



WARWICKSHIRE POLICE FEDERATION

INSURANCE BENEFITS TRUST

SCHEME BENEFITS

Effective from 1 September 2021



USEFUL TELEPHONE NUMBERS

Federation Office	01926 684 323
Worldwide Travel Insurance Emergency Medical Assistance Service (24hours)	Policy Number CR3080AHA213 +44 (0)20 7183 3751 assistance@mstream.co.uk
Non-Emergency Claims	0330 660 0549 claims@mstream.co.uk
Online Claims	www.submitclaim.co.uk/war
Motor Breakdown Cover (UK) (Europe)	01384 885 732 +44 (0)1384 885 732
Legal Advice Helpline	01384 885 731
ID Theft Helpline	01384 397 757
Debt Advice Helpline	01384 884 085
Mobile Phone Cover	0344 412 0982
Health Assured	0800 328 0003
GP24 or if overseas	0345 222 3736 +44 (0) 161 468 3789
Philip Williams & Company	01925 604 421

This Scheme is subject to annual review. It incorporates covers which the Trustees believe are beneficial to the majority of Members. The Trustees reserve the right to amend or remove cover as they deem appropriate. It is your responsibility to ensure that you are in possession of the up to date literature.

Policy Documents are available for download at www.philipwilliams.co.uk in the Group Schemes section.

Alternatively you can download them by scanning the QR code.



SERVING MEMBER BENEFITS

SERVING MEMBER AGED UNDER 65

Life Insurance	£125,000
Terminal Prognosis Advance on Life Insurance*	20% of Sum Insured
Critical Illness	£15,000
Child Critical Illness	£3,000
Child Death Grant	£3,000
Permanent Total Disablement	£105,000
Loss of one Eye or Limb	£25,000
Loss of Hearing in one ear	£10,000
Loss of both Eyes/two or more Limbs/Hearing both ears or Speech	£30,000
On-Duty Assault:	
Firearm	£1,500
Stabbing	£750
Emergency Dental Treatment due to Accident	up to £500
Convalescent Benefit	£70 per stay
Court Award Compensation	Up to £500
Unsociable Hours x 24 weeks (excluding first 14 days)	£1 per hour
Hospitalisation Benefit up to seven nights	
Accident/incident/emergency admission	£50 per night
Planned admission after first three nights	£50 per night
Sick Pay Benefit (up to 26 weeks when on half pay)	20% scale pay
Health Assured	Family
GP24	Family
Worldwide Travel Policy	Family
Legal Expenses	Included
Motor Breakdown Cover (UK and Europe)	Member & Partner
Mobile Phone	Member & Partner
CALENDAR MONTHLY PREMIUM	£27.95

COHABITING PARTNER AGED UNDER 65

Life Insurance	£62,500
Terminal Prognosis Advance on Life Insurance*	20% of sum insured
Critical Illness	£7,500
Child Critical Illness	£1,500
Permanent Total Disablement	£52,500
Loss of one Eye or Limb	£7,000
Loss of Hearing in one ear	£2,000
Loss of both Eyes or two or more Limbs	£7,000
Loss of Hearing in both Ears or Speech	£6,000
Hospitalisation Benefit up to seven nights	
Unplanned (Accident/Illness)	£50 per night
Planned (excluding first three nights)	£50 per night
CALENDAR MONTHLY PREMIUM	£9.50

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

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.

RETIRED MEMBER BENEFITS

RETIRED MEMBER AGED UNDER 65

Life Insurance	£50,000
Terminal Prognosis Advance on Life Insurance	20% of sum insured
Health Assured	Family
GP24	Family
Worldwide Travel Policy	Family
Legal Expenses	Included
Motor Breakdown (UK & Europe)	Member & Partner
Mobile Phone	Member & Partner
CALENDAR MONTHLY PREMIUM	£30.45

RETIRED MEMBER AGED 65–69 (INCLUSIVE)

Life Insurance	£7,500
Health Assured	Family
GP24	Family
Worldwide Travel Policy	Family
Legal Expenses	Included
Motor Breakdown Cover (UK & Europe)	Member & Partner
Mobile Phone	Member & Partner
CALENDAR MONTHLY PREMIUM	£30.45

COHABITING PARTNER AGED UNDER 65

Life Insurance	£25,000
Terminal Prognosis Advance on Life Insurance	20% of sum insured
CALENDAR MONTHLY PREMIUM	£8.60

COHABITING PARTNER AGED 65–69 (INCLUSIVE)

Life Insurance	£7,500
CALENDAR MONTHLY PREMIUM	£8.60

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. The first three monthly subscriptions are free of charge when joining the scheme for the first time. 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.

Cohabiting Partner Extensions

Any cohabiting partner extension will cease when the Serving member or cohabiting partner reach 65 years of age (*70 years for retired members*), 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 may remain in the scheme as a retired member provided they are in receipt of a pension, by submitting a completed membership continuation form to the Federation Office prior to retirement. 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

Therefore if you have any complaints about the Scheme please contact the Federation Office on

01926 684 323

Or simply write, giving details of your complaint to Warwickshire Police Federation, 8 Barford Exchange, Wellesbourne Road, Barford, Warwick CV35 8AQ

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.

Child Death Grant

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

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

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 Member/Cohabiting Partner (*aged under 65*)

Additional £50,000	£6.00 per pay period
Additional £75,000	£9.00 per pay period
Additional £100,000	£12.00 per pay period

Retired Member/Cohabiting Partner (*aged under 65*)

Additional £25,000	£6.50 per pay period
Additional £37,500	£9.75 per pay period
Additional £50,000	£13.00 per pay period

The additional Life Insurance cover is payable by payroll/pension deduction and ceases upon the covered person reaching the age of 65, Please contact the Federation Office to apply.

Permanent Total Disablement

Disablement which has lasted for at least 52 weeks and which prevents the member from engaging in or giving attention to business, profession or occupation of any and every kind for the remainder of their life.

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

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.

Unsocial Hours

In the event that the Insured Person sustains Accidental Bodily Injury or contracts sickness resulting in total disablement 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 Unsocial 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 up to a maximum of 24 weeks.

Convalescent Benefit

If a member has to stay in a police convalescent home on the recommendation of a registered medical practitioner in respect of accident or illness, the amount shown in the benefits table will be paid.

Assault Benefit

Payable where a member whilst on police duty suffers an assault caused by the discharge of either firearms, crossbows or shotguns, or caused by stabbing inflicted by a knife or other sharp instrument which results in actual physical injury which renders the member unfit for duty for a period of three consecutive days or more.

Hospitalisation Benefit

For each consecutive night's stay, the amount shown in the benefits table will be paid.

Sick Pay Benefit

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.

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 date of the award a payment will be made.

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
- Primary Pulmonary Hypertension
- Progressive Supranuclear Palsy
- Pulmonary Artery Surgery
- Respiratory Failure
- Rheumatoid Arthritis
- Stroke
- Terminal Illness
- Third Degree Burns
- Total & Permanent Disability
- Traumatic Brain 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.

HEALTH ASSURED



Covered Individuals

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

Mental Health and Bereavement

Your call will be handled by a qualified counsellor, who will offer confidential support and information in a friendly, non-judgemental manner.

- 24/7/365 counselling and information telephone service
- In the moment emotional support
- If clinically appropriate, access to structured telephone, online or face to face counselling
- Access to further wellbeing resources via an online health portal and the My Healthy Advantage app

Reasons to call the service, but not limited to:

- Stress and anxiety
- Family Issues
- Relationship advice
- Alcohol and drug issues
- Financial wellbeing
- Bereavement
- Domestic abuse
- Retirement

Medical information

The medical information line is available Monday-Friday 9am to 5pm and is available for you to discuss medical concerns such as:

- Paediatrics - feeding problems, crying, teething, nappy rash, congenital disorders etc
- Typical childhood illnesses such as measles, chickenpox, meningitis, tonsillitis, and also allergies
- Adolescent related issues such as, drugs and alcohol, anorexia, bulimia, glandular fever and dyslexia
- Information and guidance on a range of professional welfare organisations and societies
- First aid advice
- Elderly/dependant life stage care
- Assistance with planning care for the elderly
- Suitability of medicines by age/condition
- Suitability of treatment and alternative therapies
- Common/routine medical conditions
- Orthopaedics
- Prevention of injuries

TO CONTACT HEALTH ASSURED PLEASE CALL 0800 328 0003

Digital support

Health Assured believes that you should benefit from their services in the most convenient way to you. That's why, as well as their phone-based counselling and legal guidance they've developed an online portal and smartphone app accessible whenever you like, wherever you might be.

Online health & wellbeing portal

Their online portal features a comprehensive library of wellbeing information, which you can access easily via any web browser—on your computer, smartphone or tablet.

Access interactive health assessments, lifestyle advice, coaching tools, and more:

- Life Support: legal & financial information, assessments, and family/relationship resources.
- Work Life: guidance on achieving a good work-life balance, progressing in your career and asserting your rights.
- Physical Health: information and articles on keeping yourself fit and active, losing weight and maintaining good exercise habits.
- Emotional Health: articles on maintaining good mental health, lowering stress and recognising symptoms of ill-health.

You'll also find a host of resources including webinars, well-being videos, four-week programmes, interactive health checks and links to trusted sources. All available whenever you need it.

Username: **Police** Password: **Federation**

My Healthy Advantage smartphone app.

My Healthy Advantage offers a variety of bespoke wellbeing features. Within the app, users will have access to a library of learning materials personalised to their preferences, including:

Interactive weekly mood tracker: You will receive weekly prompts to track your mood in relation to emotional, physical and financial wellbeing. In tracking trends from the last five weeks, you will be able to reflect on—and spot areas for improvement in—your wellbeing.

Four week health plans: The app will support you in your health goals, whether that be quitting smoking, losing weight or coping with pressure. Reflect on your progress and input diary entries at the end of each week.

Mini health checks: Covering topics such as height & weight, sleep and mental health, our health checks support you to assess key areas of wellbeing and offer helpful tips.

Support: Contact Health Assured confidentially via phone, callback request, email or manned live chat within the app. If requesting contact, you have the option to choose how you would like to be reached.

Please use code **MHA128697** for the My Healthy Advantage App.

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
- **Excluding UK bank holidays
- Message Dr
- Request an appointment
- Health information
- Services near you
- Store your medical notes

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

This policy covers the member, their cohabiting partner and any number of their unmarried dependant children aged under 23 years, all normally resident in the family home, for any number of trips in any year up to 60 days per trip. It covers travel worldwide and in the United Kingdom.

The main sections of cover are:

- Cancellation and curtailment up to £5,000
- Emergency medical expenses up to £10,000,000
- Personal Baggage up to £1,500
- Personal Money up to £500
- Public liability up to £2,000,000
- Personal Accident up to £20,000

Other benefits included. Please see policy for full details.

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

Email assistance@mstream.co.uk

Please quote CR3080AHA213

Other claims should be reported to the claims service on

0330 660 0549

(9am–5pm Mon–Fri)

Alternatively, you can use our online claims system to submit your claim

www.submitclaim.co.uk/war

Email: claims@mstream.co.uk

STRANDED PASSENGER SERVICE

Access Executive Lounges if your flight is delayed for more than two hours. Pre-Registration is required more than 24 hours before you fly. Scan the QR code or visit :



<https://cloud.sdxmessaging.com/vault/philipwilliams/benefits.html> to register using **PIN 5407**.

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

If you need to speak to a GP whilst abroad, remember to use the GP24 Service as detailed on page 10

Main conditions and exclusions

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

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

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

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

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

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

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

Sections of cover

MEMBER ONLY

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

MEMBER & COHABITING PARTNER

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

MEMBER & COHABITING FAMILY

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

Definition of Beneficiary/beneficiaries

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

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

Family – The member and:

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

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

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

24 hour Legal helpline

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

01384 885 731

Identity Theft Assistance and Claims

01384 397 757

Debt Advice Helpline

01384 884 085

Arranged by Legal Insurance Management Ltd.

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 **WarksPF**

UK AND EUROPEAN MOTOR BREAKDOWN

Comprehensive motor breakdown cover including:

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

Covered Individuals

- Member
- Cohabiting Partner

Your Cover

If a Vehicle in which you or your cohabiting partner are travelling suffers a Breakdown due to a mechanical or electrical failure, flat tyre, lack of fuel, misfuel, Accident, theft, vandalism or fire, service will be provided. We will provide cover for any Breakdown in accordance with the policy wording.

How to make a claim

Call the 24 hour Control Centre on

01384 885 732

For assistance in mainland Europe please call

+44 (0) 1384 885 732

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

Covered Vehicle

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

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

Cover will apply during the period of insurance and within the territorial limits. There is no age limit to the vehicle for breakdowns occurring in the UK. A vehicle age limit of ten years applies outside the UK.

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

MOBILE PHONE

Covered individuals

This cover is provided for:

- Serving members and their cohabiting partner
- Retired members and their cohabiting partner

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

This cover is applicable for UK residents only.

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

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

Claims notification

If you need to make a claim please contact Brightstar Insurance Services B.V. (*UK Branch*), Weston Road, Crewe, CW1 6BU.

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.

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, Tel. 01925 604421.
Email dataprotection@philipwilliams.co.uk

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