 years
the premium is £243.96 per year**

(Payable £60.99 per quarter by Direct Debit)



COVER

The policy covers the subscribing member, cohabiting partner and any number of their dependent children under 23 years if still living with parents. Cover applies for all insured persons when travelling as a group or independently. Cover is Worldwide including the United Kingdom (*subject to a minimum of one night in paid accommodation or a flight*). Cover will be maintained in subsequent years whilst the Direct Debit is honoured subject to policy terms and conditions. The period of insurance is for 60 continuous days on any one trip. There may be any number of trips broken by a return to the UK in any policy year. An excess of the first £50 of each claim applies per person, capped a maximum of £100 per policy, per incident. Winter sports are covered up to a maximum 30 days in any policy year.

You may cancel your insurance for a full refund within 14 days of purchase provided you have not made intend to make a claim. Terms and conditions apply, full policy terms available upon request.

DESCRIPTION OF COVER		LIMITS	EXCESS
Trip duration		60 days	
Maximum age		Up to 69 years Worldwide 70 to 74 Europe Only	
Dependant child maximum age		Cohabiting aged Under 23	
Child/partners are covered for independent travel			
Section 1	Cancellation	£5,000	£50
Section 2	Curtailment	£5,000	£50
Section 3	Emergency Medical Expenses	£10,000,000	£50
Emergency Dental Treatment		£350	£50
Funeral Expenses Abroad		£1,000	£50
Section 4	Additional Hospital Benefit	£1,000 (£100 per 24 hours)	Nil
Section 5	Personal Accident	£20,000	Nil
Section 6	Baggage & Personal Effects	£2,500	£50
Single Item Limit		£750	£50
Delayed Baggage (after 24 hrs)		£250	Nil
Valuables Limit		£750	£50
Section 7	Money	£500	£50
Cash Limit		£300 (£50 for under 16's)	£50
Section 8	Loss of Passport / Driving Licence Expenses	£250	Nil
Section 9	Travel Delay (12 hours or more)	£100	Nil
Trip Abandonment (after 24 hrs)		£5,000	£50
Pet Cover		£20 per 12 hours to £300 max	Nil
Section 10	Missed Departure	£500	Nil
Section 11	SmartDelay Plus	If flight is delayed more than 90 minutes, access to Airport Lounge, or £25 if Lounge unavailable	
Section 12	Personal Liability	£2,000,000	£50
Section 13	Legal Expenses	£25,000	£100
Section 14	Hijack	£1,000 (£100 per 24 hours)	Nil
Section 15	Sports & Activities		
Section 16	Winter Sports		
Sports Equipment		£500	£50
Equipment Hire		£300	£50
Winter Sports Pack		£300	£50
Piste Closure		£300	Nil
Section 17	Uninhabitable Accommodation	£500	Nil
Section 18	TRAVEL DISRUPTION EXTENSION		
Extended cancellation or curtailment charges		Up to £5,000	£50
Extended delayed departure cover (12 hours or more)		£100	Nil
(or up to £5,000 - unused costs)			£50
Extended missed departure		Up to £500	£50
Accommodation cover		Up to £5,000	£50
Section 19	Rental Vehicle Extension Cover	£1,500	£50
Section 20	Cruise Cover		
Missed Port Departure		Up to £500	Nil
Skipped Port benefit		£50 per port £250 max	Nil
Cabin Confinement		£50 per 24hrs £500 max	Nil
Cruise attire lost or damaged		Up to £1,000	
Cruise attire delayed by 24 hours		£50 per 24hrs £250 max	

ANNUAL MULTI-TRIP POLICY FEATURES

Policy Holder: Trustees of the Essex Police Federation Insurance Benefits Trust – Policy Number: MW6630AHA250

Effective Date:

1st January 2025

Expiry Date:

31st December 2025

Maximum number of days any one trip:

60

Covered Person Age limit

Under 75 years

Dependants Age Limit:

Under 23 years (*subject to conditions in the Definitions section*)

Grandchild/ren Age Limit:

Under 23 years (*subject to conditions in the Definitions section*)

Partner and Child(ren) can travel separately

Yes

APPLICATION

To join please complete the application below along with the Direct Debit mandate and forward to:
Essex Police Federation, 82 Springfield Road, Chelmsford, Essex CM2 6YJ

Title	<input type="text"/>	Surname	<input type="text"/>	Forename	<input type="text"/>
Home Address	<input type="text"/>				
	<input type="text"/>			Postcode	<input type="text"/>
Telephone number	<input type="text"/>	Date of Birth	<input type="text"/>		
Email	<input type="text"/>		Work Location	<input type="text"/>	
Police Officer	<input type="checkbox"/>	Student Officer	<input type="checkbox"/>	Civilian Support	<input type="checkbox"/>
		Pensioner	<input type="checkbox"/>	Special Constabulary	<input type="checkbox"/>
Please mark with an X					
Date Joined Force	<input type="text"/>				
Collar no. / Pin no.	<input type="text"/>	Required Start Date	<input type="text"/>		
Please note that cancellation cover will not apply before this date					
Please mark with an X if you are travelling within the next 14 days <input type="checkbox"/>					
Partner Details					
Title	<input type="text"/>	Surname	<input type="text"/>	Forename	<input type="text"/>
Date of Birth	<input type="text"/>				

IMPORTANT CONDITIONS RELATING TO HEALTH

Pre-Existing Medical Conditions

The policy will not cover **you** if any of the following apply to **you**, a travelling companion, an immediate relative, close business associate or someone upon whom **your** trip depends whether they are travelling with **you** or not (*including any third party with whom **you** may be staying on **your** trip*):

1. **You**/they were aware of any reason why the trip could be cancelled or curtailed.
2. **You**/they were travelling against the advice of a medical practitioner or in order to get medical treatment abroad.
3. **You**/they have been diagnosed as having a terminal illness.

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 Health Declaration. If you are unable to comply with the Health Declaration, Money Helper has a travel insurance directory on its website for people with serious pre-existing medical conditions which will enable **you** to find travel insurance that suits **your** needs.

You will need to visit www.moneyhelper.org.uk/en/everyday-money/insurance/travel-insurance-directory

If **you** are unsure, please notify Philip Williams & Co immediately.

DIRECT DEBIT INSTRUCTION

Essex Police Federation Annual Travel Insurance

INSTRUCTION TO YOUR BANK OR BUILDING SOCIETY TO PAY Direct Debits



PLEASE COMPLETE SECTIONS 1 – 5

1. Name and full postal address of your Bank or Building Society branch

To: The Manager Bank or Building Society

Address

Postcode

2. Name(s) of Account Holder(s)

3. Branch Sort Code

/ /

4. Account Number

5. Instruction to your Bank or Building Society

Please pay Philip Williams and Company Direct Debits from the account detailed in this instruction, subject to safeguards assured by the Direct Debit Guarantee. I understand that this instruction may remain with Philip Williams and Company and, if so, details will be passed electronically to my Bank/Building Society.

Signature(s)

Date

Originators Identification Number

753294



Philip Williams & Co REF

OFFICIAL USE ONLY. This does not form part of your Direct Debit instruction.

Banks and building Societies may not accept Direct Debits from some types of accounts

THE DIRECT DEBIT GUARANTEE

This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.

- If there are any changes to the amount, date or frequency of your Direct Debit, Philip Williams (G Ins) Management Ltd will notify you ten working days in advance of your account being debited or as otherwise agreed. If you request Philip Williams (G Ins) Management Ltd to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit, by Philip Williams (G Ins) Management Ltd or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society.
- If you receive a refund you are not entitled to, you must pay it back when Philip Williams (G Ins) Management Ltd asks you to.
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.



Complete and email to schemes@philipwilliams.co.uk or return by post to Philip Williams and Company, 35 Walton Road, Stockton Heath, Warrington, WA4 6NW



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Tel 01925 604421 www.philipwilliams.co.uk

Philip Williams (G Ins) Management Ltd is authorised and regulated by the Financial Conduct Authority No. 827663, and registered in England and Wales, No. 11181168

Registered Office: 35 Walton Road, Stockton Heath, Warrington, Cheshire, WA4 6NW

Philip Williams (G Ins) Management Ltd is part of the Howden Group