



# **SPECIAL CONSTABLE**

GROUP INSURANCE SCHEME

## **SCHEME BENEFITS**

Effective from 1 September 2022



# PRIVACY NOTICE

(ALSO KNOWN AS "FAIR PROCESSING NOTICE")

## 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](http://www.ico.org.uk)

Telephone number **0303 123 1113**

## Data Controller

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

## Contact for queries

Data Protection Manager, Tel. 01925 604421.  
Email [dataprotection@philipwilliams.co.uk](mailto:dataprotection@philipwilliams.co.uk)

Privacy Notice Apr2018 v3

# MEMBER BENEFITS

## MEMBER AGED UNDER 70

Worldwide Travel Policy	Family
Motor Breakdown Cover ( <i>UK &amp; Europe</i> )	Member & Partner
Mobile Phone Cover	Member & Partner
Legal Expenses including ID Theft Protection	Included
GP24	Family
Support24	Family

## CALENDAR MONTHLY PREMIUM

**£15.00**

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.

# 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.**

### **Applying to join**

Members must be an active Special Constable at time of application. Membership may be continued after leaving or retiring from being a Special Constable.

### **Subscription collection**

Subscriptions are collected monthly by Direct Debit

### **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](http://www.philipwilliams.co.uk)

### **How to cancel your cover**

In the event that you need to cancel your cover, please contact Philip Williams and Company.

### **Complaints procedure**

The Insurance Scheme is arranged on behalf of the trustees by Philip Williams (*G Ins*) Management Ltd, trading as Philip Williams & Co Insurance Management who are authorised and regulated by the Financial Conduct Authority (*Registration Number 827663*). The trustees are responsible for organising the policies and dealing with the insurance broker.

Therefore if you have any complaints about the Scheme please contact Philip Williams and Company on

**01925 604 421**

**[enquiries@philipwilliams.co.uk](mailto:enquiries@philipwilliams.co.uk)**

Or simply write, giving details of your complaint to Philip Williams and Company, 35 Walton Road, Stockton Heath, Warrington, WA4 6NW

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](http://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](http://www.fscs.org.uk)

# WORLDWIDE TRAVEL POLICY

This policy covers the member, their cohabiting partner and any number of their unmarried dependant children under 23 years, all normally resident in the family home, for any number of trips in any year up to 60 days per trip. It covers travel worldwide and in the United Kingdom. This includes Cruise holidays with cover provided for emergency medical expenses, and any additional costs incurred to re-join the cruise should you need to disembark for medical treatment on dry land.

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 £1,500
- Personal Money up to £500
- Public liability up to £2,000,000
- Personal Accident up to £20,000

Other benefits are included. Please see policy for full details.

In the case of medical emergency please contact our nominated emergency service on **+44 (0) 20 7183 3751**

Email [assistance@mstream.co.uk](mailto:assistance@mstream.co.uk). Please quote Scheme reference CW0980AHA223

Other claims should be reported to the claims service on

**0330 660 0549**

(9am–5pm Mon–Fri)

Email: [claims@mstream.co.uk](mailto:claims@mstream.co.uk)

Alternatively, you can use our online claims system to submit your claim [www.submitclaim.co.uk/thap](http://www.submitclaim.co.uk/thap)

## STRANDED PASSENGER SERVICE

Access Executive Lounges if your flight is delayed for more than two hours. Pre-Registration is required more than 24 hours before you fly.

Scan the QR code or visit:

<https://cloud.sdxmessaging.com/vault/philipwilliams/benefits.html> to register using PIN 3725.

Please note that this service relies upon airlines publishing their schedules to a flight tracking system in advance. This service may not be available for some charter flights. In the event of a flight not being registered, this service will not be available. The majority of flights will be registered.



## Main conditions and exclusions

The policy will not cover you if any of the following apply to you, a travelling companion, an immediate relative, close business associate or someone upon whom your trip depends whether they are travelling with you or not (*including any third party with whom you may be staying on your trip*)

1. You/they were aware of any reason why the trip could be cancelled or curtailed.
2. You/they were travelling against the advice of a medical practitioner or in order to get medical treatment abroad.
3. You/they have been diagnosed as having a terminal illness.

If there is any change in a person's health between the date the policy is issued and the start date of a trip you must still comply with the Health Declaration.

An excess of £50 is applicable for most policy sections. The excess is payable per person, per section, per insured incident subject to a maximum of £100.

There are significant limitations and exclusions of cover for property, including valuables and money, that are left unattended or out of your immediate control and supervision. Please also note the requirements for notifications of loss/theft and the need for reports.

Full policy terms and conditions are available. If you require further copies please contact the Federation Office.

Please note this policy covers UK residents only.

**If you need to speak to a GP whilst abroad, remember to use the GP24 Service as detailed on page 9**

# UK AND EUROPEAN MOTOR BREAKDOWN

## Comprehensive motor breakdown cover for you and your partner including:

- Roadside Assistance/Recovery
- Home Assist
- Alternative Travel
- Emergency Overnight Accommodation
- Misfuel Assist
- Message Service
- Keys
- Caravan and Trailer
- 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

**0333 003 2377**

For assistance in mainland Europe please call

**+44 (0)1384 397758**

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 for breakdowns occurring in the UK. A vehicle age limit of ten years applies outside the UK.

For details and a list of European countries covered please see the full policy wording.

# MOBILE PHONE

## Covered individuals

This cover is provided for:

- Eligible Members and their cohabiting partner

*Please note* that this policy does not cover mobile phones used by members' or partners' children, even if the bill is paid by the member or partner.

This cover is applicable for UK residents only.

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

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

## Claims notification

If you need to make a claim please contact Likewise Insurance Services B.V. (*UK Branch*), Unit 2, Crewe Logistics Park, Jack Mills Way, Shavington, CW2 5XF.

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 £1,500 including VAT.

**A £75 excess is payable per claim.**

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

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

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

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

# LEGAL EXPENSES

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

## Sections of cover

### MEMBER ONLY

1. Home Rights (*£100,000*)
2. Fund Trustee Defence (*£100,000*)
3. Representation at Public Enquiries (*£100,000*)
4. Independent Office for Police Conduct (*£100,000*)
5. Disciplinary Hearings (*£20,000*)
6. Bankruptcy Assistance (*£1,000*)
7. Pension Medical Appeals (*£4,000*)

### MEMBER & COHABITING PARTNER

8. Education (*£100,000*)
9. Probate (*£100,000*)
10. Criminal Prosecution Defence (*£185,000*)

### MEMBER & COHABITING FAMILY

11. Personal Injury (*£100,000*)
12. Clinical Negligence (*£100,000*)
13. Consumer Protection (*£100,000*)
14. Taxation (*£100,000*)
15. Discrimination (*£1,000*)
16. NOT APPLICABLE
17. Data Protection (*£100,000*)
18. Uninsured Loss Recovery & Motor Prosecution Defence (*£100,000 but limited to £2,500 in providing representation Following the seizure of the vehicle as a result of incorrect information being on the Motor Insurance Database and £10,000 for Motor Prosecution Defence claims*)
19. Identity Theft

## Legal Document Service

Create your own legal documents to assist in a range of potential disputes or legal situations that you may encounter.

<https://police-MLB.legalim.co.uk>

Please use the access code **ThamValPF**

## Definition of Beneficiary/beneficiaries

**Member** – All eligible individuals who are members of the relevant Federation at the time at which the insured event occurs and who have paid the relevant subscription.

**Partner** – The member's cohabiting partner. This does not include any business partner or associates

**Family** – The member and:  
The member's cohabiting partner. This does not include any business partner or associates.

The member's children including stepchildren, adopted children, foster children and grandchildren normally resident with the member.

The parents and grandparents of the member and the member's cohabiting partner, normally resident with the member.

## 24 hour Legal helpline

For initial advice and instruction on how to make a claim call

**0333 003 2376**

Identity Theft Assistance and Claims

**01384 397 757**

Debt Advice Helpline

**01384 884 085**

*Arranged by Legal Insurance Management Ltd.*



**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 or the prescription emailed direct to a nominated pharmacy. 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
- Message Dr
- Request an appointment
- Health information
- Services near you
- Store your medical notes

\*\*Excluding UK bank holidays

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

GP24 is provided to you by Health Hero. 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 [www.healthhero.com/medication-and-delivery-charges/](http://www.healthhero.com/medication-and-delivery-charges/)

Consultation Terms and Conditions [www.healthhero.com/terms-and-conditions/](http://www.healthhero.com/terms-and-conditions/)

Privacy Policy [www.healthhero.com/privacy-policy/](http://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 can be posted or 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.**

# SUPPORT24

## SUPPORT FOR PERSONAL & WORK ISSUES

Access to an independent helpline which offers a wide range of support and information to help when times are tough. The service is available 24/7 and is entirely free and confidential to use. When calling the helpline, you simply need to state which Police Federation you are a member of so that the team know what support you have access to.

### Covered Individuals

Member, cohabiting partner and any number of dependant children (*aged over 16 years*) residing in the family home.

To access **Support 24** call **0800 358 2258**

Visit [www.validium.com](http://www.validium.com) or Download the **My vClub App**

Login: **PWSupport24** Password: **Support**

Registration required prior to first use. You must visit website, login and create account before being able to use the App.



### Counselling Support



Counselling is a safe place for individuals to explore any worries or concerns they may be managing – no matter how big or small the issue may be. Support could be anything from a single, one-off call or it may be that a structured referral for up to eight sessions will be agreed following an initial telephone assessment. These sessions may be provided via telephone, video or face to face and there is no waiting list or approvals needed. Online resources or signposting to other agencies may also be helpful.

### Legal



A specialist team of lawyers is available to provide you with help and guidance on many different areas of personal law, including consumer, property, landlord/tenant, family, probate and motoring law.

### Financial & Debt Specialists



A dedicated team is available for individuals to access information on money matters, which may be affecting their welfare, including managing creditors, budgeting and debt management plans.

### Health & Wellbeing



Health & Wellbeing Specialists provide employees with information and guidance on lifestyle issues such as diet, exercise and sleep, as well as answering questions about health and medical matters, child care and eldercare issues.

### vClub Online



The vClub online EAP gives employees access to hundreds of downloadable help sheets, links to specialist resources and access to e-counselling.



# NOTES

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# USEFUL TELEPHONE NUMBERS

Worldwide Travel Insurance Emergency Medical Assistance Service (24hours)	Scheme reference CW0980AHA223 +44 (0)20 7183 3751 assistance@mstream.co.uk
Non-Emergency Claims	0330 660 0549 claims@mstream.co.uk www.submitclaim.co.uk/thap
Online Claims	
Motor Breakdown Cover (UK) (Europe)	0333 003 2377 +44 (0) 1384 397 758
Legal Advice Helpline	0333 003 2376
ID Theft Helpline	01384 397 757
Debt Advice Helpline	01384 884 085
GP24 or if overseas	0345 222 3736 +44 (0) 161 468 3789
Support24	0800 358 2258
Mobile Phone Cover	0344 412 0982
Philip Williams & Company	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 up to date literature.



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

Tel. 01925 604 421

[www.philipwilliams.co.uk](http://www.philipwilliams.co.uk)



Philip Williams (G Ins) Management Ltd is authorised and regulated by the Financial Conduct Authority, No. 827663, and registered in England and Wales, No. 11181168. Registered Office: 35 Walton Road, Stockton Heath, Warrington, Cheshire, WA4 6NW. Philip Williams (G Ins) Management Ltd is part of the Aston Lark Group.

Policy Documents are available for download at [www.philipwilliams.co.uk](http://www.philipwilliams.co.uk) in the Group Schemes section.

Alternatively you can download them by scanning the QR code.

