



MALVERN HOUSE GROUP INSURANCE TRUST

(formerly Merseyside Police Federation Group Insurance Scheme)

SCHEME BENEFITS

Effective from 1 May 2025



USEFUL TELEPHONE NUMBERS

| | |
|--|--|
| Trust Office | 0151 259 2535 |
| Worldwide Travel Insurance 24hr Emergency Assistance Non-Emergency Claims | Policy Number 100756675BDN +44 (0)1243 621066 +44 (0)1243 621416 |
| <p>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</p> | |
| Motor Breakdown Cover If you cannot connect call | +44(0)1206 714 305 +44 (0)1603 327 180 |
| <p>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</p> | |
| Home Emergency | 0330 020 0261 |
| Legal and Tax Advice Helpline Legal Expenses Claims | 01483 954 080 01483 954 089 |
| Support 24 | 0800 358 2258 |
| GP24 or if overseas | 0345 222 3736 +44 (0)345 222 3736 |
| <p>Download the GP24 app at philipwilliams.gp24.co to book appointments. On first use, click Reset Password to create an account and use code MS25 to register</p> | |
| Kinsella Clarke Financial Services | 0151 933 3400 |
| 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 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 & STAFF MEMBER BENEFITS

MEMBER AGED UNDER 70

| | |
|---|--------------------|
| Life Insurance | £140,000 |
| Terminal Prognosis advance on life insurance* | 20% of sum insured |
| Permanent Total Disablement (<i>due to accident</i>) | £100,000 |
| Accidental Loss of Use | |
| Sight in one or both eyes | £60,000 |
| One or more limbs | £60,000 |
| Hearing in one or both ears | £60,000 |
| Speech | £60,000 |
| Critical Illness | £10,000 |
| Child Critical Illness | £2,000 |
| Child Death Grant | £5,000 |
| Hospitalisation Benefit up to seven nights (<i>member only</i>) | |
| Accident/incident/emergency admission | £50 per night |
| Emergency Dental Treatment due to Accident | Up to £500 |
| Unrecovered Criminal Court Compensation | Up to £500 |
| Sick Pay Benefit (<i>when pay cut to half</i>) up to 26 weeks | 15% Scale Pay |
| Then a further four weeks when on no pay | 20% Scale Pay |
| Support 24 | Family |
| GP24 and Virtual Physiotherapy Service | Family |
| Travel Policy | Family |
| Legal Expenses including ID Theft Protection | Included |
| Home Emergency Assistance | Included |
| Motor Breakdown Cover (<i>UK</i>) | Member & Partner |
| Financial Services with Kinsella Clarke | Included |
| CALENDAR MONTHLY PREMIUM | £33.80 |

COHABITING PARTNER AGED UNDER 70

| | |
|---|--------------------|
| Life Insurance | £70,000 |
| Terminal Prognosis Advance on life insurance* | 20% of sum insured |
| Critical Illness | £5,000 |
| CALENDAR MONTHLY PREMIUM | £6.75 |

The price includes an additional contribution to the Insurance Trusts to pay for administration of the scheme and other member benefits as determined by the Scheme Trustees.

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

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 Trust Office. Claims will not be back dated and will only apply from the month following your registration.

RETIRED MEMBER BENEFITS

RETIRED MEMBER AGED UNDER 60

| | |
|--|--------------------|
| Life Insurance | £60,000 |
| Terminal Prognosis Advance on life insurance | 20% of sum insured |
| Support 24 | Family |
| GP24 and Virtual Physiotherapy Service | Family |
| Travel Policy | Family |
| Legal Expenses including ID Theft Protection | Included |
| Home Emergency Assistance | Included |
| Motor Breakdown Cover (UK) | Member & Partner |
| Financial Services with Kinsella Clarke | Included |
| CALENDAR MONTHLY PREMIUM | £42.70 |

RETIRED MEMBER AGED 60–64

| | |
|---|--------------------|
| Life Insurance | £30,000 |
| Terminal Prognosis Advance on life insurance* | 20% of sum insured |
| Support 24 | Family |
| GP24 and Virtual Physiotherapy Service | Family |
| Travel Policy | Family |
| Legal Expenses including ID Theft Protection | Included |
| Home Emergency Assistance | Included |
| Motor Breakdown Cover (UK) | Member & Partner |
| Financial Services with Kinsella Clarke | Included |
| CALENDAR MONTHLY PREMIUM | £42.70 |

RETIRED MEMBER AGED 65–69

| | |
|--|------------------|
| Life Insurance | £5,000 |
| Support 24 | Family |
| GP24 and Virtual Physiotherapy Service | Family |
| Travel Policy | Family |
| Legal Expenses including ID Theft Protection | Included |
| Home Emergency Assistance | Included |
| Motor Breakdown Cover (UK) | Member & Partner |
| Financial Services with Kinsella Clarke | Included |
| CALENDAR MONTHLY PREMIUM | £42.70 |

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

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 Trust Office. Claims will not be back dated and will only apply from the month following your registration.

RETIRED MEMBER AGED 70–79

| | |
|--|------------------|
| Support 24 | Family |
| GP24 and Virtual Physiotherapy Service | Family |
| Travel Policy (<i>worldwide under 75, EU only 75–79</i>) | Family |
| Legal Expenses including ID Theft Protection | Included |
| Home Emergency Assistance | Included |
| Motor Breakdown Cover (<i>UK</i>) | Member & Partner |
| Financial Services with Kinsella Clarke | Included |
| CALENDAR MONTHLY PREMIUM | £37.65 |

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

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 Trust Office. Claims will not be back dated and will only apply from the month following your registration.

COHABITING PARTNER AGED UNDER 60

| | |
|--|--------------------|
| Life Insurance | £30,000 |
| Terminal Prognosis Advance on life insurance | 20% of sum insured |
| CALENDAR MONTHLY PREMIUM | £8.55 |

COHABITING PARTNER AGED 60–64

| | |
|---|--------------------|
| Life Insurance | £15,000 |
| Terminal Prognosis Advance on life insurance* | 20% of sum insured |
| CALENDAR MONTHLY PREMIUM | £8.55 |

COHABITING PARTNER AGED 65–69

| | |
|---------------------------------|--------------|
| Life Insurance | £2,500 |
| CALENDAR MONTHLY PREMIUM | £8.55 |

The price includes an additional contribution to the Insurance Trusts to pay for administration of the scheme and other member benefits as determined by the Scheme Trustees.

*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, administered through the branch office and managed by the Trustees. The trustees retain the full policy wording detailing all benefits and exclusions which may be viewed on request to the Trust Office.

Applying to join

Eligible members can apply to join the scheme at any time by completing a medical underwriting application form which is available from the Trust Office. New 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 Trust Office, on the Trust 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 Trust Office. 30 days notice is required for cancellations.

Cohabiting Partner Extensions

Any cohabiting partner extension will cease when the member or cohabiting partner reach 70 years of age 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 Trust Office to identify if cover can be maintained.

For Serving Members of 65 on or after 1st May 2022, cover continues uninterrupted in the Serving Member Scheme until either retirement or attaining the age of 70 years, whichever comes first. For Serving Members who attained the age of 65 prior to 1st May 2022 and whom maintained membership of the Scheme, your benefits would be that of a Retired Member in your age category. If you are still a Serving Member and wish to revert to the Serving Member Benefits, you must complete a Health Declaration. Please contact schemes@philipwilliams.co.uk if you wish to do this.

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.

Individuals are not eligible to join the scheme after their retirement date.

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 (*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. Any complaints about any aspect of the scheme should in the first instance be directed to the Trust Office. The insurance broker will then be asked to investigate the complaint and resolve any matter either via the Trust Office, directly with the member, or through the appropriate underwriting organisation. Please contact the Trust Office by telephone on:

0151 259 2535

Or simply write, giving details of your complaint to: Office Manager, Malvern House Trust, Malvern House, 13 Green Lane, Tuebrook, Liverpool, L13 7DT

Should you remain dissatisfied then you may ask the Financial Ombudsman to investigate your complaint. Please contact the Financial Ombudsman Service by telephoning 0800 023 4567 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 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 Trust Office, to assist the Trustees in the event of a claim. If a member receives a terminal prognosis of 12 months or less, they may apply to the Trustees for an advance of the death benefit as detailed in the tables.

Claims Procedure:

All Death claims should be notified as soon as is practical to the Trust 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 Trust Office as soon as is practical who will provide you with the required form for completion.

Any queries must be directed to the Trust Office.

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 which lasts without interruption for more than 12 months from the date of accident.

Accidental Loss of Use

Paid in the event of:

- Permanent loss of sight in one or both eyes
- Permanent loss of use of one or more limbs
- Permanent total loss of hearing in one or both ears
- Permanent total loss of speech

Child Death Grant

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

Emergency Dental Treatment due to Accident

If an Accident occurs and external oral impact results in dental injury (including loss or damage to any prostheses e.g. dentures while in the mouth), up to the amount shown in the tables for the treatment necessarily provided by a qualified dentist or Registered Qualified Medical Practitioner within 12 months from the date of the Accident. We will only pay for any bridgework crown or denture replaced which is similar type or quality to that which was damaged or lost as a direct result of the Accident and subsequent Bodily Injury. Specific exclusions to Emergency Dental Treatment; We will not pay any claim for:

- a) Dental Treatment as a result of wear and tear or ordinary deterioration;
- b) Bodily Injury caused by a foodstuff whilst the Insured Person was eating it;
- c) a claim for dental injury that has not been reported to Us within 30 days of the date of the Accident giving rise to the claim.

Making a claim

No prior authorisation is required. Undergo the treatment, pay the dentist direct, and subsequently submit a claim. Please ensure that proof of treatment and receipts of costs are obtained. Claim forms are available from the Trust Office.

Hospitalisation

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


- Unplanned admission arising from accident or emergency, payable from first night

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.

Sick Pay

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. The benefit is fixed at the level at the point of claim and will not be increased.

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.

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.

- Alzheimers 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 Disability
- 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 in the full policy wording.

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 philipwilliams.gp24.coOn first use, click Reset Password to create an account and use code **MS25** to register

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

GP24

The GP24 service provides you with unlimited 24/7 access to a practising UK-based GP from wherever you are in the world. Consultations are available 24/7 by phone or from 8am–10pm, seven days a week for video consultations. Includes cohabitating family.

Our experienced GPs are able to provide diagnosis, advice, reassurance or a second opinion. Should the GP feel you would benefit from prescription medication, they can arrange and electronically authorise private prescriptions. You can choose to have the medication delivered to you at any UK address, with same-day or next-day delivery options, or you can collect your prescription from most pharmacies. Please note, while there is no charge to issue prescriptions, these are private prescriptions, so medication is subject to a charge. If you choose to have your medication delivered, you will also need to pay for postage and packaging. Where appropriate, the GPs can also issue Open Private 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 philipwilliams.gp24.co or scan the QR Code using access code MS25

- 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 **MS25** 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 philipwilliams.gp24.co to book appointments.

On first use, click Reset Password to create an account. Use code **MS25** to register

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.

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 a medical emergency please contact our nominated emergency service, on telephone number **+44 (0)1243 621 066**

Please quote 100756675BDN

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 11

You are entitled to Free Healthcare in the EEA if you possess a GHIC Card. These are available free at the following link:-

<https://www.nhs.uk/using-the-nhs/healthcare-abroad/apply-for-a-free-uk-global-health-insurance-card-ghic>

LEGAL EXPENSES

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

Beneficiary/beneficiaries

- Sections 1–7 : The member.
- Sections 8–10 : The member and their partner permanently living with them in their main home in the UK.
- Sections 11–19 : The member, their partner and relatives permanently living with them in their main home in the UK.

(The insurer will cover the member's children temporarily away from home for the purposes of higher education).

Sections of cover

1. Home rights
2. Fund Trustee Defence
3. Representation at Public Enquiries
4. Independent Office for Police Conduct Investigations
5. Disciplinary Hearings
6. Bankruptcy
7. Pension Medical Appeals – NOT COVERED
8. Education
9. Probate
10. Criminal Prosecution Defence
11. Personal Injury
12. Clinical Negligence
13. Consumer Disputes
14. Tax
15. Discrimination
16. Employment Disputes
17. Data Protection
18. Uninsured Loss Recovery and Motor Legal Defence
19. Identity Theft

Legal and Tax Advice Helpline

01483 954 080

Legal Expenses claims

01483 954 089

On duty cover is provided only when legal cover is 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 Royal & Sun Alliance Insurance Ltd.

Consumer Legal Services Website

Register

www.temple-legal.co.uk/legal-services-personal

Use code **PERS710140** 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 | |



HOME EMERGENCY ASSISTANCE

With one call an approved contractor will come to your home and make emergency repairs. Our cover includes the following domestic emergencies:

Cover is provided 24 hours a day, 365 days a year:

Emergency Costs

- a) The **contractor's** call-out charge
- b) **Contractor's** necessary labour up to three hours
- c) Alternative Accommodation costs

The maximum payable by the insurer is £1,000 for all claims related by time or original cause.

Home Emergency

A sudden unexpected event which clearly requires immediate action in order to:

- a) prevent damage or avoid further damage to the home, and/or
- b) render the home safe or secure, and/or
- c) restore the main services to the home, and/or
- d) alleviate any health risk.

Claims Helpline **0330 020 0261**

A £25 excess applies per claim.

Please note that if you live in rented accommodation, it is the Landlord's responsibility to conduct emergency repairs. This insurance is not intended to cover rented properties as this can lead to conflicts with the property owner and liability issues.

Emergency Repairs

Work undertaken by the Contractor to resolve an Emergency by completing a Temporary Repair (or a Permanent Repair where this can be done at a similar cost) in respect of the occurrences covered by this insurance subject to the Claim Limits under the policy. In relation to Pests, this shall mean the removal or control thereof.

Insured events

Cover is provided for domestic emergencies for the following insured events:

- Complete breakdown of the main heating system (*for boiler cover, boilers must be less than 15 years old*)
- Plumbing and drainage problems
- Damage which affects the security of the home, including locks and windows
- Breakage or failure of the toilet unit
- Loss of domestic power supply
- Lost keys
- Vermin infestation
- Roof damage

Please note for claims, membership will be validated with the Federation. Any costs incurred from non-members will be reclaimed.

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

+44(0)1206 714 305

If you cannot connect call

+ 44(0) 1603 327 180

Please have the name of the covered member, your return telephone number, vehicle registration number and precise location available when requesting assistance.

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. This includes 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 Trust, 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.

Short Term European Discount

If you require cover for a trip to Europe, a 15% discounted policy is available by calling Start Rescue on

01206 655 000

Please use the code **POLICEFED0115**.

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>



Offer a free and 100% confidential specialist advice service to all Trust Members who are subscribed to the Group Insurance Scheme (*servng and retired officers*).

We can help you if you need:

- Debt Advice
- Taxation Services & Government Body Issues (*fees may apply*)
- Personal Budgeting
- Wills and Inheritance Tax Planning (*fees may apply*)

And all other money issues.

All services are **FREE** to Trust Members who subscribe to Group Insurance

To arrange a confidential appointment contact Jackie on:

Tel **0151 933 3400**

Email: admin@kinsellaclarke.co.uk

www.kinsellaclarke.co.uk

61 Stanley Road,
Bootle,
Merseyside
L20 7BZ

Kinsella Clarke is the Trading Name of Kinsella Clarke Limited

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 | £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.

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.



www.philipwilliams.co.uk

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Our Financial Conduct Authority Firms Registration number is 827663.



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- ✓ **Exclusive access** to the scheme's luxury holiday homes
- ✓ No medical declarations or assessments.
- ✓ Pre-existing conditions are covered after 2 years continuous membership.
- ✓ Membership can be taken into retirement.

Visit www.nphs.uk to find out more

Please note that Scheme Rules apply
*applicable to those in affiliated
forces / organisations

**JOIN
HERE**





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

Tel 01925 604 421

www.philipwilliams.co.uk

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