NORTHAMPTONSHIRE POLICE

INSURANCE BENEFITS TRUST

SCHEME BENEFITS

Effective from 1 November 2026

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

https://wallet.tangent-design.com/install/f299ba3d-cc03-71ef-4b7d-3a1b4379983e

Philip Williams & Co

Part of HOWDEN

USEFUL TELEPHONE NUMBERS

Federation Office	03000 111 222 Ext 341048
Worldwide Travel Insurance **24hr Emergency Assistance** **Non-Emergency Claims**	Policy Number 100746530BDN +44 (0) 1243 621 066 01243 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 *(UK and Europe)* If you are not able to connect, please call	+44 (0)1206 812 751 +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 Cover	0344 412 0982
GP24 **or if overseas** **Health Hero Assist**	0345 222 3736 +44 345 222 3736 0800 358 2258

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 **NN25** to register

Philip Williams & Co	01925 604 421

Add these useful telephone numbers to your phone's wallet by scanning the QR code or visiting:
https://wallet.tangent-design.com/install/f299ba3d-cc03-71ef-4b7d-3a1b4379983e

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 MEMBER BENEFITS

SERVING MEMBER & POLICE STAFF AGED UNDER 70

Life Insurance		£120,000
Terminal Prognosis Advance on Life Insurance*		20% of sum insured
Child Death Grant		£5,000
Permanent Total Disablement from any occupation		£100,000
Permanent Total Loss of eye(s), limb(s), hearing in both ears or speech		£50,000
Permanent Total Loss of hearing in one ear		£12,500
Permanent Disabling Injuries		% Scale up to £50,000
Unsociable Hours Benefit max 24 weeks *(excluding first 14 days to maximum £60 per week)*		£1 per USH
On-Duty Assault Benefit	– Firearm	£1,500
	– Stabbing/Dog Attack	£750
Disfigurement/scarring from burns		Scale benefit up to £5,000
Emergency Dental Treatment due to Accident		Up to £500
Hospitalisation Benefit up to seven nights Unplanned Accident/Illness		£50 per night
Unrecovered Criminal Court Compensation		Up to £500
Sick Pay Benefit	– Half Pay *(for up to 26 weeks)*	20% scale pay
	– No Pay *(for up to 26 weeks)*	50% scale pay
Police Treatment Centre Benefit		£70 per stay
Critical Illness		£10,000
Child Critical Illness		£2,000
Worldwide Travel Policy		Family
Legal Expenses		Included
Motor Breakdown Cover *(UK and Europe)*		Family
Health Hero Assist		Family
GP24 and Virtual Physiotherapy Service		Family
Mobile Phone Insurance		Member & Partner
CALENDAR MONTHLY PREMIUM		**£36.75**

COHABITING PARTNER AGED UNDER 70

Life Insurance	£50,000
Terminal Prognosis Advance on Life Insurance*	20% of sum insured
Critical Illness	£5,000
CALENDAR MONTHLY PREMIUM	**£5.24**

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.

*Terminal Prognosis Advance only available for members aged 68 and under

RETIRED MEMBER BENEFITS

RETIRED MEMBER AGED UNDER 60	
Life Insurance	£50,000
Terminal Prognosis Advance on Life Insurance*	20% of sum insured
Legal Expenses	Included
Worldwide Travel Policy	Family
Motor Breakdown Cover *(UK and Europe)*	Family
Health Hero Assist	Family
GP24 and Virtual Physiotherapy Service	Family
Mobile Phone Insurance	Member & Partner
CALENDAR MONTHLY PREMIUM	**£41.10**

RETIRED MEMBER AGED 60–64	
Life Insurance	£25,000
Terminal Prognosis Advance on Life Insurance*	20% of sum insured
Legal Expenses	Included
Worldwide Travel Policy	Family
Motor Breakdown Cover *(UK and Europe)*	Family
Health Hero Assist	Family
GP24 and Virtual Physiotherapy Service	Family
Mobile Phone Insurance	Member & Partner
CALENDAR MONTHLY PREMIUM	**£41.10**

RETIRED MEMBER AGED 65–69	
Life Insurance	£5,000
Legal Expenses	Included
Worldwide Travel Policy	Family
Motor Breakdown Cover *(UK and Europe)*	Family
Health Hero Assist	Family
GP24 and Virtual Physiotherapy Service	Family
Mobile Phone Insurance	Member & Partner
CALENDAR MONTHLY PREMIUM	**£41.10**

RETIRED MEMBER BENEFITS AGED 70–79	
Legal Expenses	Included
Travel Policy *(Worldwide under 75, Europe only 75–79)*	Family
Motor Breakdown Cover *(UK and Europe)*	Family
Health Hero Assist	Family
GP24 and Virtual Physiotherapy Service	Family
Mobile Phone Insurance	Member & Partner
CALENDAR MONTHLY PREMIUM	**£29.99**

COHABITING PARTNER AGED UNDER 60	
Life Insurance	£25,000
Terminal Prognosis Advance on Life Insurance*	20% of sum insured
CALENDAR MONTHLY PREMIUM	**£8.93**

COHABITING PARTNER AGED 60–64	
Life Insurance	£12,500
Terminal Prognosis Advance on Life Insurance*	20% of sum insured
CALENDAR MONTHLY PREMIUM	**£8.93**

COHABITING PARTNER AGED 65–69	
Life Insurance	£2,500
CALENDAR MONTHLY PREMIUM	**£8.93**

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.

*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. Please notify the Federation of any change to your circumstances including your beneficiary. It is your responsibility to ensure the appropriate deductions are being made and that you remain eligible under the scheme.

Applying to join

Eligible members can apply to join the scheme at any time by either completing an online application via the Philip Williams & Co website, our Federation website or via an application form. Please contact the Federation Office for more details. New student officer recruits to the police service 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

Cohabiting Partner Extensions

Any cohabiting partner extension will cease when the member or cohabiting partner reach the maximum age for the subscription. 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

Upon retirement, serving members will automatically transfer into the retired member scheme, unless the Federation are advised otherwise Individuals are not eligible to join the scheme after their retirement date. If after retiring, you rejoin the Force as a Police Staff Member, to be eligible for Serving Member Benefits, you must reapply.

Barred List

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

Transfer, resignation or dismissal

Members who transfer, resign or are dismissed from the police service are not eligible to remain in the scheme and all membership and benefits will cease including any cohabiting partner extension.

How to cancel your cover

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

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 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

03000 111 222 ext 341048

Or simply write, giving details of your complaint to:
Northamptonshire Police, Police Federation Office, Wakefield House, Wootton Hall Park, Wootton, Northampton NN4 0JA

Should you remain dissatisfied then you may ask the Financial Ombudsman to investigate your complaint. Please contact the Financial Ombudsman Service by telephoning 0800 0234 567 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 member 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 tables.

Child Death Grant

Paid upon the death of a dependant child of a member, aged between six 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.

Permanent total disablement

Payable when a serving member suffers an injury due to accident which lasts without interruption for more than 12 months from the date of accident and in all probability shall continue for the remainder of their life preventing the member from engaging in or giving attention to business profession or occupation of any and every kind.

Accidental Loss of Use

Variable Benefits paid in the event of:-

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

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

Unrecovered Criminal 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 the benefit will be made.

Hospitalisation

Payable when admitted as an in-patient to hospital between midnight and 07.00

- Unplanned admission payable from first night

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.

Burns causing permanent disfigurement or scarring

If during the **Period of Insurance** an **Accident** occurs to a Serving Officer while on police duty and results in **Bodily Injury** resulting 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 **Burns** the minimum Benefit will be payable. Permanent scarring or permanent **Burns** covering a greater area or length will be assessed according to size, area it covers and visual impact. The minimum benefit is £300 and the maximum benefit is £5,000 *(for permanent disfigurement or permanent scarring covering the whole face)*.

The benefit amount payable will not take into account any psychological effects.

b) **Body**
If an **Accident** occurs to a Serving Officer while on police duty and causes **Bodily Injury** resulting in **Burns** causing permanent disfigurement or scarring to the **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 cause other than Burns.

Specific Definitions applicable to this section of the policy:
Body
The head *(excluding the Face)* neck, trunk, legs and arms.

Burns
Full thickness, third degree burns resulting in a permanent scar.

Face
The area bordered by the natural hairline surrounding the forehead, the front of the ears and the lower jaw.

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.

Sick Pay Benefit

If a member suffers a reduction in pay under Police Regulations or terms of employment, the benefits as shown in the policy will become payable. Benefits under this section for Police Staff are shown in the full policy wording.

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 point of claim and will not be increased.

Police Treatment Centre 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.

Unsociable Hours Benefit

In the event that the Insured Person sustains Accidental Bodily Injury or contracts sickness resulting in total disablement and a period of sickness absence entirely preventing them from engaging in or giving attention to their usual occupation, the policy will pay a benefit equal to £1 per Unsocial Hour up to £60 per week in respect of the 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 up to a maximum of 24 weeks.

Please refer to the policy wording 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.

- Angioplasty
- Aorta Graft Surgery
- Aplastic Anaemia
- Bacterial Meningitis
- Benign Brain Tumour
- Blindness
- Cancer *(Including DCIS)*
- Cardiomyopathy
- Coma
- Coronary Artery By-pass Graft
- CJD
- Deafness
- Dementia inc Alzheimer's Disease
- Ductal Carcinoma In Situ Of The Breast
- Encephalitis
- Heart Attack
- Heart Valve Replacement/Repair
- Hep B (Serving member only)
- 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 Limb
- Parkinson's Disease
- Primary Pulmonary Hypertension
- Progressive Supranuclear Palsy
- Pulmonary Artery Surgery
- Respiratory Failure
- Rheumatoid Arthritis
- Stroke
- Terminal Illness
- Third Degree Burns
- Total & Permanent Disability
- Traumatic Brain Injury

Please refer to the policy wording for full definitions of the illnesses covered.

A pre-existing conditions exclusion applies together with other terms and conditions.

HEALTH HERO | Assist

Your Employee Assistance Programme gives you access to:

Counselling provides a safe place to talk to someone in confidence about a concern in either your personal or work life. You can call the helpline or book a callback via the Wellbeing Hub (see details below).

Legal Information on a range of personal law matters, including consumer, property, family and motoring law.

Manager Support with advice for managers who are assisting their teams through any difficulties.

Money & Debt from budget planning and debt management to rent arrears or carers allowances. If you want help to regain control and understand your options, call and ask to speak to a money advisor.

Health & Wellbeing information and guidance on themes such as sleep, diet or exercise so you can start to improve your day-to-day wellness.

Information centre
Wellbeing Hub provides information on a wide range of mental health and wellbeing related topics. Monthly newsletters, articles and short videos providing ideas on ways to improve your day to day wellbeing, plus links to other helpful resources.

- Book a call with a counsellor
- 'Living Life To The Full' Online CBT
- Monthly Newsletters
- Live Chat

The service is completely confidential
Confidentiality may only be broken in a situation where you or someone else is in danger.
Visit the FAQ pages on Wellbeing Hub for more information.
Debt service Mon–Fri 8am - 8pm; Sat 9am–3pm
Health & Wellbeing service Mon - Fri 8am–8pm
For training and compliance purposes, calls may be monitored/recorded

Talk in confidence with one of our qualified team members, or access online resources for issues that may be affecting you in your personal or work life.

0800 3 58 22 58
Outside UK: +44 141 271 7164 For online support join download the App at https://philipwilliams.gp24.co/
On first use, click Reset Password to create an account and use code **NN25** to register

Relay UK: If you have a speech impediment or hearing difficulty, download the Relay UK App to contact Assist.

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 NN25

- 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 NN25 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 **NN25** to register

FAMILY 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.
- Cruise Cover

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

In the case of medical emergency please contact our nominated emergency service, on telephone number +44 (0)1243 621 066

Please quote **100746530BDN**
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.

Please note that this policy is available to UK residents only.

If you need to speak to a GP whilst abroad, remember to use the GP24 Service as detailed on page 10

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

LEGAL EXPENSES

Some important facts about your Professional Fees policy are summarised below. This summary does not describe all the terms and conditions of the policy. References to the cover provided are contained within the full policy wording which is available upon request from the Federation Office, by visiting the Group Scheme section of our website www.philipwilliams.co.uk

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

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.

Consumer Legal Services Website

Register
www.temple-legal.co.uk/legal-services-personal
Use code **PERS520020** 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

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
- Dependant Children living in the family home

Your Cover

If a Vehicle in which a covered member 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 812 751

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 POLFED36

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

Covered individuals

This cover is provided for:

- Serving members and their cohabiting partner
- Retired members and their cohabiting partner

Please note that this policy does not cover mobile phones used by members' or partners' children, even if the bill is paid by the member or partner. This cover is applicable for UK residents only.

Any claim involving theft or accidental loss must be reported to the appropriate police authorities within 48 hours.

In addition to proof of ownership, verification of membership will be required before a claim can be progressed.

Claims notification

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

Telephone number **0344 412 0982**

Normal office hours Monday to Friday 9am–6pm.

Please refer to full policy terms and conditions prior to making a claim. Please note: any claim involving theft or accidental loss must be reported to the appropriate police authorities within 48 hours.

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 any 12 month period will be the repair or replacement cost of the mobile phone and in any event shall not exceed a total claim cost up to a maximum of £1,500 including VAT.

A £75 excess is payable per claim.

The mobile phone should have a fully functioning SIM card and be no more than eight years old at the time of the incident as evidenced by the relevant proof of ownership. Upon acceptance of a claim, the insurer may at its discretion repair or replace your mobile phone. Replacement may be with a refurbished unit or a functionally equivalent product. This is NOT a new for old policy.

If the claims administrator replaces your mobile phone, your original item becomes the insurer's property and the replacement mobile phone is your property, with coverage for that item continuing for the remaining period of insurance.

The maximum liability limit includes cover of up to £750 including VAT for unauthorised data usage for a period of up to 24 hour directly following a valid theft or accidental loss claim.

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

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	£75,000	£6.75 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. You must be a Serving/Staff Member at the time of application. Cover is available to age 70 years for Life Insurance and to age 65 years for Critical Illness Insurance.

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.

Philip Williams & Co

Part of HOWDEN

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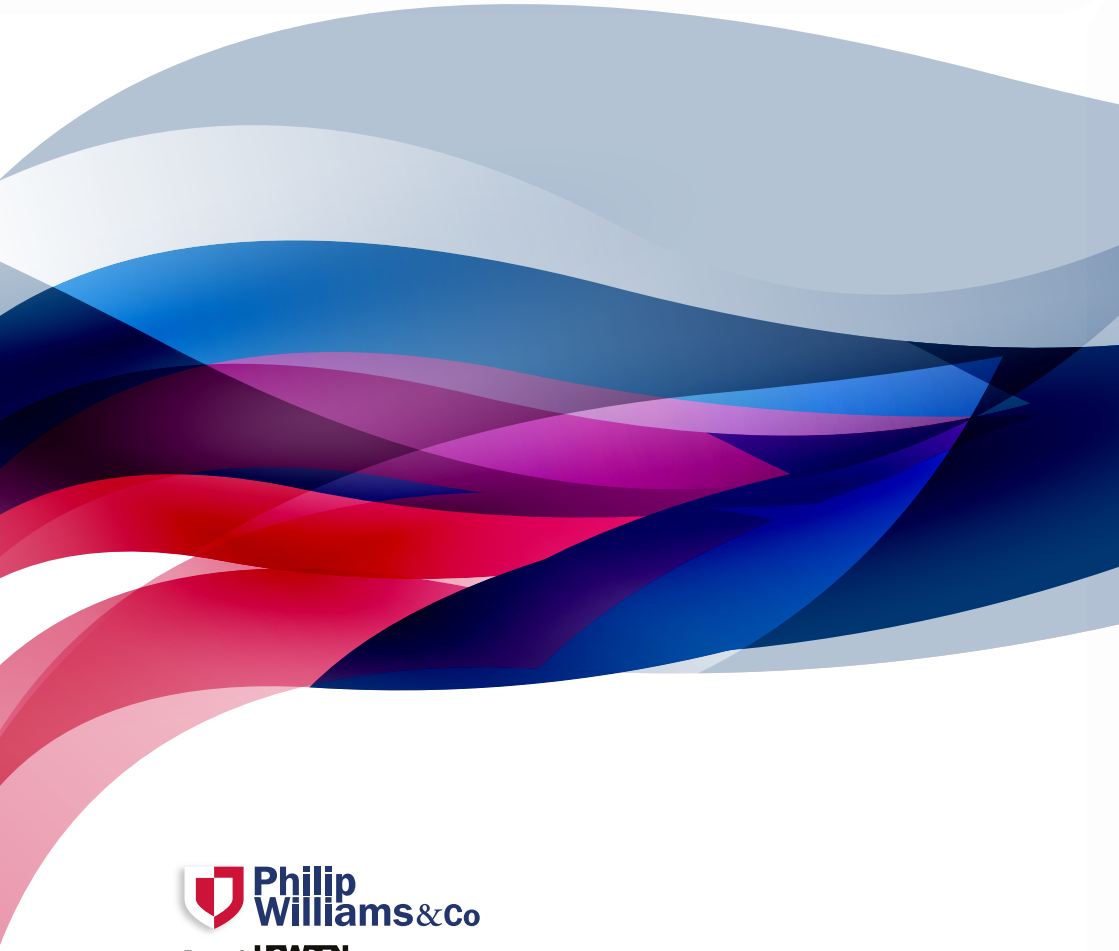

Philip Williams & Co

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Tel 01925 604 421

www.philipwilliams.co.uk

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Calls may be monitored and recorded for quality assurance purposes.

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