MALVERN HOUSE
GROUP INSURANCE TRUST

(formerly Merseyside Police Federation Group Insurance Scheme)

SCHEME BENEFITS

Effective from 1 May 2026

Add scheme telephone numbers and claims details to your phone's Wallet by scanning the QR code or visiting:
https://wallet.tangent-design.com/install/0319bccb-217d-d841-c589-3a1ae1ec4fe0

Philip Williams & Co

Part of HOWDEN

USEFUL TELEPHONE NUMBERS

Trust Office	0151 259 2535
Worldwide Travel Insurance **24hr Emergency Assistance** **Non-Emergency Claims** **Submit your claim on-line**	Policy Number 085100AHA260 +44 (0)330 660 0548 0330 660 0549 www.submitaclaim.co.uk/PF6MER

Apply for your free GHIC Card which entitles you to Free Healthcare in the EEA
https://www.nhs.uk/using-the-nhs/healthcare-abroad/apply-for-a-free-uk-global-health-insurance-card-ghic

Motor Breakdown Cover If you cannot connect call	+44(0)1206 714 305 +44 (0)1603 327 180

Download the CallAssist app on the App Store or Google Play
To download the Call Assist app on Android visit:
https://play.google.com/store/search?q=Call%20Assist&c=apps
To download for iPhone visit:
https://apps.apple.com/cz/app/call-assist-vehicle-rescue/id6446279862

Home Emergency	0333 999 3554
Legal and Tax Advice Helpline **Legal Expenses Claims**	01483 954 080 01483 954 089
Mobile Phone Cover	0344 412 0982
Support 24	0800 358 2258
GP24 **or if overseas**	0345 222 3736 +44 (0)345 222 3736

Download the GP24 app at **https://philipwilliams.gp24.co/** to book appointments.
On first use, click Reset Password to create an account and use code **MS25** to register

Kinsella Clarke Financial Services	0151 933 3400
Philip Williams & Co	01925 604 421

This Scheme is subject to annual review. It incorporates covers which the Trustees believe are beneficial to the majority of Members. The Trustees reserve the right to amend or remove cover as they deem appropriate.

It is your responsibility to ensure that you are in possession of the up to date literature and keep the federation informed of your contact information should it change.

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	£150,000
Terminal Prognosis Advance on Life Insurance*	20% of sum insured
Permanent Total Disablement *(due to accident)*	£100,000
Accidental Loss of Use	
Sight in One or Both Eyes	£50,000
One or More Limbs	£50,000
Hearing in Both Ears	£50,000
Hearing in One Ear	£12,500
Permanent Disabling Injuries % Scale	Up to £50,000
Hospitalisation Benefit Up to Seven Nights Unplanned Accident/Illness	£50 per night
Emergency Dental Treatment *(due to accident)*	Up to £500
Police Treatment Centre Benefit	£70 per stay
On-Duty Assault benefit	
Firearm	£1,500
Stabbing/Dog Attack	£750
Burns causing Disfigurement or Scarring Scale	Up to £5,000
Unsociable Hours x 24 weeks *(excluding first 14 days max £60 per week)*	£1 per hour
Court Award Compensation	Up to £500
Critical Illness	£10,000
Child Critical Illness	£2,000
Child Death Grant	£5,000
Sick Pay Benefit *(when pay cut to half)* 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 *(UK & Europe)*	Member & Partner
Mobile Phone Cover	Member Only
*Financial Services with Kinsella Clarke	Included
*Money Guided App	Member Only
*Malvern Lodge Holiday Let	See Page 20
CALENDAR MONTHLY PREMIUM	**£35.25**

COHABITING PARTNER AGED UNDER 70

Life Insurance	£70,000
Terminal Prognosis Advance on life insurance*	20% of sum insured
Critical Illness	£5,000
*Money Guided App	Included
CALENDAR MONTHLY PREMIUM	**£7.45**

***Philip Williams & Co do not endorse or administer Financial Services with Kinsella Clarke, Money Guided App or Malvern Lodge Holiday Let. Please contact the Federation Office for these services.**

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. IPT included at applicable rate.

*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 *(UK & Europe)*	Member & Partner
Mobile Phone Cover	Member Only
*Financial Services with Kinsella Clarke	Included
*Money Guided App	Member Only
*Malvern Lodge Holiday Let	See Page 20
CALENDAR MONTHLY PREMIUM	**£42.40**

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 *(UK & Europe)*	Member & Partner
Mobile Phone Cover	Member Only
*Financial Services with Kinsella Clarke	Included
*Money Guided App	Member Only
*Malvern Lodge Holiday Let	See Page 20
CALENDAR MONTHLY PREMIUM	**£42.40**

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 *(UK & Europe)*	Member & Partner
Mobile Phone Cover	Member Only
*Financial Services with Kinsella Clarke	Included
*Money Guided App	Member Only
*Malvern Lodge Holiday Let	See Page 20
CALENDAR MONTHLY PREMIUM	**£42.40**

***Philip Williams & Co do not endorse or administer Financial Services with Kinsella Clarke, Money Guided App or Malvern Lodge Holiday Let. Please contact the Federation Office for these services.**

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. IPT included at applicable rate.

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

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 *(Worldwide under 75, EU only 75-79)*	Family
Legal Expenses including ID Theft Protection	Included
Home Emergency Assistance	Included
Motor Breakdown Cover *(UK & Europe)*	Member & Partner
*Financial Services with Kinsella Clarke	Included
*Money Guided App	Member Only
*Malvern Lodge Holiday Let	See Page 20
CALENDAR MONTHLY PREMIUM	**£34.40**

COHABITING PARTNER AGED UNDER 60

Life Insurance	£30,000
Terminal Prognosis Advance on life insurance	20% of sum insured
*Money Guided App	Included
CALENDAR MONTHLY PREMIUM	**£8.60**

COHABITING PARTNER AGED 60–64

Life Insurance	£15,000
Terminal Prognosis Advance on life insurance*	20% of sum insured
*Money Guided App	Included
CALENDAR MONTHLY PREMIUM	**£8.60**

COHABITING PARTNER AGED 65–69

Life Insurance	£2,500
*Money Guided App	Included
CALENDAR MONTHLY PREMIUM	**£8.60**

***Philip Williams & Co do not endorse or administer Financial Services with Kinsella Clarke, Money Guided App or Malvern Lodge Holiday Let. Please contact the Federation Office for these services.**

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. IPT included at applicable rate.
*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.

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

Cohabiting Partner Extensions

Any cohabiting partner extension will cease when the member or cohabiting partner reach the maximum age for the premium paid. 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 who have been a subscribing member of the scheme for at least 12 months will automatically transfer into the retired member scheme, unless the Federation are advised otherwise. Members who have not been subscribing to the scheme for at least 12 months prior to retirement are not eligible to become a retired member. Individuals are not eligible to join the scheme after their retirement date. If after retiring, you rejoin the Force as a Police Staff Member, to be eligible for Serving Member Benefits, you must reapply.

Transfer, resignation or dismissal

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

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.

Complaints procedure

The Insurance Scheme is arranged on behalf of the trustees by Philip Williams & Co *(a trading name of Howden UK Brokers Ltd)* who are authorised and regulated by the Financial Conduct Authority No. 307663. The trustees are responsible for organising the policies and dealing with the insurance broker. Any complaints about any aspect of the scheme should in the first instance be directed to the 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

Reduced percentage amounts are payable for permanent partial disabling injuries dependent upon severity. Please refer to the policy wording for full details of policy terms, conditions and limits.

Accidental Loss of Use

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

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.

Police Treatment Centre

If a member has to stay in a police treatment centre on the recommendation of a Registered Medical Practitioner in respect of accident or illness, the amount shown in the benefits table will be paid.

Court Award 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 and a period of sickness absence entirely preventing them from engaging in or giving attention to their usual occupation. The policy will pay a benefit equal to £1 per Unsocial Hour up to £60 per week in respect of the Unsociable Working Hours Pay that would otherwise have been received. Eligibility for payment is dependent upon absence from all duties due to Accidental Bodily Injury or sickness.

The policy will not pay for scheduled unsociable hours for the first 14 days of each period of disablement and is payable for hours worked in a 24 week period.

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

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.

Assault Benefit

Payable if an Insured Person sustains Accidental Bodily Injury in the course of duty during the Operative Time shown in the Schedule caused by the discharge of either firearms crossbows or shotguns or caused by assault involving stabbing inflicted by a knife, scissors, screwdriver or wood chisel or similar sharp instrument or as a result of an attack by a dog and as a consequence of the injuries the Insured Person is unable to continue pre-assault duties for a period of at least three consecutive days immediately after the attack, the benefit will be payable.

Burns causing disfigurement and scarring

If during the **Period of Insurance** an **Accident** occurs to a Serving Officer while on police duty and results 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 **Third Degree Burns** the minimum Benefit will be payable.

Permanent scarring or permanent **Third Degree Burns** covering a greater area or length will be assessed according to size, area it covers, visual impact. The minimum benefit is £300 and the maximum benefit is £5,000 for permanent disfigurement or permanent scarring covering the whole face.

b. **Body**

If an **Accident** occurs to a Serving Officer while on police duty and causes **Bodily Injury** resulting in **Third Degree Burns** causing permanent disfigurement or scarring of their **Body** and the permanent scarring or permanent disfigurement affect an area of at least 4.5% of the total body area the benefit will be paid in accordance with the amount shown below:

4.5% of the total body surface area £1,500

9% or more of the total body surface area £3,000

18% or more of the total body surface area £4,000

27% or more of the total body surface area £5,000

This benefit does not cover disfigurement or scarring by any other cause other than Burns.

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.

HEALTH HERO | Assist

Your Employee Assistance Programme gives you access to:

Counselling provides a safe place to talk to someone in confidence about a concern in either your personal or work life. You can call the helpline or book a callback via the Wellbeing Hub (see details below).

Legal Information on a range of personal law matters, including consumer, property, family and motoring law.

Manager Support with advice for managers who are assisting their teams through any difficulties.

Money & Debt from budget planning and debt management to rent arrears or carers allowances. If you want help to regain control and understand your options, call and ask to speak to a money advisor.

Health & Wellbeing information and guidance on themes such as sleep, diet or exercise so you can start to improve your day-to-day wellness.

Information centre
Wellbeing Hub provides information on a wide range of mental health and wellbeing related topics. Monthly newsletters, articles and short videos providing ideas on ways to improve your day to day wellbeing, plus links to other helpful resources.

- Book a call with a counsellor
- 'Living Life To The Full' Online CBT
- Monthly Newsletters
- Live Chat
- Covered Individuals: Member and cohabiting family aged over 16

The service is completely confidential
Confidentiality may only be broken in a situation where you or someone else is in danger.
Visit the FAQ pages on Wellbeing Hub for more information.
Debt service Mon–Fri 8am–8pm; Sat 9am–3pm
Health & Wellbeing service Mon–Fri 8am–8pm
For training and compliance purposes, calls may be monitored/recorded

Talk in confidence with one of our qualified team members, or access online resources for issues that may be affecting you in your personal or work life.

0800 3 58 22 58
Outside UK: +44 141 271 7164 For online support join download the App at https://philipwilliams.gp24.co/
On first use, click Reset Password to create an account and use code **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 https://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.

HEALTH HERO | Assist

Physiotherapy Service

Access to virtual consultations and treatment via our network of qualified physiotherapists

- Restoring movement and functions in patients that have been affected by injury, illness or disability
- They will do this by delivering exercise plans and supporting patients to be able to safely and independently complete a home exercise programme
- For problems affecting the musculoskeletal system
  - the bones, joints and soft tissue of the body
- Suitability for online physiotherapy is made on a case-by-case basis
- Each session lasts up to 30 minutes

Initial assessment session followed by treatment sessions as appropriate

- Unlimited number of sessions so patients can contact the service whenever they need to
- Opportunity to book with the same clinician, and up to six weeks in advance

Post-consultation outcomes

Treatment plan	Virtual treatment sessions; self-managed digital exercises via RehabGuru personal URL
Additional supporting documents (as required)	Advice and signposting to self-help information e.g. recommended lifestyle changes, nutrition advice, etc.
Signposting	To see own GP face-to-face or seek diagnostic services where required

Booking must be done through the HealthHero/GP24 App
Access the GP24 App at https://philipwilliams.gp24.co/ to book appointments.
On first use, click Reset Password to create an account. Use code **MS25** to register

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 for members aged under 75 years and Europe only for those aged 75-80 years. United Kingdom cover is included to age 80. 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. 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.

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

Cruise Cover includes

Missed Port Departure Up to £500
Skipped Port benefit £50 per port £250 max
Cabin Confinement £50 per 24hrs £500 max
Cruise attire lost or damaged Up to £1,000
Cruise attire delayed by 24 hours £50 per 24hrs £250 max
Other benefits included. Please see policy for full details.

In the case of a medical emergency please contact our nominated emergency service on **+44 (0)330 660 0548**
Email: assistance@mstream.co.uk - Please quote **O85100AHA260**
Other claims should be reported to the claims service on **0330 660 0549** *(9am–5pm Mon–Fri)*
Email: claims@mstream.co.uk Alternatively, you can use our online claims system to submit your claim www.submitaclaim.co.uk/PF6MER

SmartDelay Plus

This section provides a benefit entitling you to airport lounge access in the event that your registered flight is delayed or a cash sum of £25 if there is no lounge available. For cover to apply you must register each and every flight via the registration platform. You are unable to claim for both benefits.

It only takes a couple of minutes to register and all you need to do is visit **https://philipwilliams.sdxmessaging.com/vault/philip-williams/smartdelayplus.html**
You'll need to use the **PIN code 6375** to access the page. Alternatively scan the QR code below to register. We recommend you register your flight as soon as you book your trip.

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 have been made available. If you require further copies please contact the Federation Office.

If you need to speak to a GP whilst abroad, remember to use the GP24 Service as detailed on page 12

Your are entitled to Free Healthcare in the EEA if you possess a GHIC Card. These are available free at the following link:- https://www.nhs.uk/using-the-nhs/healthcare-abroad/apply-for-a-free-uk-global-health-insurance-card-ghic

LEGAL EXPENSES

Some important facts about your Professional Fees policy are summarised below. This summary does not describe all the terms and conditions of the policy. References to the cover provided are contained within the full policy wording which is available upon request from the Federation Office, 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 Intact 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	PRENUPTUALS & 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:

Limits of Indemnity

Maximum of £1,000 per claim, including VAT, labour, parts and materials

- Up to £50 per claim towards alternative heating where required
- Up to £250 per claim towards overnight accommodation
- Up to £500 contribution towards boiler replacement, where the boiler cannot be repaired and subject to policy terms

All assistance and repairs must be arranged through the URL or emergency helpline.

Key Conditions

- The incident must be a sudden and unexpected emergency requiring immediate action to prevent damage, make the property safe or secure, or restore essential services
- The emergency must be reported via the URL or helpline must be contacted as soon as possible, and within the required timeframe of the policy
- No work should be arranged without prior authorisation through the helpline
- The property and all systems must be properly maintained and in a reasonable state of repair
- Cover applies only to emergencies occurring during the period of insurance
- Repairs under this service are intended to deal with the immediate emergency only, and any further or permanent repairs are the responsibility of the policyholder.

Claims Helpline **0333 999 3554**

Or visit **https://homeemergency.co.uk/arclegal/** to register a claim

Please note that if you live in rented accommodation, it is the Landlord's responsibility to conduct emergency repairs. In the first instance you should contact your Landlord. If they are unable to obtain assistance, you may use this service.

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 the following domestic emergencies:

- Plumbing and drainage
- Internal Electricity, Gas, and Water Supplies
- Security
- Lost Key
- Primary Heating System
- Pest Infestation
- Roofing
- Boiler Replacement Contribution
- Overnight Accommodation

Please note that your boiler must have been serviced in the 12 months before it breaks down, to be eligible for cover.

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

UK AND EUROPE MOTOR BREAKDOWN

Comprehensive motor breakdown cover including:

- Roadside Assistance/Recovery
- Home Assist
- Alternative Travel
- Emergency Overnight Accommodation
- Misfuel Assist *(up to £250 any one incident)*
- Message Service
- 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 714 360

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.

Non-covered Family Member Discount

If you require cover for a non-covered family member, a 15% discounted policy is available by calling Start Rescue on

01206 655 000

Please use the code **POLFED0115**

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 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.

Six call-outs any one period of insurance up to £15,000 in total.

Please refer to policy wording for full terms conditions and limits.

CallAssist

Download the **CallAssist** App on Google Play or the App Store. Using the App will enable you to report a breakdown, receive notifications on who will attend and when, and allow you to track the Recovery Operators progress to you.

To download the Call Assist app on Android visit:
https://play.google.com/store/search?q=Call%20Assist&c=apps
To download for iPhone visit:
https://apps.apple.com/cz/app/call-assist-vehicle-rescue/id6446279862

MOBILE PHONE

Covered individuals

This cover is provided for:
- Serving and Retired members only

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

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.

Claims notification

If you need to make a claim please contact Likewize Device Protection Ltd, Unit 2, Crewe Logistics Park, Jack Mills Way, Shavington, CW2 5XF.

Telephone **0344 412 0982**

Normal office hours Monday to Friday 9am–6pm.

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

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 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.

Your Group Insurance Scheme also includes the below additional benefit that are provided by the Trust.
Philip Williams & Co do not endorse or administer this service.

KINSELLA CLARKE

Offer a free and 100% confidential specialist advice service to all Trust Members who are subscribed to the Group Insurance Scheme *(serving 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

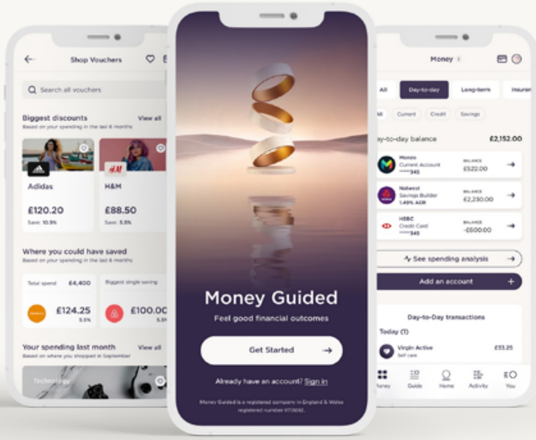
61 Stanley Road,
Bootle,
Merseyside
L20 7BZ
Kinsella Clarke is the Trading Name of Kinsella Clarke Limited

Your Group Insurance Scheme also includes the below additional benefit that are provided by the Trust.
Philip Williams & Co do not endorse or administer this service.

Money Guided

Your Money. **Finally sorted.**

Money Guided is included in your benefits, which means you've got a personal financial assistant, right in your pocket. No cost. No catch. Just proper help with your money, whenever you need it.



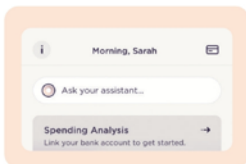
To download the app, simply scan the QR Code above, on your personal mobile device to begin onboarding.
It takes less than 3 minutes.

Save on your everyday spending

Discount vouchers at over 120 retailers, from supermarkets and fuel to days out and that big holiday you've been planning. Average saving of over 5%.

See all your money in one place

Link your accounts through secure Open Banking and get a clear picture of where your money's actually going. We'll spot the savings you're missing.



Ask our Digital Financial Assistant anything

Our Digital Financial assistant is available 24/7. Ask it anything about your money, send it a PDF to review, and get clear answers on the spot. No jargon, no judgement.

moneyguided.com

help@moneyguided.com

SUPPLEMENTARY COVER

As a member of the Group Insurance Scheme, Serving Members and their partners can apply for additional Life and Critical Illness insurance

This is optional cover and is available NOW!

Additional Life Cover	£50,000	£5.00 per month
Additional Life Cover	£75,000	£6.75 per month
Additional Life Cover	£100,000	£8.00 per month
Additional Critical Illness Cover	£25,000	£9.00 per month
Additional Critical Illness Cover	£50,000	£15.00 per month

Premiums payable by Direct Debit. You must be a Serving/Staff Member at the time of application. Cover is available to age 70 years.

How do I apply?

Application forms are available in your Group Scheme Section at **www.philipwilliams.co.uk** or by scanning the QR Code below. Register or login to your Scheme where you will find an online application form. You will need to register on your first visit to the website.

Philip Williams & Co

Part of HOWDEN

Malvern House Group Insurance Trust

Group Insurance Scheme for Merseyside Police Federation members

Group Insurance Holiday Let

Malvern Lodge (sleeps six) Littondale, Nr Skipton

As a Group Insurance Member, you can book a highly discounted stay at the beautiful lodge in Yorkshire.

This is truly an escape form the hustle and bustle of daily life nestled in the tranquil valley of Littondale. Enjoy a relaxing countryside getaway in the unspoiled surroundings of the Yorkshire Dales.

Malvern Lodge situated on Littondale Country & Leisure Park offers a luxurious, relaxing stay, surrounded by beautiful views, close to nature within easy reach of Grassington and Skipton.

To book or check availability just check here or scan the QR Code https://www.merpolfedhols.org/malvern-lodge-nr-skipton

Dates for 2027 will be released in September 2026, details will be widely publicised to members when available.

Please note the Group Member must attend any booking.

NOTES

Philip Williams & Co

Part of HOWDEN

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www.philipwilliams.co.uk

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