



**WEST YORKSHIRE
POLICE FEDERATION**
INSURANCE BENEFITS TRUST

SCHEME BENEFITS

Effective from 1 November 2020



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

Privacy Notice Apr2018 v3

MEMBER BENEFITS

SERVING MEMBER AGED UNDER 65

Life Insurance	£130,000
Terminal Prognosis Advance on Life Insurance*	20% of sum insured
Child Death Grant	£3,000
Permanent Total Disablement from any occupation	£100,000
Permanent Total Loss of eye(s), limb(s) or hearing in both ears	£50,000
Permanent Total Loss of hearing in one ear	£20,000
Permanent Total Loss of speech	£50,000
Permanent Disabling Injuries	% Scale
Unsocial Hours Benefit max 24 weeks (<i>ex first 14 days</i>)	7.5% of Hourly Rate
On-Duty Assault Benefit – Firearm	£2,500
– Stabbing	£1,250
– Disfigurement/scarring from burns – scale benefit	Up to £5,000
Dental Injury & Emergency	Member & Partner
Unrecovered Criminal Court Compensation	Up to £500
Reg 28 Sick Pay Benefit** – Half Pay (<i>for up to 26 weeks</i>)	15% scale pay
– No Pay (<i>for up to 26 weeks</i>)	25% scale pay
Critical Illness	£10,000
Child Critical Illness	£2,500
Health Assured	Family
GP24	Family
Worldwide Travel Policy	Family
Legal Expenses including ID Theft Protection	Included
Home Emergency	Included
Motor Breakdown (<i>UK & Europe</i>)	Member & Partner
Mobile Phone	Member & Partner
CALENDAR MONTHLY SUBSCRIPTION	£29.25

COHABITING PARTNER AGED UNDER 65 (OPTIONAL EXTENSION)

Life Insurance	£60,000
Terminal Prognosis Advance on Life Insurance*	20% of sum insured
Permanent Total Disablement from any occupation	£50,000
Permanent Total Loss of eye(s), limb(s) or hearing in both ears	£10,000
Permanent Total Loss of hearing in one ear	£5,000
Permanent Total Loss of speech	£10,000
Critical Illness	£5,000
CALENDAR MONTHLY SUBSCRIPTION	£6.99

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

**Variable benefits apply to Police Staff under this benefit.

The price includes an additional contribution to the Insurance Trust to pay for administration of the scheme and other member benefits as determined by the Scheme Trustees

RETIRED MEMBER AGED UNDER 65

Life Insurance	£60,000
Terminal Prognosis Advance on Life Insurance*	20% of sum insured
Child Death Grant	£3,000
Health Assured	Family
GP24	Family
Worldwide Travel Policy	Family
Legal Expenses including ID Theft Protection	Included
Home Emergency	Included
Motor Breakdown (<i>UK and Europe</i>)	Member & Partner
Mobile Phone	Member & Partner
CALENDAR MONTHLY SUBSCRIPTION	£38.95

COHABITING PARTNER AGED UNDER 65 (*OPTIONAL EXTENSION*)

Life Insurance	£25,000
Terminal Prognosis Advance on Life Insurance*	20% of sum insured
CALENDAR MONTHLY SUBSCRIPTION	£9.50

RETIRED MEMBER AGE 65–69 INCLUSIVE

Life Insurance	£7,500
Child Death Grant	£3,000
Health Assured	Family
GP24	Family
Worldwide Travel Policy	Family
Legal Expenses including ID Theft Protection	Included
Home Emergency	Included
Motor Breakdown (<i>UK and Europe</i>)	Member & Partner
Mobile Phone	Member & Partner
CALENDAR MONTHLY SUBSCRIPTION	£38.95

COHABITING PARTNER AGE 65–69 INCLUSIVE (*OPTIONAL EXTENSION*)

Life Insurance	£7,500
CALENDAR MONTHLY SUBSCRIPTION	£9.50

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

The price includes an additional contribution to the Insurance Trust to pay for administration of the scheme and other member benefits as determined by the Scheme Trustees

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. Please notify the Federation of any change to your circumstances including your beneficiary. It is your responsibility to ensure the appropriate deductions are being made and that you remain eligible under the scheme.

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 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 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 contact the Federation Office.

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.

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

01924 295 493/4/5

Or simply write, giving details of your complaint to Federation Offices, West Yorkshire Police, Trenarren, 3 Eastmoor Road, Wakefield, WF1 3RY

Should you remain dissatisfied then you may ask the Financial Ombudsman to investigate your complaint. Please contact the Financial Ombudsman Service by telephoning 0800 0234 567 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 beneficiaries 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 in order to assist the Trustees in the event of a claim. If a member or covered partner 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 serving 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

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 and Permanent Disabling Injuries Benefit

Variable Benefits paid in the event of:-

- Loss of sight in one or both eyes
- Loss of use of one or more limbs
- Total loss of hearing in one or both ears
- Total loss of speech
- Total loss of use of:-
 - a) back or spine (*excluding cervical*) without cord involvement
 - b) neck or cervical spine without cord involvement
 - c) shoulder, elbow or wrist
 - d) hip, knee or ankle

- Loss of or total loss of use of:-
 - a) foot below the level of the ankle (*talofibular joint*)
 - b) thumb
 - c) one forefinger or big toe
 - d) any other finger
 - e) any other toe

Sick Pay (Regulation 28)

If a member suffers a reduction in pay under Police Regulations or terms of employment, the benefits as shown in the policy will become payable. Benefits under this section for Police Staff are shown in the full policy wording. 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 payment date of the award a benefit payment will be made.

Unsocial Hours

If a serving officer sustains bodily injury following an accident or contracts sickness resulting in total disablement entirely preventing that Insured Person from engaging in or giving attention to his/her usual occupation We will pay a benefit equal to 7.5% of the Insured Person's basic Scale Pay hourly rate while the Insured Person is unable to work their Unsocial Hours that had been scheduled prior to the commencement of disablement as recorded in Police Force records.

We will not pay for scheduled Unsociable Hours for the first 14 days of each period of disablement. The maximum benefit payable in respect of this extension is:
Constables: £60 per week
Sergeants: £75 per week
Inspectors and Chief Inspectors: £95 per week

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.

Burns causing permanent disfigurement or scarring

If during the **Period of Insurance** an **Accident** occurs to a Serving Officer while on police duty and results in **Bodily Injury** resulting in burns causing permanent disfigurement or scarring of their:

a. Neck, face outer ear (*Pinna*) or head exposed to view of at least one square centimetre or two centimetres in length from **Burns** the minimum Benefit will be payable. Permanent scarring or permanent **Burns** covering a greater area or length will be assessed according to size, area it covers and visual impact. The minimum benefit is £300 and the maximum benefit is £5,000 (*for permanent disfigurement or permanent scarring covering the whole face*).

The benefit amount payable will not take into account any psychological effects.

b. Body

If an **Accident** occurs to a Serving Officer while on police duty and causes **Bodily Injury** resulting in **Burns** causing permanent disfigurement or scarring of their to the **Body** and the permanent scarring or permanent disfigurement affect an area of at least 4.5% of the total body area the benefit will be paid in accordance with the amount shown below:

4.5% of the total body surface area £1,500

9% or more of the total body surface area £3,000

18% or more of the total body surface area £4,000

27% or more of the total body surface area £5,000

This benefit does not cover disfigurement or scarring by any cause other than Burns.

Specific Definitions applicable to this section of the policy:

Body

The head (*excluding the Face*) neck, trunk, legs and arms.

Burns

Full thickness, third degree burns resulting in a permanent scar.

Face

The area bordered by the natural hairline surrounding the forehead, the front of the ears and the lower jaw.

Dental Injury & 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.

Please note – For Emergency Dental Treatment cover is provided only for the initial dental treatment provided at the emergency appointment urgently required for the relief of severe pain, arrest or haemorrhage, the control of acute infection or condition which causes a severe threat to the general health. Any subsequent treatment required after the initial emergency appointment is specifically excluded.

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.

Documents can be downloaded by visiting the Group Scheme section of our website www.philipwilliams.co.uk or by scanning the QR code.



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.

- 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 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.



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 an experienced 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 Health e-Hub app

Reasons to call the service, but not limited to:

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

Medical Advice

The medical advice line is available Monday-Friday 9am to 5pm and is available for you to discuss any medical condition 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 advice 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 advice they've developed an online portal and smartphone app accessible whenever you like, wherever you might be.

Online Well-being portal

Their online portal features a comprehensive library of well-being 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 support, assessments, and family/relationship resources.
- Work Life: advice 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 keeping 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.

Healthe-Hub smartphone app.

Download in the app & android store:

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

Available for iOS and Android platforms, it offers immediate support in the palm of your hand, and is available 24/7, 365. It's free to download, and offers health & well-being support in your pocket.

- Physical and mental health support.
- Financial well-being assessments and tips.
- Extensive library of videos, webinars, planners and more at the tap of a button.
- Self-improvement methods such as becoming more assertive, more resilient, and more mindful.
- Lifestyle guidance for family matters.



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

GP24 is provided to you by Medical Solutions UK Ltd. 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: <https://www.medicalsolutions-uk.com/prescriptions-and-referrals/>

Consultation Terms and Conditions: <https://www.medicalsolutions-uk.com/gp-consultation-terms/>

Privacy Policy: <https://www.medicalsolutions-uk.com/privacypolicy/>

*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.

WORLDWIDE TRAVEL POLICY

This policy covers the member, their cohabiting partner and any number of their unmarried dependant children 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. All cover ceases at age 70 for member and partner.

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 D07280AHA201

Other claims should be reported to the claims service on

0330 660 0549

(9am–5pm Mon–Fri)

Email: claims@mstream.co.uk

Alternatively, you can use our online claims system to submit your claim www.submitclaim.co.uk/wyp

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 5491.

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 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.



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 at the bottom of the page.

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)

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 (£100,000)
14. Taxation (£100,000)
15. Discrimination (£1,000)
16. Not Applicable
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

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 **WestYorksPF**

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 884 078

Identity Theft Assistance and Claims

01384 397 757

Debt Advice Helpline

01384 884 085

Arranged by Legal Insurance Management Ltd.

Documents can be downloaded by visiting the Group Scheme section of our website www.philipwilliams.co.uk or by scanning the QR code.



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) Boiler Replacement Contribution up to £150
- vi) 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
- Boiler Replacement Contribution
- Overnight Accommodation

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

Documents can be downloaded by visiting the Group Scheme section of our website www.philipwilliams.co.uk or by scanning the QR code.



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
- 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 889 541

For assistance in mainland Europe please call

+44(0) 1384 889 541

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 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.

Documents can be downloaded by visiting the Group Scheme section of our website www.philipwilliams.co.uk or by scanning the QR code.



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.

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, CW16BU.

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 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. 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.

Please note 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.

Documents can be downloaded by visiting the Group Scheme section of our website www.philipwilliams.co.uk or by scanning the QR code.



USEFUL TELEPHONE NUMBERS

Federation Office	01924 295 493/4/5
Worldwide Travel Insurance	Policy Number D07280AHA201
Emergency Medical Assistance Service (24 hours)	+44 (0)20 7183 3751
Non-Emergency Claims	0330 660 0549 Email: claims@mstream.co.uk www.submitclaim.co.uk/wyp
Online Claims	
Motor Breakdown Cover (UK) (Europe)	01384 889 541 +44 (0)1384 889 541
Home Emergency	01384 884 041
Legal Expenses	01384 884 078
Mobile Phone Cover	0344 412 0982
GP24 or if overseas	0345 222 3736 +44(0) 161 468 3789
Health Assured	0800 328 0003
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.



35 Walton Road, Stockton Heath,
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Tel 01925 604 421

www.philipwilliams.co.uk



Philip Williams & Co insurance Management is the trading name of Philip Williams (G ins) Management Ltd.
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