LINCOLNSHIRE POLICE

NON-UNDERWRITTEN CORE GROUP INSURANCE SCHEME

SCHEME BENEFITS

Effective from 1 October 2026

Add these useful telephone numbers to your phone's wallet by scanning the QR code or visiting:

https://wallet.tangent-design.com/install/b905b7ca-df57-365b-2bd9-3a1c17f75787

Philip Williams & Co

Part of HOWDEN

USEFUL TELEPHONE NUMBERS

Federation Office	01522 305 460
Worldwide Travel Insurance **24hr Emergency Assistance** **Non-Emergency Claims** **Submit Your Claim On-line**	Policy Number CQ8460AHA268 +44 (0)330 660 0548 0330 660 0549 www.submitaclaim.co.uk/lin

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 ***(UK and Europe)*** If you cannot connect call	+44 (0)1206 714 743 +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 **Legal Expenses Claims**	01483 954 080 01483 954 089
Mobile Phone/Gadget Cover	01865 745 566

Claims Portal **https://theoxfordclaimscompany.co.uk/groupscheme**
Use policy Number PW334312

Health Assured – Mental Health Counselling ***(24 hour)***	0800 328 0003

Download the Wisdom App on the app Store or Google Play by following
https://qrco.de/bcu9oo
Please use code **LINCOLNSHIRE.PF** for the Wisdom App.

GP24	0345 222 3736

Download the GP24 app at **https://philipwilliams.gp24.co** to book appointments.
On first use, click Reset Password to create an account and use code **LN25** to register

Philip Williams & Co	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

MEMBER BENEFITS

MEMBER AGED UNDER 70

Worldwide Travel Policy	Family
Motor Breakdown Cover *(UK & Europe)*	Member & Partner
Mobile Phone/Gadget Cover	Member & Partner
Legal Expenses including ID Theft Protection	Included
Health Assured	Family
GP24 and Virtual Physiotherapy Service	Family
CALENDAR MONTHLY PREMIUM	**£25.85**

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. IPT included at applicable rates.

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 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 are only eligible for this scheme if they are unable to join the main Group Insurance Scheme. Police staff can apply to join the scheme at any time.

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. 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 submit a letter with a signature on to the Federation Office.

Transfer, resignation or dismissal

Serving officers 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.

Retirement from the Police Service

This scheme is not available for retired members.

Complaints procedure

The Insurance Scheme is arranged on behalf of the trustees by Philip Williams & Co *(a trading name of Howden UK Brokers Ltd)* who are authorised and regulated by the Financial Conduct Authority No. 307663. 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 Insurance Scheme please contact the Federation Office on

01522 558 238

Or simply write, giving details of your complaint to: Lincolnshire Police Federation, Police, Headquarters, PO Box 999, Nettleham, Lincoln LN5 7PH

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

TRAVEL POLICY

This policy covers the member, their cohabiting partner and any number of their unmarried dependant children under 23 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 for members aged under 75 years and Europe only for those aged 75–80 years. United Kingdom cover is included to age 80. This includes Cruise holidays with cover provided for emergency medical expenses, and any additional costs incurred to re-join the cruise should you need to disembark for medical treatment on dry land. 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.

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 £2,500
- Personal Money up to £500
- Public liability up to £2,000,000
- Personal Accident up to £20,000

Cruise Cover includes

Missed Port Departure Up to £500
Skipped Port benefit £50 per port £250 max
Cabin Confinement £50 per 24hrs £500 max
Cruise attire lost or damaged Up to £1,000
Cruise attire delayed by 24 hours £50 per 24hrs £250 max
Other benefits included. Please see policy for full details.

In the case of medical emergency please contact our nominated emergency service on

+44 (0)330 660 0548

Email: assistance@mstream.co.uk **Please quote CQ8460AHA268**

Other claims should be reported to the claims service on

0330 660 0549

(9am–5pm Mon–Fri) Email: claims@mstream.co.uk

Alternatively, you can use our online claims system to submit your claim www.submitaclaim.co.uk/lin

SmartDelay Plus

This section provides a benefit entitling you to airport lounge access in the event that your registered flight is delayed or a cash sum of £25 if there is no lounge available. For cover to apply you must register each and every flight via the registration platform. You are unable to claim for both benefits.

It only takes a couple of minutes to register and all you need to do is visit cloud.sdxmessaging.com/vault/philipwilliams/benefits.html You'll need to use the **PIN code 9296** to access the page.

Alternatively scan the QR code below to register. We recommend you register your flight as soon as you book your trip.

Main conditions and exclusions

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.

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 are 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.

If you need to speak to a GP whilst abroad, remember to use the GP24 Service as detailed on page 13

Your 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

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

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

+44 (0)1206 714 743

If you cannot connect call

+44 (0)1603 327 180

Please have the name of the covered member, your return telephone number, vehicle registration number and precise location available when requesting assistance.

Non-covered Family Member Discount

If you require cover for a non-covered family member, a 15% discounted policy
is available by calling Start Rescue on

01206 655 000

Please use the code POLFED1515

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.

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

CALL ASSIST

MOBILE PHONE/GADGET COVER

Mobile phone & Gadget Insurance Beneficiaries

This cover is provided for:
- Serving Member and their Partner
- Retired Member and their Partner

This cover is applicable for UK residents only.

Claims notification

The quickest and easiest way to register a new claim is via the online portal:

theoxfordclaimscompany.co.uk/groupscheme

You will need the Policy Reference Number **PW334312**

You can also contact The Oxford Claims Company on

01865 745566

or by emailing **claims@theoxfordclaimscompany.co.uk**
Normal office hours Monday to Friday 9am–5pm.
Please ensure you refer to the Policy Wording before you make a claim.

IMPORTANT

Any claim involving theft or accidental loss must be reported to the appropriate police authorities within 48 hours, and for mobile phones, also reported to your network provider within 24 hours to blacklist your handset.

Evidence of ownership for your gadget, will be required before a claim can be progressed.

What's Covered?

Cover is provided for the repair or replacement of your mobile phone or gadget in the event of:
- theft
- accidental loss *(mobile phone, iPad, or tablet only. Other gadgets are not covered for loss)*
- accidental damage
- breakdown

Additional Benefits:
- £150 accessories cover
- £2000 Fraudulent Call Use

Our liability, in respect of any claims shall not exceed two claims in any one year, or the maximum liability as shown below in any one year.
- limit of liability – mobile phone £1,500
- limit of liability – gadget £1,000

Excess Fee: Before your claim can be paid, you need to pay an excess fee as per below:
If your claim is for a gadget up to the value of £500 *(when new)* the excess fee is £50 for any claim.

If your claim is for a gadget between the value of £501 and £999 *(when new)* the excess fee is £75 for any claim.

If your claim is for a gadget over the value of £1000 *(when new)* the excess fee is £100 for any claim.

Eligibility Criteria:

We can only insure gadgets if you can provide evidence of ownership, and if they are:
1. Purchased or leased by you as new in the UK, or;
2. Purchased by you as refurbished in the UK as long as the refurbished gadget was sold with a minimum 12-month warranty, or
3. Meets the above criteria and was gifted to you as long as you are able to provide a UK Gift receipt, and;
4. Are not more than six years old, and for laptops not more than three years old at the time this policy commences, and
5. Are in your possession and in good working condition *(not accidentally damaged)*.

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.

If you have a complaint about a claim, please refer to the Complaints procedure in the relevant section of the Policy.

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, or 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
8. Education
9. Probate *(NOT COVERED)*
10. Criminal Prosecution Defence
11. Personal Injury
12. Clinical Negligence *(NOT COVERED)*
13. Consumer Disputes
14. Tax
15. Discrimination
16. Employment Disputes *(NOT COVERED)*
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 **PERS710200** to access

Documents that protect your interests

- BUILDING WORK
- BUYING & SELLING
- COMPLAINTS & DISPUTES
- LANDLORDS
- MOTORING
- PERSONAL FINANCE
- POWERS OF ATTORNEY
- PRENUPTUALS & LIVING TOGETHER
- PROBATE & CONFIRMATION
- WILLS
- WORKPLACE

On duty cover is provided only when legal cover 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 Intact Insurance Ltd.

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.

Download on the App Store

Google play

Download the app using this QR code

click here to download
https://qrco.de/bcu9oo

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

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

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

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 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 private open 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 **https://philipwilliams.gp24.co/** or scan the QR Code using access code LN25

- 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

GP24

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 LN25 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.

HEALTH HERO | Assist

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 https://philipwilliams.gp24.co/ to book appointments.
On first use, click Reset Password to create an account. Use code **LN25** to register

NOTES

NOTES

Philip Williams & Co

Part of HOWDEN

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

Tel 01925 604 421

www.philipwilliams.co.uk

Philip Williams & Co. is a trading name of Howden UK Brokers Limited, which is authorised and regulated by the Financial Conduct Authority No. 307663.

Registered in England and Wales under company registration number 02831010.

Registered Office: One Creechurch Place, London, EC3A 5AF.

Calls may be monitored and recorded for quality assurance purposes.

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