



# Merseyside Police Federation Group Insurance Scheme

## Scheme Benefits

Effective from 1 April 2015



## Serving Member Benefits

### Serving Member to age 65

Life Insurance	£100,000
Terminal Prognosis Advance on Life Insurance*	20%
Permanent Total Disablement (due to accident)	£100,000
Accidental Loss of Use Benefit	£60,000
Infection of HIV/AIDS on duty	£60,000
Temporary Total Disablement (up to 104 weeks excluding first 7 days)	£21 per week
Critical Illness	£10,000
Child Critical Illness	£2,000
Child Death Grant	£2,000
Red Arc Plus	Family Cover
Hospitalisation Benefit up to 5 nights Accident/incident/emergency admission	£50 per night
Planned admission after first 3 nights	£50 per night
Sick Pay Benefit (when pay cut to half) up to 26 weeks, then a further 4 weeks when on no pay	20% Scale Pay
Family Travel Policy	Worldwide
Legal Expenses including ID Theft Protection	Included
Emergency and Injury Dental Benefit	Member & Partner
Home Emergency Assistance	Included
Free Financial Advice with Kinsella Clarke	Included
Motor Breakdown Cover (UK)	Member & Partner
<b>CALENDAR MONTHLY PREMIUM</b>	<b>£27.57</b>

### Cohabiting Partner to age 65

Life Insurance	£50,000
Terminal Prognosis Advance on Life Insurance*	20%
Critical Illness	£5,000
<b>CALENDAR MONTHLY PREMIUM</b>	<b>£6.00</b>

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

# Retired Member Benefits



## Retired Member Aged Under 60

Life Insurance	£50,000
Terminal Prognosis Advance on Life Insurance*	20% of sum insured
Permanent Total Disablement (due to accident)	£10,000
Accidental Loss of Use Benefit	£5,000
Critical Illness	£5,000
Child Critical Illness	£1,000
Family Travel Policy	Worldwide
Red Arc Plus	Family Cover
Legal Expenses including ID Theft Protection	Included
Emergency and Injury Dental Benefit	Member & Partner
Home Emergency Assistance	Included
Motor Breakdown Cover (UK)	Member & Partner

### CALENDAR MONTHLY PREMIUM

**£31.13**

## Retired Member Aged 60–64

Life Insurance	£25,000
Terminal Prognosis Advance on Life Insurance*	20% of sum insured
Permanent Total Disablement (due to accident)	£10,000
Accidental Loss of Use Benefit	£5,000
Critical Illness	£5,000
Child Critical Illness	£1,000
Family Travel Policy	Worldwide
Red Arc Plus	Family Cover
Legal Expenses including ID Theft Protection	Included
Emergency and Injury Dental Benefit	Member & Partner
Home Emergency Assistance	Included
Motor Breakdown Cover (UK)	Member & Partner

### CALENDAR MONTHLY PREMIUM

**£31.13**

## Retired Member Aged 65–69

Life Insurance	£5,000
Family Travel Policy	Worldwide
Red Arc Plus	Family Cover
Legal Expenses including ID Theft Protection	Included
Emergency and Injury Dental Benefit	Member & Partner
Home Emergency Assistance	Included
Motor Breakdown Cover (UK)	Member & Partner

### CALENDAR MONTHLY PREMIUM

**£31.13**

## Spouse/Cohabiting Partner Aged Under 60

Life Insurance	£25,000
Terminal Prognosis Advance on Life Insurance*	20%

### CALENDAR MONTHLY PREMIUM

**£7.25**

## Spouse/Cohabiting Partner Aged 60–64

Life Insurance	£12,500
Terminal Prognosis Advance on Life Insurance*	20%

### CALENDAR MONTHLY PREMIUM

**£7.25**

## Spouse/Cohabiting Partner Aged 65–69

Life Insurance	£2,500
----------------	--------

### CALENDAR MONTHLY PREMIUM

**£7.25**

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



## Important Information

**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 trustees retain the full policy wording detailing all benefits and exclusions which may be viewed on request to the Federation Office.

### Applying to Join

Serving officers can apply to join the scheme at any time by completing a medical underwriting application form which is available from the Federation Office. The first three monthly subscriptions are free of charge when joining the scheme for the first time. New probationary 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 Federation and/or Philip Williams & Co reserve the right to decline any applications.

### 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 Federation Office to identify if cover can be maintained.

### Retirement from the Police Service

Serving officers upon retirement from Merseyside Police may remain in the scheme as a retired member providing they were a member for at least 12 months prior to retirement. This also applies to partner/spouse cover.

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

### Transfer, resignation or dismissal

Serving officers 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.

### Subscription collection

Subscriptions are collected monthly by deduction direct from salary/pension unless that is not possible when alternative arrangements may be agreed. Monthly subscription payments must be maintained in order to remain a member of the scheme and to qualify for any benefits.

### Insurers

A list of the insurers is available on request. Full policy wordings for certain policy sections are available to download via QR codes. These may also be available at the Federation Office, on the Federation Website or by visiting the Group Scheme section of [www.philipwilliams.co.uk](http://www.philipwilliams.co.uk)

### How to cancel your cover

In the event that you need to cancel your cover, please submit a letter with a signature on to the Federation Office.

### Complaints Procedure

The Federation Insurance Scheme is arranged on behalf of the trustees by Philip Williams and Company who are authorised and regulated by the Financial Conduct Authority (Registration Number 308860). The trustees are responsible for organising the policies and dealing with the insurance broker. Any complaints about any aspect of the scheme should in the first instance be directed to the Federation Office. The insurance broker will then be asked to investigate the complaint and resolve any matter either via the Federation Office, directly with the member, or through the appropriate underwriting organisation. Please contact the Federation Office by telephone **0151 259 2535** or **0151 777 7500-04** Fax **0151 228 0973** Or simply write, giving details of your complaint to: Office Manager, Merseyside Police Federation, 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 0300 123 9123 or by downloading the complaint form from [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)



## Explanation of Benefits

### Life Insurance

On death of a member or cohabiting partner who are covered under the scheme the cash benefit detailed in the current benefits table will be paid. The policy is written in Trust so that if a member dies, the proceeds can be paid, by the Trustees, to the member's dependants quickly free of tax and without having to wait for probate. Members should ensure that they have an up-to-date beneficiary nominated and have lodged the details with the Federation Office, to assist the Trustees in the event of a claim. If a beneficiary aged 63 or under receives a terminal prognosis of 12 months or less, they may apply to the Trustees for an advance of the death benefit of 20% of the relevant sum insured.

### Permanent Total Disablement

Payable when a member is unable to perform any gainful employment and is unable to exist independently, requiring continual supervision for activities of daily living, as a result of an accident.

### Accidental Loss of Use Benefit

Benefits 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

This benefit is paid upon the death of a dependent child of a member, aged between 6 months and 17 years.

### Hospitalisation Benefit

- 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
- Planned admission payable after three nights

### Infection of HIV/AIDS on duty

Cover is provided for serving officers only. If, as a result of a documented duty related incident you become infected with the HIV/AIDS virus, a benefit payment will be made.

### Temporary Total Disablement

*(including Post Traumatic Stress Disorder)*

A member will be considered temporarily totally disabled if the member is unable to perform duties as a result of an accident. The benefit will be paid for a maximum of 104 weeks, excluding the first 7 days. Benefit ceases on return to duty or discharge from the police service.

### Sick Pay Benefit (Regulation 28 cover)

If a member suffers a pay cut under regulations or terms of employment, the benefits illustrated on the scheme benefits table will become payable.



Full policy wording and policy summary can be accessed either by downloading them from the QR reader (you can save a copy using the settings on your phone or tablet), online at [www.philipwilliams.co.uk](http://www.philipwilliams.co.uk) or request details by contacting the Federation Office.

## Supplementary Life Insurance

The option to purchase additional (Top Up) life insurance cover is available to existing subscribing members of the scheme only, we invite you to consider the options to increase your life cover for both yourself and your cohabiting partner.

### Serving Officer (to age 65)

Additional £25,000    £3.25 per pay period  
Additional £50,000    £6.43 per pay period

### Cohabiting Partner (to age 65)

Additional £12,500    £1.62 per pay period  
Additional £25,000    £3.25 per pay period

The additional Life Insurance cover is payable by payroll deduction and ceases upon the members retirement or reaching the age of 65, whichever is the sooner. Please contact the Federation Office to apply.



## Critical Illness

The scheme benefits will be payable if a member, member's cohabiting partner (if additional subscription paid) or their child, aged from 6 months to 17 years, suffers from an insured illness and survives for more than 28 days from the date of diagnosis or surgery.

- Alzheimer's Disease
- Angioplasty
- Aorta Graft Surgery
- Aplastic Anaemia
- Bacterial Meningitis
- Benign Brain Tumour
- Burns
- Cancer
- Cardiomyopathy
- Chronic Liver Disease
- Coma
- CJD
- Coronary Artery Bypass Graft Surgery
- Dementia/Pre-Senile Dementia
- Encephalitis
- Heart Attack
- Heart Valve Replacement/Repair
- HIV / Hepatitis B
- Kidney Failure
- Loss of Hearing
- Loss of Speech
- Loss of Limbs
- Loss of Sight (Blindness)
- Major Organ Transplant
- Motor Neurone Disease
- Multiple Sclerosis
- Paralysis
- Parkinson's Disease
- Primary Pulmonary Hypertension
- Progressive Supranuclear Palsy
- Pulmonary Artery Surgery
- Respiratory Failure
- Rheumatoid Arthritis
- Stroke
- Terminal Illness
- Total & Permanent Disability
- Traumatic Head Injury

Please refer to the policy wording for full definitions of the illnesses covered.



*Full policy wording and policy summary can be accessed either by downloading them from the QR reader (you can save a copy using the settings on your phone or tablet), online at [www.philipwilliams.co.uk](http://www.philipwilliams.co.uk) or request details by contacting the Federation Office*



## RedArc Plus

A telephone support service which provides Access to a Personal Nurse Adviser for you and your family to provide support in the event of:

- Serious Illness
- Bereavement
- Long Term Disability
- Stress
- Telephone Support for people when discharged from hospital

Your Personal Nurse Adviser will be able to assist with:

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

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

The RED ARC service is free of charge and confidential. If you think you may be eligible you should ring RED ARC on 01244 625183 in normal business hours.



---

## Family Travel Policy

This policy covers the member, their cohabiting partner and any number of their unmarried dependent children under 18 years or 21 years if in full time education, all normally resident in the family home, for any number of trips in any year up to 31 days per trip. It covers travel worldwide and also in the United Kingdom.

The main sections of cover are:

- Cancellation and curtailment up to £3,000
- Emergency medical expenses up to £5,000,000
- 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 travel policy for full details.

### How to make a claim

In the case of medical emergency please contact the 24hr Emergency Assistance on:  
**+44 (0) 207 183 3751**

Other claims should be reported to  
**0845 643 2629**  
claims@mstream.co.uk

### Main Conditions and Exclusions

The policy contains an important Warranty and exclusions relating to existing health conditions. Please follow the instructions in the policy document and contact the Medical Pre-Screening service on **0845 643 2634** quoting reference **MT14/1092**, if you have any medical condition or circumstance which may affect your ability to travel.

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 is 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.



*Full policy wording and policy summary can be accessed either by downloading them from the QR reader (you can save a copy using the settings on your phone or tablet), online at [www.philipwilliams.co.uk](http://www.philipwilliams.co.uk) or request details by contacting the Federation Office*



## Legal Expenses

Some important facts about the Professional Fees policy are summarised below. This summary does not describe all of the terms and conditions of the policy. All references below to the cover provided are contained within the full policy wording. Please note that a full policy wording is available for your inspection at the Federation Office upon request

### Section of Cover

**Criminal Prosecution Defence**  
(£185,000)

**Personal Injury**  
(£100,000)

**Residential Protection**  
(£100,000)

**Peaceful Occupation**  
(£100,000)

**Consumer Protection**  
(£100,000)

**Data Protection**  
(£100,000)

**Uninsured Loss Recovery  
& Motor Prosecution Defence**  
(£100,000 but limited to £2,500 in providing representation following the seizure of a vehicle as a result of incorrect information being on the Motor Insurance Database and £5000 for Motor Defence claims)

**Discrimination**  
(£100,000)

**Probate**  
(£100,000)

### Legal Helpline

There is a 24 hour legal helpline and this can be contacted on 0844 800 0129 for initial advice and further instructions in how to make a claim. Please quote scheme number LES/256/0631

*Arranged by Legal Insurance Management Ltd.  
underwritten by Ageas Insurance Ltd.*

**Employment**  
(£100,000)

**Fund Trustee Defence**  
(£100,000)

**Representation at  
Public Enquiries**  
(£100,000)

**Independent Police Complaints  
Commission Investigations**  
(£100,000)

**Disciplinary Hearings**  
(£20,000)

**Bankruptcy**  
(£1,000)

**Education**  
(£100,000)

**Taxation**  
(£100,000)

**Identity Theft**  
(£100,000)

**Assistance**  
(Not applicable)



*Full policy wording and policy summary can be accessed either by downloading them from the QR reader (you can save a copy using the settings on your phone or tablet), online at [www.philipwilliams.co.uk](http://www.philipwilliams.co.uk) or request details by contacting the Federation Office*

---

## Home Emergency

### Claims Helpline 0844 249 8473

This policy provides immediate assistance in the event of a domestic emergency. Home emergencies can be stressful and sometimes difficult to resolve, but with Home Emergency Assistance you will have peace of mind knowing that we are with you every step of the way, by not only appointing a suitably qualified contractor to attend your home but also meeting the costs associated with this.

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

#### Claim Limit(s)

The insurer will pay the following:

- i) The Contractors call-out charge
- ii) The Contractors labour up to a maximum of three hours
- iii) Parts and materials up to £150
- vi) Alternative Accommodation up to £500

The maximum payable per claim is £1,000

#### Emergency

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

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

### Insured Events

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

- Breakdown of the Main Heating System (for boiler cover, boiler must be less than 15 years old)
- Plumbing and drainage problems
- Damage to or failure of home and window locks which compromises the security of the home
- Breakage or failure of the toilet unit
- Loss of domestic power supply
- Lost keys
- Vermin infestation
- Roof Damage



*Full policy wording and policy summary can be accessed either by downloading them from the QR reader (you can save a copy using the settings on your phone or tablet), online at [www.philipwilliams.co.uk](http://www.philipwilliams.co.uk) or request details by contacting the Federation Office*

---

## Financial Advice

Membership of the Group Insurance Scheme also entitles you to free financial advice across a range of issues including: help finding a mortgage, advice on issues arising from debt and help with bankruptcy, a free simple will writing service, initial investment advice, understanding your tax entitlements and more.

This advice is offered as part of this package through Kinsella Clarke, chartered accountants, 61 Stanley Road, Bootle. L20 7BZ  
Telephone 0151 933 3400.



## Dental Injury & Emergency

### Accidental Dental Injury

If the member or their cohabiting partner suffers a dental injury the policy will cover the costs of clinically necessary dental treatment incurred within 2 years of the date the need for treatment first arose:

- 1) up to £2,500 per course of treatment per dental injury for up to four incidents in any policy year;
- 2) for dental prescription charges in connection with the dental injury for up to four incidents in any policy year;
- 3) for dental implants that are clinically required up to £1,000 towards the cost of the equivalent bridgework treatment.

Dental injury is defined as an injury to the teeth or supporting structures (including damage to dentures whilst being worn) which is caused by a sudden and unexpected direct external impact.

### Emergency Dental Treatment

If the member or their cohabiting partner requires emergency dental treatment the policy will cover the costs of a clinically necessary emergency dental appointment:

- 1) for dental expenses incurred within the UK up to £200 of treatment per incident for up to four incidents in any policy year;
- 2) for dental expenses incurred outside the UK up to £400 per treatment per incident for up to two incidents in any policy year;
- 3) for dental prescription charges in connection with the above emergency dental treatment.

Maximum payable under this section is £800 in any policy year.

Emergency dental treatment is defined as that treatment provided at an initial emergency appointment urgently required for the relief of severe pain, arrest or haemorrhage, control of acute infection, or a condition which causes a severe threat to general health.

### Dentist Call-Out Fees

If the member or cohabiting partner incurs dentist call-out fees in the event of an accidental dental injury or emergency dental treatment the policy will cover up to £100 per incident for up to two incidents in any policy year.

### Hospitalisation

If a Beneficiary is admitted to a licensed medical or surgical hospital as an in-patient for dental treatment under the care of a consultant specialising in dental or maxillofacial surgery in relation to a head or neck condition, the policy will pay £50 per night up to £1,000 in any policy year.

### Mouth Cancer Cover

If the member or cohabiting partner is diagnosed with mouth cancer which requires medical treatment within 78 weeks of diagnosis the policy will pay up to £12,000 towards the cost of one course treatment for mouth cancer provided by a consultant who is recognised as a specialist in cancer.

### 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 Federation Office.

### Summary of main exclusions

Exclusions include:

- a) Prescribed, planned, diagnosed, or ongoing treatment at the time the member joined the scheme;
- b) Reimbursement of travel or incidental expenses;
- c) Wisdom tooth extraction or other dental procedures carried out by a hospital.
- d) a member or cohabiting partner being aged over 70.

Please refer to the full policy terms and conditions for a full list of exclusions.



*Full policy wording and policy summary can be accessed either by downloading them from the QR reader (you can save a copy using the settings on your phone or tablet), online at [www.philipwilliams.co.uk](http://www.philipwilliams.co.uk) or request details by contacting the Federation Office*



## Motor Breakdown Cover

Comprehensive motor breakdown cover for you and your partner including:

- Roadside Assistance/Recovery
- Home Assist
- Alternative Travel
- Emergency Overnight Accommodation
- Misfuel Assist
- Lack of Fuel
- Message Service
- Caravans & Trailers
- Keys

### How to Make a Claim

If the car, motorcycle, or car-derived van you or your partner are travelling in or any caravan or trailer of a proprietary make you are towing which is fitted with a standard towing hitch and does not exceed 7 metres/23 feet suffers a breakdown caused by a mechanical or electrical failure, misfuel, accident, theft, vandalism, fire, or flat tyre which immediately renders the vehicle immobilised, please call our 24 hour Control Centre on 0333 600 7340 or 01206 714 305.

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

0333 numbers are chargeable at a local rate including from mobile telephones. They are usually included in network providers “free minute” packages. Please program the Control Centre’s telephone number in you and your partner’s mobile telephones.

All use of this service is available for the covered member and their partner. We consider a ‘partner’ any person married, civil partnered, or cohabiting with the covered member at the time of the incident. Any claim will be validated with the Police Federation, or other such administrative organisation, with costs for any claims from non-eligible persons being the responsibility of the claimant.

Cover will apply during the period of insurance and within the territorial limits. There is no age limit to the car, motorcycle, or car-derived van for breakdowns occurring in the UK.

Please note Campervans/MotorHomes are excluded.

### Short Term European Discount

If you require cover for a trip to Europe, a discounted policy is available by visiting [www.startrescue.co.uk/european](http://www.startrescue.co.uk/european). An additional 15% discount is available from the stated rates by entering the code POLICEFED0115 towards the end of the purchase process.



*Full policy wording and policy summary can be accessed either by downloading them from the QR reader (you can save a copy using the settings on your phone or tablet), online at [www.philipwilliams.co.uk](http://www.philipwilliams.co.uk) or request details by contacting the Federation Office*



# Claims Procedures

Claims should be reported as soon as is practical and if possible within 30 days of the incident/diagnosis. If claims are not reported within 90 days of the date of the incident/diagnosis they may not be met. The onus is on the member to notify a claim and it is not the responsibility of the Federation to make a member aware of their entitlement to claim.

For Life, Critical Illness, Accident Benefits, Dental and Sickness Benefits please advise the Federation Office.

**Federation Office** 0151 777 7500 or 0151 259 2535

**Worldwide Travel Insurance** Policy Number MT14/1092  
**24hr Emergency Assistance** +44(0) 20 7183 3751  
**Non-Emergency Claims** 0845 643 2629  
**Medical Screening Service** 0845 643 2634

**Motor Breakdown Cover (UK)** 0333 600 7340

**Home Emergency** 0844 249 8473

**Legal Expenses** 0844 800 0129  
(quote LES/256/0631)

**Red Arc Plus** 01244 625 183

Documents can be downloaded by visiting the Group Scheme section of our website [www.philipwilliams.co.uk](http://www.philipwilliams.co.uk) or by scanning the QR code.



35 Walton Road, Stockton Heath, Warrington, Cheshire WA4 6NW  
Tel 01925 604 421 Fax 01925 861 351

Philip Williams and Company are Authorised and Regulated by the Financial Conduct Authority

