DYFED POWYS POLICE FEDERATION
INSURANCE BENEFITS TRUST

SCHEME BENEFITS
Effective from 1 March 2019
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.

<table>
<thead>
<tr>
<th>Service</th>
<th>Telephone Numbers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federation Office</td>
<td>01267 220 731</td>
</tr>
<tr>
<td>Worldwide Travel Insurance Policy</td>
<td>Policy Number 24157300ECA</td>
</tr>
<tr>
<td>24hr Emergency Assistance</td>
<td>+44 (0)1243 621568</td>
</tr>
<tr>
<td>Non-Emergency Claims</td>
<td>+44 (0)1243 621416</td>
</tr>
<tr>
<td>Motor Breakdown Cover (UK)</td>
<td>01384 884 129</td>
</tr>
<tr>
<td>(Europe)</td>
<td>+44 (0)1384 884 129</td>
</tr>
<tr>
<td>Legal Expenses</td>
<td>01384 884 120</td>
</tr>
<tr>
<td></td>
<td>(quote LES/256/1850)</td>
</tr>
<tr>
<td>Mobile Phone Cover</td>
<td>0344 412 0982</td>
</tr>
<tr>
<td>RedArc Plus</td>
<td>01244 625 180</td>
</tr>
<tr>
<td>GP24</td>
<td>0345 222 3736</td>
</tr>
<tr>
<td>or if overseas</td>
<td>+44 (0)161468 3789</td>
</tr>
<tr>
<td>Philip Williams and Company</td>
<td>01925 604 421</td>
</tr>
<tr>
<td>Benefit</td>
<td>Amount/Details</td>
</tr>
<tr>
<td>------------------------------------------------------------------------</td>
<td>--------------------------------------------</td>
</tr>
<tr>
<td>Life Insurance</td>
<td>£120,000</td>
</tr>
<tr>
<td>Terminal Prognosis Advance on Life Insurance*</td>
<td>20%</td>
</tr>
<tr>
<td>Critical Illness</td>
<td>£5,000</td>
</tr>
<tr>
<td>Child Critical Illness</td>
<td>£1,000</td>
</tr>
<tr>
<td>Permanent Total Disablement (due to accident)</td>
<td>£100,000</td>
</tr>
<tr>
<td>Permanent Partial Disablement (dependent upon severity)</td>
<td>% Scale</td>
</tr>
<tr>
<td>Hospitalisation Benefit up to seven nights</td>
<td></td>
</tr>
<tr>
<td>Accident/incident/emergency admission</td>
<td>£50 per night</td>
</tr>
<tr>
<td>Planned admission after first three nights</td>
<td>£50 per night</td>
</tr>
<tr>
<td>On-Duty Assault benefit</td>
<td></td>
</tr>
<tr>
<td>Firearm</td>
<td>£1,500</td>
</tr>
<tr>
<td>Stabbing</td>
<td>£750</td>
</tr>
<tr>
<td>Burns causing Disfigurement or Scarring</td>
<td>Scale up to £5,000</td>
</tr>
<tr>
<td>Convalescent Benefit</td>
<td>£70 per stay</td>
</tr>
<tr>
<td>Unsociable Hours x 24 weeks (excluding first 14 days max £60 per week)</td>
<td>£1 per hour</td>
</tr>
<tr>
<td>Occupationaly Acquired HIV</td>
<td>£50,000</td>
</tr>
<tr>
<td>Dental Injury and Emergency</td>
<td>Member &amp; Partner</td>
</tr>
<tr>
<td>Unrecovered Criminal Court Compensation</td>
<td>Up to £500</td>
</tr>
<tr>
<td>Sick Pay Benefit (after 26 weeks absence for up to 26 weeks)</td>
<td>15% scale pay</td>
</tr>
<tr>
<td>Convalescent Benefit</td>
<td>£3,000</td>
</tr>
<tr>
<td>RedArc Plus</td>
<td>Family</td>
</tr>
<tr>
<td>GP24</td>
<td>Family</td>
</tr>
<tr>
<td>Worldwide Travel Policy</td>
<td>Family</td>
</tr>
<tr>
<td>Legal Expenses and ID Theft Protection</td>
<td>Included</td>
</tr>
<tr>
<td>Motor Breakdown Cover (UK and Europe)</td>
<td>Family</td>
</tr>
<tr>
<td>Mobile Phone Insurance</td>
<td>Member &amp; Partner</td>
</tr>
<tr>
<td><strong>CALENDAR MONTHLY PREMIUM</strong></td>
<td><strong>£24.95</strong></td>
</tr>
</tbody>
</table>

**COHABITING PARTNER AGED UNDER 65**

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Amount/Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Life Insurance</td>
<td>£70,000</td>
</tr>
<tr>
<td>Terminal Prognosis Advance on Life Insurance*</td>
<td>20%</td>
</tr>
<tr>
<td>Critical Illness</td>
<td>£5,000</td>
</tr>
<tr>
<td><strong>CALENDAR MONTHLY PREMIUM</strong></td>
<td><strong>£9.00</strong></td>
</tr>
</tbody>
</table>

*Terminal Prognosis Advance only available for members aged 63 and under.

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.

An annual rebate facility has now been set up for contributing members and cohabiting partners who are BOTH serving members of the scheme. This rebate will take into account the duplicate payments for the elements of the scheme where couple and family cover applies. To qualify for this rebate, you must register with the Federation Office. Claims will not be backdated and will only apply from the month following your registration.
## Retired Member Benefits

### Retired Member Aged Under 60

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Coverage</th>
<th>Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>Life Insurance</td>
<td></td>
<td>£60,000</td>
</tr>
<tr>
<td>Terminal Prognosis Advance on Life Insurance*</td>
<td>20%</td>
<td></td>
</tr>
<tr>
<td>RedArc Plus</td>
<td>Family</td>
<td></td>
</tr>
<tr>
<td>Worldwide Travel Policy</td>
<td>Family</td>
<td></td>
</tr>
<tr>
<td>Legal Expenses and ID Theft Protection</td>
<td>Included</td>
<td></td>
</tr>
<tr>
<td>Motor Breakdown Cover (UK and Europe)</td>
<td>Family</td>
<td></td>
</tr>
<tr>
<td>Mobile Phone</td>
<td>Member &amp; Partner</td>
<td></td>
</tr>
</tbody>
</table>

**Calendar Monthly Premium:** £34.00

### Retired Member Aged 60—64

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Coverage</th>
<th>Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>Life Insurance</td>
<td></td>
<td>£30,000</td>
</tr>
<tr>
<td>Terminal Prognosis Advance on Life Insurance*</td>
<td>20%</td>
<td></td>
</tr>
<tr>
<td>RedArc Plus</td>
<td>Family</td>
<td></td>
</tr>
<tr>
<td>Worldwide Travel Policy</td>
<td>Family</td>
<td></td>
</tr>
<tr>
<td>Legal Expenses and ID Theft Protection</td>
<td>Included</td>
<td></td>
</tr>
<tr>
<td>Motor Breakdown Cover (UK and Europe)</td>
<td>Family</td>
<td></td>
</tr>
<tr>
<td>Mobile Phone</td>
<td>Member &amp; Partner</td>
<td></td>
</tr>
</tbody>
</table>

**Calendar Monthly Premium:** £34.00

### Retired Member Aged 65—69

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Coverage</th>
<th>Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>Life Insurance</td>
<td></td>
<td>£5,000</td>
</tr>
<tr>
<td>RedArc Plus</td>
<td>Family</td>
<td></td>
</tr>
<tr>
<td>Worldwide Travel Policy</td>
<td>Family</td>
<td></td>
</tr>
<tr>
<td>Legal Expenses and ID Theft Protection</td>
<td>Included</td>
<td></td>
</tr>
<tr>
<td>Motor Breakdown Cover (UK and Europe)</td>
<td>Family</td>
<td></td>
</tr>
<tr>
<td>Mobile Phone</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Calendar Monthly Premium:** £34.00

### Cohabitating Partner Aged Under 60

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Coverage</th>
<th>Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>Life Insurance</td>
<td></td>
<td>£30,000</td>
</tr>
<tr>
<td>Terminal Prognosis Advance on Life Insurance*</td>
<td>20%</td>
<td></td>
</tr>
</tbody>
</table>

**Calendar Monthly Premium:** £8.00

### Cohabitating Partner Aged 60—64

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Coverage</th>
<th>Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>Life Insurance</td>
<td></td>
<td>£15,000</td>
</tr>
<tr>
<td>Terminal Prognosis Advance on Life Insurance*</td>
<td>20%</td>
<td></td>
</tr>
</tbody>
</table>

**Calendar Monthly Premium:** £8.00

### Cohabitating Partner Aged 65—69

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Coverage</th>
<th>Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>Life Insurance</td>
<td></td>
<td>£5,000</td>
</tr>
</tbody>
</table>

**Calendar Monthly Premium:** £8.00

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*Terminal Prognosis Advance only available for members aged 63 and under.*

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.
Applying to join
Serving officers can apply to join the scheme at any time by completing a medical underwriting application form which is available from the Federation Office. The first three monthly subscriptions are free of charge when joining the scheme for the first time. 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

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

Cohabiting Partner Extensions
Any cohabiting partner extension will cease when the Serving member or cohabiting partner reach 65 years of age (70 years for retired members), whichever is the sooner. 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.

Complaints procedure
This Insurance Scheme is arranged on behalf of the trustees by Philip Williams and Company who are authorised and regulated by the Financial Conduct Authority (Registration Number 308860). 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:

01267 220 731

Or simply write, giving details of your complaint to: Dyfed–Powys Police Federation Office, Police Headquarters, Llangunnor, Carmarthen SA31 2PF

Should you remain dissatisfied then you may ask the Financial Ombudsman to investigate your complaint. Please contact the Financial Ombudsman Service by telephoning 0300 123 9123 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
**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 aged 63 or under receives a terminal prognosis of 12 months or less, they may apply to the Trustees for an advance of the death benefit of 20% of the relevant sum insured.

**Additional Life insurance**
If you require additional Life Insurance Cover the below optional benefits are available:

<table>
<thead>
<tr>
<th>Serving Member</th>
<th>£25,000</th>
<th>£3.50</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>£50,000</td>
<td>£7.00</td>
</tr>
<tr>
<td></td>
<td>£100,000</td>
<td>£14.00</td>
</tr>
<tr>
<td>Partner of Serving Member</td>
<td>£12,500</td>
<td>£1.75</td>
</tr>
<tr>
<td></td>
<td>£25,000</td>
<td>£3.50</td>
</tr>
<tr>
<td></td>
<td>£50,000</td>
<td>£7.00</td>
</tr>
</tbody>
</table>

Please note, these benefits cease upon retirement or attaining the age of 65.

**Child Death Grant**
This benefit is paid upon the death of a dependant child of a member, aged between six months and 17 years.

**Permanent total disablement**
Payable when a 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.

**Accidental Loss of Use and Permanent Disabling Injuries Benefit**
Variable Benefits paid in the event of:
- Loss of sight in one or both eyes
- Loss of use of one or more limbs
- Total loss of hearing in one or both ears
- Total loss of speech
Reduced percentage amounts are payable for permanent partial disabling injuries dependent upon severity. Full details are in the policy wording.

**Hospitalisation benefit**
- Payable when admitted as an in–patient to hospital in the UK between midnight and 07.00
- Unplanned admission arising from accident or emergency, payable from first night
- Planned admission payable after three nights.

**Convalescent Benefit**
If a member has to stay in a police convalescent home on the recommendation of a registered medical practitioner a benefit of £70 will be payable in respect of any one accident or illness.

**Unrecovered Criminal Court 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 a benefit payment will be made.

**Unsociable Hours Benefit**
In the event that the Insured Person sustains Accidental Bodily Injury or contracts sickness resulting in total disablement 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.

**Infection of HIV on duty**
Cover is provided for serving officers only. If, as a result of a documented duty related incident you become infected, the benefit will be paid.

**Dental Injury & Emergency**
This policy provides cover for Dental Expenses due to an accident in the event of:
- Dental Injury
- Emergency Dental Treatment
- Dentist Call–out Fees
- Hospitalisation
Definitions are shown in the full policy wording.

**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.
Assault benefit
Payable where a member sustains Accidental Bodily Injury in the course of duty directly 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 and as a consequence of the injuries the member is unable to continue pre-assault duties for a period of at least three consecutive days immediately after the attack:
(a) £1,500 as a result of firearm, crossbow or shotgun injuries
(b) £750 as a result of stabbing injuries

Disfigurement or Scarring from Burns
Payable where a member sustains Accidental Bodily Injury in the course of duty directly 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 shown below will be payable.

Permanent scarring or permanent Burns covering a greater area or length will be assessed according to size, area it covers, 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 amount payable will not take into account any psychological effects.
Maximum benefit £5,000
Minimum benefit £300

b. Body
Payable where a member sustains Accidental Bodily Injury in the course of duty directly 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 appropriate amount will be paid in accordance with the amount shown:

Disfigurement or Scarring of the body (excluding face) from burns.
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

Sick Pay Benefit (Regulation 28 cover)
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.

Documents can be downloaded by visiting the Group Scheme section of our website www.philipwilliams.co.uk or by scanning the QR code.
The scheme benefit will be payable if a member, 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.

- Alzheimer's Disease
- Angioplasty
- Aorta Graft Surgery
- Aplastic Anaemia
- Bacterial Meningitis
- Benign Brain Tumour
- Blindness
- Cancer
- Cardiomyopathy
- Coma
- Coronary Artery By-pass Graft
- CJD
- Deafness
- Dementia/Pre-senile Dementia
- Encephalitis
- Heart Attack
- Heart Valve Replacement/Repair
- Hep B / 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 Limbs
- Parkinson's Disease
- Permanent Total Disablement
- Primary Pulmonary Hypertension
- Progressive Supranuclear Palsy
- Pulmonary Artery Surgery
- Respiratory Failure
- Rheumatoid Arthritis
- Stroke
- Terminal Illness
- Third Degree Burns
- 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.
A telephone support service which provides access to a Personal Nurse Adviser for you and your cohabiting family to provide support in the event of:
- Serious Illness
- Bereavement
- Long Term Disability
- Stress
- Telephone Support for people when discharged from hospital

Your Personal Nurse Adviser will be able to assist with:
- Help in understanding the condition and all its implications
- Explain options for treatment
- Help to prepare for consultants appointment
- Explain medical terms in simple everyday language
- Help families to cope with consequences of illness
- Information and advice on home adaptations/specialist equipment
- Source suitable equipment & medical aids
- Provide information on entitlements from NHS
- Helping you to make as speedy a recovery as possible by providing suitable information and helping to navigate into the appropriate services
- Provide good long term management of your condition
- Simply a listening ear when you are feeling low, or want to talk to someone who is not emotionally involved.

At the discretion of the nurse, when clinically necessary in certain circumstances they may be able to arrange extra help.

The RED ARC service is free of charge and confidential. If you think you may be eligible you should ring RED ARC on 01244 625180 in normal business hours.
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 by video consultation. 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 prescription medication, where the medication will be delivered to you at any UK based address the next working day. The cost of the drugs are chargeable at wholesale rates which will be told to you before they are issued. Where appropriate the GPs can issue private Open Referral letters and Private Fit Notes. Each consultation is secure and confidential and there is no limit to the number or length of consultations. Please note that some employers may not accept Private Fit Notes.

To book a GP Consultation 24/7 please call:

0345 222 3736

or if overseas

+44 (0)161 468 3789

Or access services via the web app: http://philipwilliams.gp24.co or via QR Code

Services available in the web app:
- 24/7 GP telephone consultation service
- Video Consultation service
  - Open 7 days a week, GMT:
    - Monday* — Friday: 08:00 — 22:00
    - Saturday: 08:00 — 20:00
    - Sunday: 10:00 — 18:00
  - *Excluding UK bank holidays
- Message Dr
- Request an Appointment
- Health Information
- Services near you
- Store your medical notes

How to save the web app:

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 Medical Solutions UK Ltd. Specialists in 24/7 private GP services with over 20 years of experience.

For more information on our prescribing and referral processes, including example medication and postage and packaging costs please visit: https://www.medicalsolutions-uk.com/prescriptions-and-referrals/

Consultation Terms and Conditions: https://www.medicalsolutions-uk.com/gp-consultation-terms/
Privacy Policy: https://www.medicalsolutions-uk.com/privacypolicy/
**Insured Persons**

Cover applies to you and your spouse or permanent partner if you are both under 70 at the date the trip commences. It also includes all dependant children who are under 18 years or 23 if in full time education (at the date the trip commences).

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.**

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 621568

Please quote 24157300ECA

Other claims should be reported on 01243 621416 (9am–5pm Mon–Fri)

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**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 604 421 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 the Philip Williams and Company.

If you need to speak to a GP whilst abroad, remember to use the GP24 Service as detailed on page 10.
Some important facts about the Professional Fees policy are summarised below. This summary does not describe all of the terms and conditions of the policy. All references to the cover provided are contained within the full policy wording. Please note that a full policy wording is available for your inspection at the Federation Office upon request.

**Beneficiary / Beneficiaries**
In respect of Sections 3, 4, 11, 12, 13, 14, 15 and 19 the Member
In respect of Section 1, 9 and 16 the Member and the Member’s cohabiting partner
In respect of Sections 2, 5, 6, 7, 8, 10, 17, 18, and 20 the Member and:–
i) the Member’s cohabiting partner
   ii) children including stepchildren, adopted children, foster children and grandchildren normally resident with the Member
   iii) the parents and grandparents of the Member and the Member’s cohabiting partner normally resident with the Member.

**Section of cover**
1. Criminal Prosecution Defence
   (£185,000)
2. Personal Injury
   (£100,000)
3. Residential Protection
   (£100,000)
4. Peaceful Occupation
   (£100,000)
5. Consumer Protection
   (£100,000)
6. Data Protection
   (£100,000)
7. Uninsured Loss Recovery & Motor Prosecution Defence
   (£100,000 but limited to £2,500 in providing representation following the seizure of a vehicle as a result of incorrect information being on the Motor Insurance Database and £5,000 for Motor Defence claims)
8. Discrimination
   (£100,000)
9. Probate
   (£100,000)
10. Employment
    (£100,000)
11. Fund Trustee Defence
    (£100,000)
12. Representation at Public Enquiries
    (£100,000)
13. Independent Office for Police Conduct investigations
    (£100,000)
14. Disciplinary Hearings
    (£20,000)
15. Bankruptcy and Debt Advice
    (£1,000)
16. Education
    (£100,000)
17. Taxation
    (£100,000)
18. Identity Theft
    (£100,000)
19. Pension Medical Appeals
    (£3,000)
20. Assistance

**Legal helpline**
There is a 24 hour legal helpline and this can be contacted on

01384 884 120
for initial advice and further instructions in how to make a claim.
Please quote scheme number LES/256/1850

Identity Theft Assistance and Claims

01384 377 000

Debt Advice Helpline

01384 884 085

Please quote scheme number LES/256/1850

Arranged by Legal Insurance Management Ltd.
Comprehensive motor breakdown cover for you, your cohabiting partner and your dependant children living in the family home for:
- Roadside Assistance/Recovery
- Home Assist
- Alternative Travel
- Emergency Overnight Accommodation
- Misfuel Assist
- Message Service
- Keys

Your Cover
If a Vehicle in which you, your cohabiting partner or cohabiting dependant children 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
01384 884 129

For assistance in mainland Europe please call
+44 (0) 1384 884 129

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 car, motorcycle, campervan, motorhome (including domestic vans up to 3.5 tonnes), or car-derived van which You or your cohabiting partner are 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).

Any claim 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 for breakdowns occurring in the UK. A vehicle age limit of ten years applies outside the UK.
Covered individuals
This cover is provided for:
- Serving members and their cohabiting partners
- Retired members and their cohabiting partners

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.

Cover applies to UK residents only.

Claims notification
If you need to make a claim please contact Brightstar Insurance Services B.V. (UK Branch), Weston Road, Crewe, CW1 6BU.

Telephone number 0344 412 0982

Please refer to full policy terms and conditions prior to making a claim.

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 aggregate for 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 £1000 including VAT.

A £75 excess is payable per claim.

The mobile phone should have a fully functioning SIM card and be no more than 8 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.

Please note 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.
How will we use the information you give us?
We will only use your information on the basis that it is necessary to administer your insurance contract or help you make a claim. Where we need to pass information to other firms, it will only be for that purpose. These firms will be Insurers, other insurance brokers, firms handling claims, finance providers and firms that process or administer our records, including Federations/Trust Administrators.
When we contact you, it will either be for the above reason, or because we have a legitimate interest in marketing related products. For any other marketing it will only be with your consent and you will be able to withdraw your consent or unsubscribe easily at any time. If we have to transfer information to a third country outside the EU, we will only do so if a similar level of protection applies. If we need to obtain information which is by nature sensitive, we will only do so on the basis that it is in the public interest - for example to fight crime, prevent fraud or to make sure insurance is available.

What type of personal information do we need?
- We may need personal details which might include details of lifestyle, family, finances, business or education.
- We will only collect what is necessary and will only keep it for as long as we are required to do in line with our data retention policy.

What other types of information do we need?
- Under certain circumstances we may also need to obtain information about Race or Origin, Gender, Religion, Health, Politics, Genetics, Trade Union Membership, Sex or Sexual Orientation.
- We might also need details of criminal convictions.
- We will only collect what is necessary and protect it with appropriate security measures.

How do we obtain your information?
- We may gather it from information you submit to a website, by telephone, mail, face to face or by email.
- We may receive it from insurers, other insurance brokers, firms handling claims, finance providers and firms that process or store our records, including Federations/Trust Administrators.

What are my legal rights?
- You can obtain a copy of your personal information from us without charge by contacting us at the address above. This may include the right to transfer information to other providers.
- You have the right to ask us to correct information.
- You have the right to ask us to delete your information or stop using it, unless it is necessary for us to retain it for insurance or financial purposes as set out in our document retention policy.
- You may have the right to object if decisions about you are made solely by a computer.
- You have the right to complain to the Information Commissioner at www.ico.org.uk

Telephone number 0303 123 11132

Data Controller
Philip Williams & Company
35 Walton Road
Stockton Heath
Warrington WA4 6NW

Contact for queries
Data Protection Manager
01925 604421
dataprotection@philipwilliams.co.uk
Philip Williams and Company are authorised and regulated by the Financial Conduct Authority.