



NOTTINGHAMSHIRE POLICE

NON-UNDERWRITTEN CORE
GROUP INSURANCE SCHEME

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>



Part of **HOLDEN**

Federation Office	0115 844 5981
Worldwide Travel Insurance 24hr Emergency Assistance Non-Emergency Claims	Policy Number 100841363BDN +44 (0)1243 621066 01243 621416
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



MEMBER BENEFITS

MEMBER AGED UNDER 70

Worldwide Travel Policy	Family
Motor Breakdown Cover (UK)	Member & Partner
Mobile Phone/Gadget Cover	Member & Partner
Legal Expenses including ID Theft Protection	Included
GP24 and Virtual Physiotherapy Service	Family

CALENDAR MONTHLY PREMIUM	£18.40
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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 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

Members are only eligible for this scheme if they are unable to join the main Group Insurance Scheme.

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.

Retirement from the Police Service

This scheme is not available to retired members.

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.

Barred List

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

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

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>

UK MOTOR BREAKDOWN

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:

theoxfordclaimscscompany.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@theoxfordclaimscscompany.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.

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	PRENUPTIALS & LIVING TOGETHER
PROBATE & CONFIRMATION	WILLS
WORKPLACE	



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 service open seven days a week, 8am–10pm
- Request an appointment
- Health information
- Services near you
- Store your medical notes



Or to book via telephone, please call:

0345 222 3736

or if overseas

+44 345 222 3736

How to save the web app:

On first use, click Reset Password to create an account and use code 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.

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

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.



**24/7 MENTAL HEALTH CRISIS
SUPPORT FOR POLICE STAFF
AND OFFICERS**

0300 131 2789

Confidential. Independent. Here for you.





Part of **HOWDEN**

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

Tel 01925 604 421

www.philipwilliams.co.uk

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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.