



MERSEYSIDE POLICE FEDERATION

INSURANCE BENEFITS TRUST

SCHEME BENEFITS

Effective from 1 May 2022



USEFUL TELEPHONE NUMBERS

| | |
|---|----------------------------|
| Federation Office | 0151 259 2535 |
| Worldwide Travel Insurance | Policy Number 100756675BDN |
| 24hr Emergency Assistance | +44 (0) 1243 621 568 |
| Non-Emergency Claims | 01243 621 416 |
| Motor Breakdown Cover (UK) | 01384 884 086 |
| Home Emergency | 01384 884 041 |
| Legal Expenses | 01384 887 597 |
| Support 24 | 0800 358 2258 |
| GP24 | 0345 222 3736 |
| or if overseas | +44 (0) 161 468 3789 |
| Mobile Phone Cover | 03444 120 982 |
| Kinsella Clarke Financial Services | 0151933 3400 |
| Philip Williams and 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.



SERVING MEMBER BENEFITS

SERVING 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 | £3,000 |
| Hospitalisation Benefit up to seven nights (<i>member only</i>) | |
| Accident/incident/emergency admission | £50 per night |
| Dental Injury and Emergency | Member & Partner |
| 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 | Family |
| Worldwide Travel Policy | Family |
| Legal Expenses including ID Theft Protection | Included |
| Home Emergency Assistance | Included |
| Motor Breakdown Cover (<i>UK</i>) | Member & Partner |
| Mobile Phone | Member & Partner |
| Financial Services with Kinsella Clarke | Included |
| CALENDAR MONTHLY PREMIUM | £32.35 |

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 Federation 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 | Family |
| Worldwide Travel Policy | Family |
| Legal Expenses including ID Theft Protection | Included |
| Home Emergency Assistance | Included |
| Motor Breakdown Cover (UK) | Member & Partner |
| Mobile Phone | Member & Partner |
| Financial Services with Kinsella Clarke | Included |
| CALENDAR MONTHLY PREMIUM | £37.99 |

RETIRED MEMBER AGED 60–64

| | |
|---|--------------------|
| Life Insurance | £30,000 |
| Terminal Prognosis Advance on life insurance* | 20% of sum insured |
| Support 24 | Family |
| GP24 | Family |
| Worldwide Travel Policy | Family |
| Legal Expenses including ID Theft Protection | Included |
| Home Emergency Assistance | Included |
| Motor Breakdown Cover (UK) | Member & Partner |
| Mobile Phone | Member & Partner |
| Financial Services with Kinsella Clarke | Included |
| CALENDAR MONTHLY PREMIUM | £37.99 |

RETIRED MEMBER AGED 65–69

| | |
|--|------------------|
| Life Insurance | £5,000 |
| Support 24 | Family |
| GP24 | Family |
| Worldwide Travel Policy | Family |
| Legal Expenses including ID Theft Protection | Included |
| Home Emergency Assistance | Included |
| Motor Breakdown Cover (UK) | Member & Partner |
| Mobile Phone | Member & Partner |
| Financial Services with Kinsella Clarke | Included |
| CALENDAR MONTHLY PREMIUM | £37.99 |

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



RETIRED MEMBER AGED 70–74

| | |
|--|------------------|
| Life Insurance | £3,000 |
| Support 24 | Family |
| GP24 | Family |
| Worldwide Travel Policy | Family |
| Legal Expenses including ID Theft Protection | Included |
| Home Emergency Assistance | Included |
| Motor Breakdown Cover (UK) | Member & Partner |
| Mobile Phone | Member & Partner |
| Financial Services with Kinsella Clarke | Included |
| CALENDAR MONTHLY PREMIUM | £43.99 |

*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 Federation 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 |

COHABITING PARTNER AGED 70–75

| | |
|---------------------------------|--------------|
| Life Insurance | £1,500 |
| 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 managed by the Trustees. The Trustees pay the Federation for the Federation Staff/Office to administer the Insurance Scheme on their behalf. 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 and police staff can apply to join the scheme at any time by completing a medical underwriting application form which is available from the Federation 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 Federation Office, on the Federation Website or by visiting the Group Scheme section of www.philipwilliams.co.uk

How to cancel your cover

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

For Serving Members of 65 or over 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

Serving officers upon retirement 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 cohabiting partner cover.

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 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 on:

0151 259 2535

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 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

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 Federation Office, to assist the Trustees in the event of a claim. If a member aged 63 or under receives a terminal prognosis of 12 months or less, they may apply to the Trustees for an advance of the death benefit as detailed in the tables.

Claims Procedure:

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

Any queries must be directed to the Federation 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.

Dental injury and Emergency

Provides cover for Dental Expenses in the event of:

- Dental Injury
- Emergency Dental Treatment
- Dentist Call-out Fees
- Hospitalisation
- Mouth Cancer

Definitions are shown in the full policy wording.

Making a Dental Claim

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

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.

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.



Supplementary Life Insurance

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

Serving Member (*aged under 65*)

| | |
|--------------------|-----------------------|
| Additional £25,000 | £5.25 per pay period |
| Additional £50,000 | £10.50 per pay period |

Cohabiting Partner (*aged under 65*)

| | |
|--------------------|----------------------|
| Additional £12,500 | £2.65 per pay period |
| Additional £25,000 | £5.25 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

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.

SUPPORT24

SUPPORT FOR PERSONAL & WORK ISSUES

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

Covered Individuals

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

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

Visit www.validium.com or Download the **My vClub App**

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

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



Counselling Support



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

Legal



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

Financial & Debt Specialists



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

Health & Wellbeing



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

vClub Online



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

The GP24 service provides you with unlimited 24/7 access to a practising UK-based GP from wherever you are in the world. Consultations are available 24/7 by phone or by video consultation. Includes cohabitating family.

Our experienced GPs are able to provide diagnosis, advice, reassurance or a second opinion. Should the GP feel you would benefit from prescription medication they can arrange and electronically authorise private prescription medication, where the medication will be delivered to you at any UK based address the next working day or the prescription emailed direct to a nominated pharmacy. The cost of the drugs are chargeable at wholesale rates which will be told to you before they are issued. Where appropriate the GPs can issue private Open Referral* letters and Private Fit Notes. Each consultation is secure and confidential and there is no limit to the number or length of consultations. Please note that some employers may not accept Private Fit Notes.

To book a GP consultation 24/7 please call:

0345 222 3736

or if overseas

+44 (0)161 468 3789

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



Services available in the web app:

- 24/7 GP telephone consultation service
- Video consultation service
 - Open 7 days a week, GMT:
 - Monday** – Friday: 08:00 – 22:00
 - Saturday: 08:00 – 20:00
 - Sunday: 10:00 – 18:00
- Message Dr
- Request an appointment
- Health information
- Services near you
- Store your medical notes

**Excluding UK bank holidays

How to save the web app:



iOS Device

In the Safari web browser navigate to the web app link above. Then click the icon shown left and select 'Add to Home Screen' and then 'Add'.



Android Device

In the web browser navigate to the web app link above. Then click the icon shown left and select 'Add to Home Screen'.



Laptop/Desktop – PC

Right click with the mouse to display the menu and select 'Create Shortcut'.



GP24 is provided to you by Health Hero. Specialists in 24/7 private GP services with over 20 years of experience.

For more information on our prescribing and referral processes, including example medication and postage and packaging costs please visit www.healthhero.com/medication-and-delivery-charges/

Consultation Terms and Conditions 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 can be posted or emailed directly to you.

Please note the private referral is not a claims authorisation and you will need to speak to your Private Medical Insurance company prior to receiving any treatment, unless you will be funding this yourself. If you do not have Private Medical Insurance, you will need to fund the consultation yourself. There is no cover under this Group Insurance Scheme to pay for Private Consultations.

WORLDWIDE TRAVEL POLICY

Insured Persons

Cover applies to you and your spouse or permanent partner if you are both under 75 at the date the trip commences. 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 medical emergency please contact our nominated emergency service, on telephone number **+44 (0) 1243 621 568**

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

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 or, by scanning the QR code on page 2.

Sections of cover

MEMBER ONLY

1. Home Rights (£100,000)
2. Fund Trustee Defence (£100,000)
3. Representation at Public Enquiries (£100,000)
4. Independent Office for Police Conduct (£100,000)
5. Disciplinary Hearings (£20,000)
6. Bankruptcy Assistance (£1,000)
7. Not Applicable

MEMBER & COHABITING PARTNER

8. Domestic Violence Protection Order Assistance (£1,000)
9. Education (£100,000)
10. Probate (£100,000)
11. Criminal Prosecution Defence (£185,000)

MEMBER & COHABITING FAMILY

12. Personal Injury (£100,000)
13. Clinical Negligence (£100,000)
14. Consumer Protection (£100,000)
15. Taxation (£100,000)
16. Discrimination (£1,000)
17. Employment (*Excluding claims arising from activities as a Police Officer*) (£25,000)
18. Data Protection (£100,000)
19. Uninsured Loss Recovery & Motor Prosecution Defence (£100,000 but limited to £2,500 in providing representation Following the seizure of the vehicle as a result of incorrect Information being on the Motor Insurance Database and £10,000 for Motor Prosecution Defence claims)
20. Identity Theft

Definition of Beneficiary/beneficiaries

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

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

Family – The member and:

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

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

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

24 hour Legal helpline

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

01384 887 597

Identity Theft Assistance and Claims

01384 397 757

Legal Document Service

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

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

Please use the access code **MerseyPF**

HOME EMERGENCY ASSISTANCE

With one call an approved contractor will come to your home and make emergency repairs.

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

Claim Limit(s)

The amount We will pay in respect of any one claim and during any one Period of Insurance. For Emergency Work the cost shall be limited (inclusive of VAT) to:

- i) The Contractors call-out charge
- ii) The Contractors labour up to a maximum of three hours
- iii) Parts and materials up to £150
- iv) Contribution to alternative heating purchased or hired up to £50
- v) Alternative Accommodation up to £250

Subject to a maximum Claim Limit of £1,000 for each claim related by time or original cause.

Emergency

A sudden and unforeseen situation which if not dealt with quickly would:

- i) render the property unsafe or insecure; or
- ii) damage or cause further damage to the property; or
- iii) cause significant discomfort, risk or difficulties for or to You

Claims Helpline 01384 884 041

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 the following domestic emergencies:

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

Please note that boilers must be under 15 years old to be eligible for cover.

Please Note – If you have a Home Insurance policy with Police Mutual, you can claim for Home Emergencies through their policy with NO EXCESS PAYABLE.

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

01384 884 086

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

Covered Vehicle

The UK registered car, motorcycle, campervan, motorhome, domestic vans, or car-derived vans all up to 3.5 tonnes, which a covered individual is travelling in/on at the time of the Breakdown including any towed caravan or trailer of a proprietary make which is fitted with a standard towing hitch and doesn't exceed 7 metres/23 feet (*not including the length of the A-frame and hitch*).

Claims will be validated with the Police Federation, or other such administrative organisation, with costs for any claims from non-eligible persons being the responsibility of the claimant.

Cover will apply during the period of insurance and within the territorial limits. There is no age limit to the vehicle.

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**.

MOBILE PHONE

Covered individuals

This cover is provided for:

- Serving members and their cohabiting partners
- Retired members and their cohabiting partners

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

This cover is applicable for UK residents only.

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

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

Claims notification

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

Telephone number **0344 412 0982**

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

Your mobile phone is covered against the repair or replacement cost of your mobile phone in the event of:

- theft
- accidental loss
- accidental damage
- breakdown whilst in your possession

The liability of the insurer in respect of any one claim and in aggregate for any 12 month period will be the repair or replacement cost of the mobile phone and in any event shall not exceed a total claim cost up to a maximum of £1,500 including VAT.

A £75 excess is payable per claim.

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

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

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

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

Offer a free and 100% confidential specialist advice service to all Federation 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 Federation 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

NOTES

PRIVACY NOTICE

(ALSO KNOWN AS "FAIR PROCESSING NOTICE")

How will we use the information you give us?

We will only use your information on the basis that it is necessary to administer your insurance contract or help you make a claim. Where we need to pass information to other firms, it will only be for that purpose. These firms will be Insurers, other insurance brokers, firms handling claims, finance providers and firms that process or administer our records, including Federations/Trust Administrators.

When we contact you, it will either be for the above reason, or because we have a legitimate interest in marketing related products. For any other marketing it will only be with your consent and you will be able to withdraw your consent or unsubscribe easily at any time. If we have to transfer information to a third country outside the EU, we will only do so if a similar level of protection applies. If we need to obtain information which is by nature sensitive, we will only do so on the basis that it is in the public interest – for example to fight crime, prevent fraud or to make sure insurance is available.

What type of personal information do we need?

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

What other types of information do we need?

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

How do we obtain your information?

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

What are my legal rights?

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

Telephone number **0303 123 1113**

Data Controller

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

Contact for queries

Data Protection Manager
01925 604 421
dataprotection@philipwilliams.co.uk

Privacy Notice Apr2018 v2



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

Tel. 01925 604 421

www.philipwilliams.co.uk



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Registered office: 35 Walton Road, Stockton Heath, Warrington, WA4 6NW.
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Authorised and regulated by the Financial Conduct Authority
Registration number 827663