SOUTH WALES POLICE FEDERATION
GROUP INSURANCE SCHEME

SCHEME BENEFITS
Effective from 1 March 2017

Philip Williams & Co
INSURANCE MANAGEMENT
<table>
<thead>
<tr>
<th>Service</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federation Office</td>
<td>01656 869 900</td>
</tr>
<tr>
<td>Worldwide Travel Insurance</td>
<td>Policy Number VOY/PWSWP/2017</td>
</tr>
<tr>
<td>24hr Emergency Assistance</td>
<td>+44 (0) 2920 468 794</td>
</tr>
<tr>
<td>Non-Emergency Claims</td>
<td>01925 600 842</td>
</tr>
<tr>
<td>Motor Breakdown Cover (UK)</td>
<td>0333 600 7355</td>
</tr>
<tr>
<td></td>
<td>+44 1206 714 766</td>
</tr>
<tr>
<td>(Europe)</td>
<td></td>
</tr>
<tr>
<td>Home Emergency</td>
<td>0333 000 7810</td>
</tr>
<tr>
<td>Legal Expenses</td>
<td>01384 887 604</td>
</tr>
<tr>
<td></td>
<td>(quote LES/256/1803)</td>
</tr>
<tr>
<td>Mobile Phone Cover</td>
<td>0344 412 0982</td>
</tr>
<tr>
<td>RedArc Plus</td>
<td>01244 625 180</td>
</tr>
<tr>
<td>Philip Williams and Company</td>
<td>01925 604 421</td>
</tr>
</tbody>
</table>

Documents can be downloaded by visiting the Group Scheme section of our website www.philipwilliams.co.uk or by scanning the QR code.
## SERVING MEMBER TO AGE 65

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Life Insurance</td>
<td>£120,000</td>
</tr>
<tr>
<td>Terminal Prognosis Advance on Life Insurance*</td>
<td>20%</td>
</tr>
<tr>
<td>Permanent Total Disablement <em>(due to accident)</em></td>
<td>£100,000</td>
</tr>
<tr>
<td>Loss of use of eye, limb or hearing <em>(due to accident)</em></td>
<td>£20,000</td>
</tr>
<tr>
<td>Hospitalisation Benefit up to five nights</td>
<td></td>
</tr>
<tr>
<td>Accident/incident/emergency admission</td>
<td>£40 per night</td>
</tr>
<tr>
<td>Planned admission after first three nights</td>
<td>£40 per night</td>
</tr>
<tr>
<td>On-Duty Assault benefit</td>
<td></td>
</tr>
<tr>
<td>Firearm</td>
<td>£1,500</td>
</tr>
<tr>
<td>Knife/Sharp instrument</td>
<td>£750</td>
</tr>
<tr>
<td>Critical Illness</td>
<td>£10,000</td>
</tr>
<tr>
<td>Child Critical Illness</td>
<td>£2,000</td>
</tr>
<tr>
<td>Child Death Grant</td>
<td>£2,000</td>
</tr>
<tr>
<td>RedArc Plus</td>
<td>Family Cover</td>
</tr>
<tr>
<td>Family Travel Policy</td>
<td>Worldwide</td>
</tr>
<tr>
<td>Dental Injury and Emergency</td>
<td>Member &amp; Partner</td>
</tr>
<tr>
<td>Home Emergency</td>
<td>Included</td>
</tr>
<tr>
<td>Legal Expenses and ID Theft Protection</td>
<td>Included</td>
</tr>
<tr>
<td>Motor Breakdown Cover <em>(UK and Europe)</em></td>
<td>Member &amp; Partner</td>
</tr>
<tr>
<td>Mobile Phone Insurance</td>
<td></td>
</tr>
<tr>
<td><strong>CALENDAR MONTHLY PREMIUM</strong></td>
<td><strong>£26.85</strong></td>
</tr>
</tbody>
</table>

## COHABITING PARTNER TO AGE 65

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Life Insurance</td>
<td>£70,000</td>
</tr>
<tr>
<td>Terminal Prognosis Advance on Life Insurance*</td>
<td>20%</td>
</tr>
<tr>
<td>Critical Illness</td>
<td>£10,000</td>
</tr>
<tr>
<td>Child Critical Illness</td>
<td>£2,000</td>
</tr>
<tr>
<td><strong>CALENDAR MONTHLY PREMIUM</strong></td>
<td><strong>£9.00</strong></td>
</tr>
</tbody>
</table>

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*T Terminal Prognosis Advance only available for members aged 63 and under.
## Retired Member Benefits

### Retired Member Benefits Aged Under 60

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>Life Insurance</td>
<td>£50,000</td>
</tr>
<tr>
<td>Terminal Prognosis Advance on Life Insurance*</td>
<td>20%</td>
</tr>
<tr>
<td>RedArc Plus</td>
<td>Family Cover</td>
</tr>
<tr>
<td>Family Travel Policy</td>
<td>Worldwide</td>
</tr>
<tr>
<td>Dental Injury and Emergency</td>
<td></td>
</tr>
<tr>
<td>Home Emergency</td>
<td>Included</td>
</tr>
<tr>
<td>Legal Expenses and ID Theft Protection</td>
<td>Included</td>
</tr>
<tr>
<td>Motor Breakdown Cover (UK and Europe)</td>
<td></td>
</tr>
<tr>
<td><strong>Calendar Monthly Premium</strong></td>
<td><strong>£28.35</strong></td>
</tr>
</tbody>
</table>

### Retired Member Benefits Aged 60—64

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>Life Insurance</td>
<td>£25,000</td>
</tr>
<tr>
<td>Terminal Prognosis Advance on Life Insurance*</td>
<td>20%</td>
</tr>
<tr>
<td>RedArc Plus</td>
<td>Family Cover</td>
</tr>
<tr>
<td>Family Travel Policy</td>
<td>Worldwide</td>
</tr>
<tr>
<td>Dental Injury and Emergency</td>
<td></td>
</tr>
<tr>
<td>Home Emergency</td>
<td>Included</td>
</tr>
<tr>
<td>Legal Expenses and ID Theft Protection</td>
<td>Included</td>
</tr>
<tr>
<td>Motor Breakdown Cover (UK and Europe)</td>
<td></td>
</tr>
<tr>
<td><strong>Calendar Monthly Premium</strong></td>
<td><strong>£28.35</strong></td>
</tr>
</tbody>
</table>

### Retired Member Benefits Aged 65—69

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>Life Insurance</td>
<td>£5,000</td>
</tr>
<tr>
<td>RedArc Plus</td>
<td></td>
</tr>
<tr>
<td>Family Travel Policy</td>
<td>Worldwide</td>
</tr>
<tr>
<td>Dental Injury and Emergency</td>
<td></td>
</tr>
<tr>
<td>Home Emergency</td>
<td></td>
</tr>
<tr>
<td>Legal Expenses and ID Theft Protection</td>
<td>Included</td>
</tr>
<tr>
<td>Motor Breakdown Cover (UK and Europe)</td>
<td></td>
</tr>
<tr>
<td><strong>Calendar Monthly Premium</strong></td>
<td><strong>£28.85</strong></td>
</tr>
</tbody>
</table>

## Cohabitating Partner

### Cohabitating Partner Aged Under 60

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>Life Insurance</td>
<td>£30,000</td>
</tr>
<tr>
<td>Terminal Prognosis Advance on Life Insurance*</td>
<td>20%</td>
</tr>
<tr>
<td><strong>Calendar Monthly Premium</strong></td>
<td><strong>£9.00</strong></td>
</tr>
</tbody>
</table>

### Cohabitating Partner Aged 60—64

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>Life Insurance</td>
<td>£20,000</td>
</tr>
<tr>
<td>Terminal Prognosis Advance on Life Insurance*</td>
<td>20%</td>
</tr>
<tr>
<td><strong>Calendar Monthly Premium</strong></td>
<td><strong>£9.00</strong></td>
</tr>
</tbody>
</table>

### Cohabitating Partner Aged 65—69

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>Life Insurance</td>
<td>£2,500</td>
</tr>
<tr>
<td><strong>Calendar Monthly Premium</strong></td>
<td><strong>£9.00</strong></td>
</tr>
</tbody>
</table>

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*Terminal Prognosis Advance only available for members aged 63 and under*
Applying to join
Serving officers can apply to join the scheme at any time by completing a medical underwriting application form which is available from the Federation Office. The first three monthly subscriptions are free of charge when joining the scheme for the first time. New student officer recruits to the police service may join the scheme without the need for the completion of the medical underwriting application form and their first 104 weeks of service are free of charge. The Federation 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 contact 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 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
Serving officers who transfer, resign or are dismissed from the police service are not eligible to remain in the scheme and all membership and benefits will cease including any cohabiting partner extension.

Complaints procedure
The Federation Insurance Scheme is arranged on behalf of the trustees by Philip Williams and Company who are authorised and regulated by the Financial Conduct Authority (Registration Number 308860). The trustees are responsible for organising the policies and dealing with the insurance broker. Any complaints about any aspect of the scheme should in the first instance be directed to the Federation Office. The insurance broker will then be asked to investigate the complaint and resolve any matter either via the Federation Office, directly with the member, or through the appropriate underwriting organisation.

Therefore if you have any complaints about the Federation Insurance Scheme please contact the Federation Office on 01656 869 900

Or simply write, giving details of your complaint to: The Secretary, The Federation Office Pencoed Police Station, Heol y Groes, Pencoed, Bridgend CF35 5PE

Should you remain dissatisfied then you may ask the Financial Ombudsman to investigate your complaint. Please contact the Financial Ombudsman Service by telephoning 0300 123 9123 or by downloading the complaint form from www.financial-ombudsman.org.uk

This booklet is a summary only. The benefits are subject to certain exclusions and policy conditions not stated in this booklet which in the event of a claim will be applicable. The benefits are provided strictly under the terms of the insurance policies taken out by the trustees of the scheme. Subscription to the scheme entitles the member to the benefits provided by the scheme but confers no ownership of any of the underlying policies which are vested in the trustees. The trustees retain the full policy wording detailing all benefits and exclusions which may be viewed on request to the Federation Office.
Life insurance
On death of a member or cohabiting partner who are covered under the scheme the cash benefit detailed in the current benefits table will be paid. The policy is written in Trust so that if a member dies, the proceeds can be paid, by the Trustees, to the member’s dependants quickly free of tax and without having to wait for probate. Members should ensure that they have an up-to-date beneficiary nominated and have lodged the details with the Federation Office, to assist the Trustees in the event of a claim. If a 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 of 20% of the relevant sum insured.

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

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

Accidental loss of use benefit
Benefits paid in the event of:
- Permanent loss of sight in one or both eyes
- Permanent loss of use of one or more limb
- Permanent total loss of hearing.

Hospitalisation benefit
- Payable when admitted as an in-patient to hospital in the UK between midnight and 07.00
- Unplanned admission arising from accident or emergency, payable from first night
- Planned admission payable after three nights.

Assault benefit
This benefit is payable where a member whilst on police duty suffers an assault with a firearm, 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.
The scheme benefits will be payable if a member, member’s partner (if additional subscription paid) 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.

- Alzheimer’s disease — resulting in permanent symptoms (group C)
- Aorta graft surgery — for disease (group A)
- Bacterial meningitis — resulting in permanent symptoms (group C)
- Benign brain tumour — resulting in permanent symptoms (group B)
- Blindness — permanent and irreversible (group A&C)
- Cancer — excluding less advanced cases (group B)
- Coma — resulting in permanent symptoms (group A&C)
- Coronary artery bypass grafts — with surgery to divide the breastbone (group A)
- Creutzfeldt-Jakob disease (group C)
- Deafness — permanent and irreversible (group A&C)
- Heart attack — of specified severity (group A)
- Heart valve replacement or repair — with surgery to divide the breastbone (group A)
- HIV infection/Hep B virus — contracted from a blood transfusion, physical assault or an incident occurring whilst performing Police Duties (group C)
- Kidney failure — requiring dialysis (group C)
- Loss of hands or feet — permanent physical severance of 2 or more hands or feet in any combination (group A&C)
- Loss of speech — permanent and irreversible (group A&C)
- Major organ transplant — undergoing of surgery or inclusion on official UK waiting list (group A)
- Motor neurone disease — resulting in permanent symptoms (group C)
- Multiple sclerosis — with persisting symptoms (group C)
- Paralysis of limbs — total and irreversible (group A&C)
- Parkinson’s disease — resulting in permanent symptoms (group C)
- Severe burns — 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 (group C)
- Stroke — resulting in permanent symptoms (group A)
- Traumatic head injury — resulting in permanent symptoms (group A&C)

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 above and in the full policy wording.

Documents can be downloaded by visiting the Group Scheme section of our website www.philipwilliams.co.uk or by scanning the QR code.
A telephone support service which provides Access to a Personal Nurse Adviser for you and your family residing in the family home to provide support in the event of:
- Serious Illness
- Bereavement
- Long Term Disability
- Stress
- Support for people when discharged from hospital.

Your Personal Nurse Adviser will be able to assist with:
- Help in understanding the condition and all its implications
- Explain options for treatment
- Help to prepare for consultants appointment
- Explain medical terms in simple everyday language
- Help families to cope with consequences of illness
- Information and advice on home adaptations/specialist equipment
- Find suitable equipment & medical aids
- Provide information on entitlements from NHS
- Helping you to make as speedy recovery as possible and good long term management of their condition, or
- Simply a listening ear when you are feeling low, or want to talk to someone who is not emotionally involved.

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

The RED ARC service is free of charge and confidential. If you think you may be eligible you should ring RED ARC on **01244 625180** in normal business hours.
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 £5,000
- 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.

In the case of medical emergency please contact our nominated emergency service, Global Response, on telephone number +44 (0) 2920 468 794

Email operations@global-response.co.uk
Please quote VOY/PWSWP/2017

Other claims should be reported to Philip Williams and Company on telephone number 01925 600 842 (9am–5pm Mon–Fri)

Email travel-claims@philipwilliams.co.uk
35 Walton Rd,
Stockton Heath,
Warrington,
Cheshire WA4 6NW

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 Warranty. If you are unsure please notify Philip Williams & Co immediately.

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.

Documents can be downloaded by visiting the Group Scheme section of our website www.philipwilliams.co.uk or by scanning the QR code.
Accidental dental injury
If the member or their partner suffers a dental injury the policy will cover the costs of clinically necessary dental treatment incurred within 2 years of the date the need for treatment first arose:
1) up to £2,500 per course of treatment per dental injury for up to four incidents in any policy year;
2) for dental prescription charges in connection with the dental injury for up to four incidents in any policy year;
3) for dental implants that are clinically required up to £1,000 towards the cost of the equivalent bridgework treatment.

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

Emergency dental treatment
If the member or their partner requires emergency dental treatment the policy will cover the costs of a clinically necessary emergency dental appointment:
1) for dental expenses incurred within the UK up to £200 of treatment per incident for up to four incidents in any policy year;
2) for dental expenses incurred outside the UK up to £400 per treatment per incident for up to two incidents in any policy year;
3) for dental prescription charges in connection with the above emergency dental treatment.

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

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

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

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

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

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

Summary of main exclusions
Exclusions include:
a) Prescribed, planned, diagnosed, or ongoing treatment at the time the member joined the scheme;
b) Reimbursement of travel or incidental expenses;
c) Wisdom tooth extraction or other dental procedures carried out by a hospital.
d) a member or partner being aged over 70.
Please refer to the full policy terms and conditions for a full list of exclusions.
This policy provides immediate assistance in the event of a domestic emergency. Home emergencies can be stressful and sometimes difficult to resolve, but with Home Emergency Assistance you will have peace of mind knowing that we are with you every step of the way, by not only appointing a suitably qualified contractor to attend your home but also meeting the costs associated with this.

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

**Emergency Costs**
- a) The contractor’s call-out charge
- b) Contractor’s necessary labour up to three hours
- c) Parts and materials up to £150 and where necessary
- d) Alternative Accommodation costs up to £500

The maximum payable by the insurer is £1,000 for all claims related by time or original cause.

**Home Emergency**
A sudden unexpected event which clearly requires immediate action in order to:
- a) prevent damage or avoid further damage to the home, and/or
- b) render the home safe or secure, and/or
- c) restore the main services to the home, and/or
- d) alleviate any health risk.

Claims Helpline **0333 000 7810**

**Insured events**
Cover is provided for domestic emergencies for the following insured events:
- Breakdown of the main heating system
- Plumbing and drainage problems
- Damage which affects the security of the home, including locks and windows
- Breakage or failure of the toilet unit
- Loss of domestic power supply
- Lost keys
- Vermin infestation
- Roof damage
Some important facts about the Professional Fees policy are summarised below. This summary does not describe all of the terms and conditions of the policy. All references below to the cover provided are contained within the full policy wording. Please note that a full policy wording is available for your inspection at the Federation Office upon request.

Beneficiary/beneficiaries
In respect of Sections 3, 4, 9, 11, 12, 13, 14, and 15 the Member
In respect of Section 1 and 16 the Member and the Member’s cohabiting partner
In respect of Sections 2, 5, 6, 7, 8, 10, 17, 18, and 19 the Member and–
i) the Member’s cohabiting partner
ii) children including stepchildren adopted children foster children and grandchildren normally resident with the Member
iii) the parents and grandparents of the Member and the Member’s cohabiting partner normally resident with the Member.

Section of cover
1. Criminal Prosecution Defence
   (£185,000)
2. Personal Injury
   (£100,000)
3. Residential Protection
   (£100,000)
4. Peaceful Occupation
   (£100,000)
5. Consumer Protection
   (£100,000)
6. Data Protection
   (£100,000)
7. Uninsured Loss Recovery & Motor Prosecution Defence
   (£100,000 but limited to £2,500 in providing representation following the seizure of a vehicle as a result of incorrect information being on the Motor Insurance Database and £5,000 for Motor Defence claims)
8. Discrimination
   (£100,000)
9. Probate
   (£100,000)
10. Employment
    (£100,000)
11. Fund Trustee Defence
    (£100,000)
12. Representation at Public Enquiries
    (£100,000)
13. Independent Police Complaints Commission Investigations
    (£100,000)
14. Disciplinary Hearings
    (£20,000)
15. Bankruptcy and Debt Advice
    (£1,000)
16. Education
    (£100,000)
17. Taxation
    (£100,000)
18. Identity Theft
    (£100,000)
19. Assistance

Legal helpline
Arranged by Legal Insurance Management Ltd.
Legal Assistance and Claims Notification Line
01384 887 604
Identity Theft Assistance and Claims
01384 377 000
Debt Advice Helpline
01384 884 085

Please quote scheme number LES/256/1803

Documents can be downloaded by visiting the Group Scheme section of our website
www.philipwilliams.co.uk
or by scanning the QR code.
Comprehensive motor breakdown cover for you and your partner including:
- Roadside Assistance/Recovery
- Home Assist
- Alternative Travel
- Emergency Overnight Accommodation
- Misfuel Assist
- Lack of Fuel
- Message Service
- Caravans & Trailers
- Keys
- European Assistance

How to make a claim
If the car, motorcycle, campervan / motorhome / non-commercial van under 3.5 tonnes you or your partner are travelling in or any caravan or trailer of a proprietary make you are towing which is fitted with a standard towing hitch and does not exceed 7 metres / 23 feet suffers a breakdown caused by a mechanical or electrical failure, misfuel, lack of fuel, accident, theft, vandalism, fire, or flat tyre which immediately renders the vehicle immobilised, please call our 24 hour Control Centre on telephone 0333 600 7355
or 01206 714 766

For assistance in mainland Europe please call telephone +44 1206 714 766

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

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

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

Cover will apply during the period of insurance and within the territorial limits. There is no age limit to the car, motorcycle, or car-derived van for breakdowns occurring in the UK. A vehicle age limit of 10 years applies outside the UK.

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

Documents can be downloaded by visiting the Group Scheme section of our website www.philipwilliams.co.uk or by scanning the QR code.
Covered individuals
This cover is provided for:
- Subscribing Serving members and their partners
Please note that this policy does not cover Retired Members or mobile phones used by members’ or partners’ children, even if the bill is paid by the member or partner.
Cover applies to UK residents only.

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 £1000 including VAT.

A £75 excess is payable per claim.

The mobile phone should have a fully functioning SIM card and be no more than 8 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.

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.

Please note any claim involving theft or accidental loss must be reported to the appropriate police authorities within 48 hours.
Healthcare with you in mind

The Philip Williams & Company Bupa Healthcare Scheme offers preferential rates for police officers, police staff and their families.

- cancer promise‡
- cover for heart conditions
- fast access to consultations and treatment
- provides a network of over 600 Bupa accredited hospitals

‡‡Access to eligible breakthrough cancer drugs and treatments often before they are available on the NHS or approved by NICE as long as they are evidence-based.

With Bupa cancer cover there are no time limits and all your eligible treatment costs are paid in full for as long as you have Bupa health insurance.

You can download the policy Key Facts and Application from here.

visit us at
www.philipwilliams.co.uk
or call 01925 861 034

You can download the policy Key Facts and Application from here.

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These rates are inclusive of Insurance Premium Tax and are valid from 01/12/16 to 30/11/17.