NOTTINGHAMSHIRE POLICE

INSURANCE BENEFITS TRUST

SCHEME BENEFITS

Effective from 1 September 2026

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

https://wallet.tangent-design.com/install/9b8d69c9-77e3-76cc-cb9e-3a1afc296132

Philip Williams & Co

Part of HOWDEN

GROUP INSURANCE/WELL-FED SCHEME

What is Well-Fed?

Well-Fed is a member only benefit that provides access to a range of services and attractions funded directly from the scheme reserves. These benefits are available exclusively to subscribing members.

What Benefits Are Available?

Yorkshire Wildlife Park Family Passes

We currently offer two corporate family passes to **Yorkshire Wildlife Park**. Located within easy reach of Nottinghamshire, it provides an excellent day out for both adults and children, with a wide variety of animals and attractions to enjoy.

White Post Farm Family Pass

Members can also access a family pass for **White Post Farm**, a popular local attraction that is particularly well suited to younger children.

Physical Treatment Support

Under certain circumstances, Well-Fed can assist with the provision of physical treatments *(conditions do apply)*.
We currently work with a network of professionals, including:

- Physiotherapists
- Chiropractors
- Osteopaths
- Acupuncturists
- Sports massage therapists
- Therapeutic massage specialists

How Can I Access These Benefits?

To enquire about or access any Well-Fed benefit, please contact:
Dave Keen, Scheme Manager
dave.keen@polfed.org

Alternatively, you can contact the **Federation Office**, who will be happy to assist you.

USEFUL TELEPHONE NUMBERS

Federation Office	0115 844 5981
Worldwide Travel Insurance **24hr Emergency Assistance** **Non-Emergency Claims**	Policy Number 100841363BDN +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 If you cannot connect call	01206 714 362 01603 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
GP24 **HealthHero Assist**	0345 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 **NS25** to register

Mobile Phone/Gadget Cover	01865 745 566

Claims Portal **https://theoxfordclaimscompany.co.uk/groupscheme**
Use policy Number **PW334423**

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

SERVING MEMBER AND POLICE STAFF BENEFITS

SERVING MEMBER AND POLICE STAFF AGED UNDER 70

Life Insurance	£120,000
Terminal Prognosis Advance on Life Insurance*	20% of Sum Insured
Permanent Total Disablement from any occupation	£100,000
Permanent Total Loss of one or more limbs	£50,000
Permanent Total Loss of sight in one or both eyes	£50,000
Permanent Total Loss of hearing in both ears	£50,000
Permanent Total Loss of hearing in one ear	£12,500
On-Duty Assault Benefit – Firearm	£1,500
– Stabbing/Dog Bite	£750
Disfigurement/scarring from burns – scale benefit	Up to £5,000
Permanent Disabling Injuries	% Scale up to £50,000
Emergency Dental Treatment due to Accident	up to £500
Police Treatment Centre Benefit	£70 per stay
Court Award Compensation	Up to £500
Unsociable Hours x 24 weeks *(excluding first 14 days)*	£1 per hour
Hospitalisation Benefit up to seven nights	
– Accident/incident/emergency admission	£50 per night
Sick Pay Benefit *(up to 26 weeks)*	20% Scale Pay
Critical Illness	£10,000
Child Critical Illness	£2,500
Child Death Grant	£5,000
GP24 and Virtual Physiotherapy Service	Family
HealthHero Assist	Family
Worldwide Travel Policy	Family
Legal Expenses and ID Theft Protection	Included
Motor Breakdown Cover *(UK)*	Member & Partner
Mobile Phone/Gadget Cover	Member & Partner
CALENDAR MONTHLY PREMIUM	**£31.75**

COHABITING PARTNER AGED UNDER 70

Life Insurance	£60,000
Terminal Prognosis Advance on Life Insurance*	20% of Sum Insured
Critical Illness	£2,500
CALENDAR MONTHLY PREMIUM	**£7.25**

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
GP24 and Virtual Physiotherapy Service	Family
HealthHero Assist	Family
Worldwide Travel Policy	Family
Legal Expenses including ID Theft Protection	Included
Motor Breakdown Cover *(UK)*	Member & Partner
Mobile Phone/Gadget Cover	Member & Partner
CALENDAR MONTHLY SUBSCRIPTION	**£35.25**

RETIRED MEMBER AGED 60–64 *(INCLUSIVE)*

Life Insurance	£25,000
Terminal Prognosis Advance on Life Insurance*	20% of sum insured
GP24 and Virtual Physiotherapy Service	Family
HealthHero Assist	Family
Worldwide Travel Policy	Family
Legal Expenses including ID Theft Protection	Included
Motor Breakdown Cover *(UK)*	Member & Partner
Mobile Phone/Gadget Cover	Member & Partner
CALENDAR MONTHLY SUBSCRIPTION	**£35.25**

RETIRED MEMBER AGED 65–69 *(INCLUSIVE)*

Life Insurance	£5,000
GP24 and Virtual Physiotherapy Service	Family
HealthHero Assist	Family
Worldwide Travel Policy	Family
Legal Expenses including ID Theft Protection	Included
Motor Breakdown Cover *(UK)*	Member & Partner
Mobile Phone/Gadget Cover	Member & Partner
CALENDAR MONTHLY SUBSCRIPTION	**£35.25**

RETIRED MEMBER AGED 70–79 *(INCLUSIVE)*

GP24 and Virtual Physiotherapy Service	Family
HealthHero Assist	Family
Family Travel Policy	
– Aged under 75	Worldwide
– Aged 75 to 79	Europe Only
Legal Expenses including ID Theft Protection	Included
Motor Breakdown Cover *(UK)*	Member & Partner
Mobile Phone/Gadget Cover	Member & Partner
CALENDAR MONTHLY SUBSCRIPTION	**£29.40**

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 for retired members and partners.

COHABITING PARTNER AGED UNDER 60

Life Insurance	£25,000
Terminal Prognosis Advance on life insurance	20% of sum insured
CALENDAR MONTHLY SUBSCRIPTION	**£9.95**

COHABITING PARTNER AGED 60–64 *(INCLUSIVE)*

Life Insurance	£15,000
Terminal Prognosis Advance on life insurance*	20% of sum insured
CALENDAR MONTHLY SUBSCRIPTION	**£9.95**

COHABITING PARTNER AGED 65–69 *(INCLUSIVE)*

Life Insurance	£2,500
CALENDAR MONTHLY SUBSCRIPTION	**£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. 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.

Applying to join

Eligible Members can apply to join the scheme at any time by completing a Health Declaration application form which is available from the Federation Office. New probationary recruits to the police service may join the scheme without the need for the completion of the medical underwriting application form and their first 52 weeks of service are free of charge.
The Trustees and/or Philip Williams & Co reserve the right to decline any applications.

Subscription collection

Subscriptions are collected monthly by deduction direct from salary/pension unless that is not possible when alternative arrangements may be agreed. Monthly subscription payments must be maintained in order to remain a member of the scheme and to qualify for any benefits.

Insurers

A list of the insurers is available on request. Full policy wordings for certain policy sections are available to download via QR codes. These may also be available at the Federation Office, on the Federation Website or by visiting the Group Scheme section of www.philipwilliams.co.uk

How to cancel your cover

In the event that you need to cancel your cover, please submit a letter with a signature on to the Federation Office.

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.

Transfer, resignation or dismissal

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

Complaints procedure

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 Scheme please contact the Federation Office on

0115 844 5981

Or simply write, giving details of your complaint to The Secretary, Federation Office, Police Headquarters, 1 North Lodge, Mansfield Road, Arnold NG5 8PN

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

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 detailed in the current benefits table 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 of as detailed in the tables.

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

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

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.

Accidental Loss of Use Benefit
Variable Benefits paid in the event of:
- Total loss of sight in one or both eyes
- Total loss of use of one or more limbs
- Total loss of hearing in one or both ears
- Total loss of speech

Hospitalisation Benefit
Payable when admitted as an in-patient to hospital between midnight and 07.00
- Unplanned admission arising from accident payable from first night.

Sick Pay Benefit
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.

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 Dental 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.

Court Award Compensation

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 date of the award, a payment will be made.

Unsociable Hours

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 disablement and a period of sickness absence. 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.

Police Treatment Centre Attendance

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.

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 an Accident occurs to a Serving Officer while on police duty and 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, and in relation to the minimum benefit payable of £300 and the maximum benefit payable of £5,000 for permanent disfigurement or permanent scarring covering the whole face.

The benefit amount payable will not take into account any psychological effects.
Maximum benefit £5,000
Minimum benefit £300

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 of their 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.

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
- Cardiomyopathy
- Coma
- Coronary Artery By-pass Graft
- CJD
- Deafness
- Dementia Inc Alzheimer's Disease
- Encephalitis
- Heart Attack
- Heart Valve Replacement/Repair
- Hep B / HIV Infection *(Serving member only)*
- 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 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.

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 NS25

- 24/7 GP telephone consultation service
- Video consultation 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 NS25 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 **NS25** to register

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
- Covered Individuals: Member and cohabiting family aged over 16

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 **NS25** to register

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

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 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 **100841363BDN**

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
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, 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 Hearing
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 – 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

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 **PERS451123** 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

Comprehensive motor breakdown cover including:

- Roadside Assistance/Recovery
- Home Assist
- Alternative Travel
- Emergency Overnight Accommodation
- Misfuel Assist
- Lack of Fuel
- Message Service
- Caravans & Trailers
- 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 714 362

If you are not able to connect, please 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, 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 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.

European and Non-covered Family Member Discount

If you require cover for a trip to Europe or 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 **POLICEFED0615**

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/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 **PW334423**

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.

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. Life Cover is available to age 70 years. Critical Illness Cover is available to age 65.

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

Part of HOWDEN

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