



# SOUTH WALES POLICE FEDERATION POLICE STAFF INSURANCE SCHEME

## SCHEME BENEFITS Effective from 1 December 2011

### Member to age 65

Life Insurance	£40,000
Terminal Prognosis Advance on Life Insurance	20%
Permanent Total Disablement (due to accident)	£40,000
Loss of use of eye, limb or hearing (due to accident)	£5,000
Critical Illness	£5,000
Red Arc Assured	Family Cover
Family Travel Policy	Worldwide
Motor Breakdown Cover	Member & Partner
<b>CALENDAR MONTHLY PREMIUM</b>	<b>£12.70</b>

### Spouse/Cohabiting Partner

Life Insurance	£20,000
Terminal Prognosis Advance on Life Insurance	20%
Critical Illness	£2,000
<b>CALENDAR MONTHLY PREMIUM</b>	<b>£3.80</b>



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Philip Williams and Company are authorised and regulated by the Financial Services Authority

## Explanation of Benefits

The benefits arranged under this insurance scheme are provided strictly under the terms of insurance policies taken out and owned by the Trustees of the scheme. Copies of the policies are available to view at the Police Federation Office. 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.

### Life Insurance

On death of a member or spouse/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

This benefit is provided should the member suffer an accident that results in total permanent and irreversible disability such that the benefit member is unable to perform any gainful employment and such that the member is unable to exist independently and requires continual supervision and frequent attention of a third party for activities of daily living. Such disabilities must be established for a continuous period of twelve calendar months before the benefit can be paid.

### Accidental Loss of Use Benefit

This benefit is payable should the Benefit Member suffer an accident that results in a permanent loss of sight of one or more eyes, the use of one or more limbs at or above the wrist or ankle or the permanent total loss of hearing. This benefit is payable only if the loss of use occurs as the result of an accident occurring during the currency of this policy.

### Exclusions applicable to Permanent Total Disablement, Accidental Loss of Use Benefit and Critical Illness

No exclusions apply due to injury incurred in the bona fide execution of police duty, whether or not the Benefit Member is formally on duty at the time. Otherwise no Benefit shall be payable under this Policy if a claim occurs directly or indirectly from any of the following causes:-

- 1) War (whether declared or not) other than civil war or any act incidental thereto
- 2) Whilst engaged as a passenger, or otherwise, in aeronautics (other than as a fare-paying passenger) or in underwater operations.
- 3) Any breach of the law by the Member.
- 4) Misuse of alcohol or drugs.
- 5) Taking part in any Hazardous Pursuit. Other than in the Bona Fide execution of duty the following pursuits are deemed to be hazardous.
  - a) Diving or skin diving involving the use of underwater breathing apparatus.
  - b) Rock climbing or mountaineering involving the use of ropes or guides.
  - c) Potholing.
  - d) Aerial activity other than as a fare-paying passenger in a recognised airline.
  - e) Hunting on horseback.
  - f) Driving or riding in any form of race.
  - g) Bungee jumping.

## Critical Illness

Serious illness can add financial worries to the emotional upset that accompanies it. This benefit provides cash in the event of a member being diagnosed or undergoing surgery as defined in the Master Policy with one of the listed critical illnesses and surviving for 28 days following diagnosis or surgery. No benefit will be payable for any illness where the condition or any related condition, or symptom existed before the member became insured for this benefit. Claims should be made within 90 days following diagnosis. For an individual, critical illness benefit is payable once only in respect of conditions in a common group. Some illnesses may belong to more than one group. These groupings are shown in the master policy document which is held at the Federation Office.

### The listed illnesses are:-

- Alzheimer's Disease
- Aorta Surgery
- Benign Brain Tumour
- Cancer
- CJD
- Coma
- Coronary Artery (By-Pass) Surgery
- Heart Attack
- Heart Valve Replacement or Repair
- H.I.V. (A.I.D.S.) and Hepatitis B Virus (Contracted in a documented duty related situation)
- Total Loss of Hearing
- Total Loss of Sight
- Total Loss of Speech
- Major Organ Transplant
- Motor Neurone Disease
- Multiple Sclerosis
- Parkinson's Disease
- Paralysis
- Irreversible Renal Failure
- Severe Burns
- Stroke

### Conditions applicable to Critical Illness

1. Cancer manifested by the presence of malignant tumours characterised by the uncontrolled growth and spread of malignant cells and the invasion of tissue. The term cancer includes leukaemia and Hodgkin's disease. All non-invasive cancers, cancer in situ, tumours in the presence of any human immunodeficiency virus and any skin cancer other than malignant melanoma are specifically excluded. Malignant melanoma is included provided that it is histologically classified as having caused invasion beyond the outer layer of skin - the epidermis. The diagnosis must be supported by histological evidence of malignancy.
2. Coronary artery bypass surgery means the undergoing of surgery to correct narrowing or blockage of two or more coronary arteries with bypass grafts in persons of limiting anginal systems. Balloon angioplasty, laser relief or any other procedures are excluded.
3. Aorta Surgery means the actual undergoing of surgery of the aorta requiring excision and urgical replacement of the diseased aorta with a graft.
4. Major organ transplant means the actual undergoing as a recipient of a transplant of a heart, liver, lung, pancreas or bone marrow.
5. Benign Brain Tumour is a non-cancerous tumour in the brain, which has resulted in neurological deficit for a continuous period of six months. Cysts, granulomas, malfor-mations in, or of, the arteries or veins in the brain, haematomas and tumours in the pituitary gland or spine are specif ically excluded.
6. Coma is defined as unconsciousness, with no reaction to stimuli, continuing for at least 96 hours. Life support systems must be required throughout the period of unconsciousness.
7. Stroke is defined as any cerebrovascular incident producing neurological sequelae lasting more than 24 hours and including infarction of brain tissue, haemorrhage and embolism from an extra cranial source. Evidence of permanent neurological deficit must be produced.
8. Parkinson's Disease must be an unequivocal diagnosis by a consultant neurologist holding an appointment at a major hospital in the UK. Only idiopathic Parkinson's Disease is covered.
9. Severe burns constitutes First degree burns covering at least 60% of the total body surface area or Second Degree Burns covering at least 40% of the total body surface area or Third degree burns covering at least 20% of the total body surface area.
10. Heart Attack - Death of a portion of heart muscle as a result of inadequate blood supply to the relevant area. Diagnosis will be based on all of the following criteria:-
  - a) a history of chest pain
  - b) new electrocardiographic changes

- c) elevation of cardiac enzymes.
11. Paralysis means the complete and Permanent Loss of Use of two or more limbs. Disability must be established for a continuous period of 12 months and must be supported by neurological evidence.
12. Renal Failure relates to end stage renal failure presenting as chronic irreversible failure of both kidneys to function, as a result of which either renal dialysis or renal transplant as a recipient is initiated.

## **RED ARC is an independent care advisory service specialising in welfare-based added value services.**

The diagnosis of a serious health condition such as cancer, a heart attack, stroke or MS invariably means a worrying time for everyone close to the patient. That's the time that you need access to someone who understands your condition and has the time to listen to your concern and allay your fears. That goes for your spouse, partner and children too. Advice and counselling are also available for other conditions such as stress and disability. The cornerstone of the RED ARC service is the personal nurse adviser - highly experienced, registered nurses who will be the focal point for you and your family and tailor the support you need to your particular circumstances.

Your personal nurse adviser will be available to you by telephone in normal business hours, and will be able to provide information and support for as long as you need it. Where appropriate, they can commission additional services such as a home visit by a specialist nurse, counselling or therapy. RED ARC also has links with many charities specialising in your particular health condition, and can often direct you to self-help groups that will help you come to terms, and cope better, with your problem. Home adaptation and special equipment to aid everyday living are other important areas where we can provide guidance.

The Red Arc service is free of charge and confidential. If you think you may be eligible you should ring RED ARC on 01273 716700 in normal business hours.

## **Family Travel Policy**

This policy covers the member, their cohabiting partner and any number of their unmarried dependent children under 21 years, 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.

**Insurer: This travel insurance policy is underwritten by AXA Insurance UK plc, arranged through Voyager Insurance Services Ltd and Philip Williams and Company.**

## **Main Conditions and Exclusions to Family Travel Policy**

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 003 8069** quoting reference **VOY/PWSWP/2011**, 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.

## Motor Breakdown Cover

The following summary for Police Federation Rescue Breakdown Cover does not contain the full terms and conditions of your breakdown policy contract. For a full explanation of the terms and conditions, please refer to the main policy wording. This service is provided by Call Assist Limited and underwritten by Groupama Insurance Company Limited, both companies are authorised and regulated by the Financial Services Authority.

### How to make a claim

If you or your partner's car, motorcycle, or car derived van suffers a breakdown caused by a mechanical or electrical failure please call our 24 hour Control Centre on 0333 600 7355. If you are unable to make a connection, please contact us on 01206 714 766. Please have the collar number 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 Centres' telephone number in your and your partner's mobile telephones.

All use of this service is available for the covered member and their partner (the person married/civil partnered/cohabiting) with the covered member at the time of the incident. Any claim will be validated with the Police Federation, with costs for any claims from non-eligible persons being the responsibility of the claimant.

We will provide cover as detailed within the policy wording for any breakdown. Cover will apply during the period of insurance and within Great Britain, Northern Ireland, the Isle of Man, and (for residents only) Jersey and Guernsey. There is no age limit to the car or motorcycle.

Features & Benefits	Additional Notes (Please see policy terms & conditions for full details of the below)
<b>Indigo Cover</b> Summary: Roadside/	We will arrange and pay for your vehicle, you and up to 6 passengers to be recovered to the nearest garage able to undertake the repair. If your vehicle Recovery cannot be repaired locally within the same working day, your vehicle can be recovered to your home or original destination.
<b>Home Assist</b>	Your vehicle will be covered at your home address or within a one mile radius of your home address.
<b>Alternative Travel</b>	We will pay up to £100 (maximum) towards the cost of alternative transport or car hire. We will also pay the cost of a single standard rail ticket for one person to return and collect the vehicle.
<b>Emergency Overnight Accommodation</b>	We will pay a maximum of £60 for a lone traveller or £40 per person for one night for you and up to 6 passengers. The maximum payment per incident is £280.
<b>Message Service</b>	If you require, we will pass on two messages to your home or place of work to let them know of your predicament and ease your worry.
<b>Caravans &amp; Trailers</b>	Maximum length 7 metres (23 feet) recovered with the vehicle if the vehicle cannot be repaired roadside.
<b>Keys</b>	Callout and mileage back to the recovery operator's base. All other costs incurred will be at your expense.

<b>Significant Exclusions</b> (For a full list of exclusions, please refer to the policy terms and conditions)	
• Assistance following an accident, theft or vandalism	
• Breakdowns caused by insufficient fuel.	
• The recovery of the vehicle and passengers if repairs can be carried out at or near the scene of the breakdown within the same working day. If recovery takes effect we will only recover to one address in respect of any one breakdown.	
• Any subsequent callouts for any symptoms related to a claim which has been made within the last 28 days, unless Your Vehicle has been fully repaired at a Suitable Garage, declared fit to drive by the Recover Operator or is in transit to a pre-booked appointment at a Suitable Garage.	
• Any request for service if the vehicle is being used for motor racing, rallies, rental, hire, public hire, private hire, courier services or any contest or speed trial or practice for any of these activities.	
• The cost of parts, components or materials used to repair the vehicle.	
• Any winching charges or the use of specialist equipment	
• Any breakdown that occurred before you were provided with this cover.	
• More than six callouts in any twelve month period.	
• Claims totalling more than £15,000 in any one year.	
• The cost of alternative transport other than to your destination and a return trip to collect your repaired vehicle.	
• Overnight accommodation or car hire charges if repairs can be carried out at or near the scene of the breakdown within an agreed time.	
• Any damage to your vehicle or its contents whilst being recovered, stored or repaired and any liability arising from any act performed in the execution of the assistance services provided. We will not pay for any losses that are not directly covered by the terms and conditions of this policy. For example, we will not pay for you to collect your vehicle from a repairer or for any time that has to be taken off work because of a breakdown.	

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 POLICEFED1615 towards the end of the purchase process.

## Claims Procedure

All claims with the exception of motor breakdown and emergency medical claims under the travel insurance should be reported to the Federation Office on 01639 813 569 who will provide a claim form and further guidance on how to make a claim.

Immediate notice must be given to the Federation Office of any event which a member believes is likely to give rise to a claim. If claims are not reported within 60 days of the date of the incident they will 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.

## Insurers

A list of insurers under this scheme is available at 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 Services Authority registration number 308860. The Trustees are responsible for dealing with the insurance broker and organising the Policies. Any complaints about any aspect of the Federation Insurance Scheme should in the first instance be directed to the Trustees. We will then investigate any complaint; identify the appropriate person to speak to and then either resolve the matter with that organisation and the Member or arrange for the appropriate organisation to resolve it directly with the Member.

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

**Telephone 01639 813 569**

**Fax 01639 823 175**

Or simply write, giving details of your complaint to:

The Secretary,  
South Wales Police Federation,  
155 Neath Road,  
Briton Ferry,  
Neath,  
West Glamorgan SA11 2BX



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