



**DYFED POWYS
POLICE FEDERATION**
GROUP INSURANCE SCHEME

SCHEME BENEFITS

Effective from 1 April 2017



USEFUL TELEPHONE NUMBERS

Federation Office	01267 220 731
Worldwide Travel Insurance	Policy Number 24157300ECA
24hr Emergency Assistance	+44 (0) 1243 621568
Non-Emergency Claims	0333 600 3303
Motor Breakdown Cover (UK)	0333 600 1102
(Europe)	+44 1384 884 129
Legal Expenses	01384 884 120 (quote LES/256/1850)
RedArc Plus	01244 625 180
Mobile Phone Cover	0344 412 0982
Philip Williams and Company	01925 604 421

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 BENEFITS

SERVING MEMBER TO AGE 65

Life Insurance	£100,000
Terminal Prognosis Advance on Life Insurance*	49%
Child Death Grant	£2,000
Permanent Total Disablement (<i>due to accident</i>)	£90,000
Permanent Partial Disablement (<i>dependent upon severity</i>)	% Scale
On-Duty Assault benefit	
Firearm	£1,500
Knife/Sharp Instrument	£750
Quadriplegia/Paraplegia	£50,000
Coma x 51 weeks (<i>excluding first seven days</i>)	£25 per night
Convalescent Benefit: (<i>per treatment period</i>)	£70
Unsocial Hours x 24 weeks (<i>excluding first 14 days</i>)	£1 per hour to max £60 per week
Hospitalisation Benefit up to seven nights	
Accident/Incident/emergency admission	£50 per night
Planned admission after first three nights	£50 per night
Emergency Dental Treatment (<i>due to accident</i>)	Included
Unrecovered Criminal Court Compensation	Up to £500
Reg 28 Sick Pay Benefit – On Half Pay (<i>for up to 26 weeks</i>)	£100 per week
RedArc Plus	Included
Critical Illness	£2,500
Family Travel Policy	Worldwide
Legal Expenses	Included
Mobile Phone	Member & Partner
Motor Breakdown (<i>UK and Europe</i>)	Family
CALENDAR MONTHLY PREMIUM	£18.95

COHABITING PARTNER TO AGE 65

Life Insurance	£50,000
Terminal Prognosis Advance on Life Insurance*	49%
CALENDAR MONTHLY PREMIUM	£3.75

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

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

RETIRED MEMBER BENEFITS

BENEFITS APPLICABLE FROM 1ST MAY 2017

RETIRED MEMBER BENEFITS AGED UNDER 60

Life Insurance	£60,000
Terminal Prognosis Advance on Life Insurance*	49%
Family Travel Policy	Worldwide
Motor Breakdown (UK and Europe)	Family
RedArc Plus	Included
Legal Expenses	Included
Mobile Phone	Member & Partner
CALENDAR MONTHLY PREMIUM	£25.50

RETIRED MEMBER BENEFITS AGED 60–64

Life Insurance	£30,000
Terminal Prognosis Advance on Life Insurance*	49%
Family Travel Policy	Worldwide
Motor Breakdown (UK and Europe)	Family
RedArc Plus	Included
Legal Expenses	Included
Mobile Phone	Member & Partner
CALENDAR MONTHLY PREMIUM	£25.50

RETIRED MEMBER BENEFITS AGED 65–69

Life Insurance	£5,000
Family Travel Policy	Worldwide
Motor Breakdown (UK and Europe)	Family
RedArc Plus	Included
Legal Expenses	Included
Mobile Phone	Member & Partner
CALENDAR MONTHLY PREMIUM	£13.50

COHABITING PARTNER OF MEMBER AGED UNDER 60

Life Insurance	£40,000
Terminal Prognosis Advance on Life Insurance*	49%
CALENDAR MONTHLY PREMIUM	£5.50

COHABITING PARTNER OF MEMBER AGED 60–64

Life Insurance	£20,000
Terminal Prognosis Advance on Life Insurance*	49%
CALENDAR MONTHLY PREMIUM	£5.50

COHABITING PARTNER OF MEMBER AGED 65–69

Life Insurance	£2,500
CALENDAR MONTHLY PREMIUM	£3.00

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 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 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 26 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 reaches 65 years of age (70 years for retired members). 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

01267 220 731

Or simply write, giving details of your complaint to:
Dyfed-Powys Police Federation Office, Police Headquarters,
Llangunnon, Carmarthen SA31 2PF

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

EXPLANATION OF BENEFITS

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 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.

Additional Life Insurance

If you require additional Life Insurance Cover the below optional benefits are available:-

Serving Member	
£25,000	£2.50
£50,000	£5.00
£75,000	£7.50

Partner of Serving Member

£25,000	£2.50
£50,000	£5.00

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 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

Unrecovered Criminal Court Compensation

Cover is provided for serving officers only. If, as a result of an on-duty assault, compensation you have been awarded by the Court has not been paid within six months from the payment date of the award a benefit payment will be made.

Sick Pay 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.

Please note: If full pay is reinstated and back dated, the benefits received during the applicable period MUST be repaid.

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



EXTENSIONS TO THE PERSONAL ACCIDENT POLICY

Injury as a Result of Firearms or Knives

If a serving police officer sustains accidental bodily injury in the course of duty directly caused by the discharge of either firearms or shotguns or caused by assault involving a knife and as a consequence of the injuries is unable to work for a period of at least 14 consecutive days immediately after the attack the policy will pay:

- (a) £1,500 as a result of Firearm or Shotgun Injuries
- (b) £750 as a result of knife Injuries

Coma Benefit

In the event that a member sustains accidental bodily injury which results in a continuous unconscious state the policy will pay £25 per day to a maximum of 358 days, excluding the first seven days.

Emergency Dental Treatment

And dental prescription charges incurred in connection with a Dental Injury up to a limit of £200 per incident for up to four incidents per year.

Convalescent Benefit

If a Serving Officer has to stay in a Convalescent Home on the recommendation of a registered medical practitioner a benefit of £70 will be payable in respect of any one Accident or illness.

Unsocial Hours Benefit

If a serving officer 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 Unsociable Hour the Insured Person is unable to work that had been scheduled prior to the commencement of their disablement as recorded in Police Force records.

The maximum benefit we will pay in respect of this extension is: £60 per week

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.

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

The scheme benefits will be payable if a member suffers from an insured illness and survives for more than 30 days from the date of diagnosis or surgery.

- Alzheimer's disease - resulting in permanent symptoms
- Aorta graft surgery - for disease
- Bacterial Meningitis - causing inflammation of membranes of the brain or spinal cord
- Benign brain tumour - resulting in permanent symptoms
- Blindness
- Cancer - excluding less advanced cases
- Coma - resulting in permanent symptoms
- Coronary artery bypass surgery - excluding non-surgical techniques
- Creutzfeldt-Jacob disease resulting in loss of physical ability
- Encephalitis
- Heart Attack - of specified severity
- Heart valve replacement/repair - requiring surgery to divide the breastbone
- HIV/Hepatitis B - Occupational - caught in the course of the member's normal work duties as a Police Officer
- Kidney Failure
- Loss of hearing
- Loss of speech - permanent and irreversible
- Major organ transplant
- Motor neurone disease - resulting in permanent symptoms
- Multiple sclerosis - with permanent symptoms
- Paralysis - total and irreversible
- Parkinson's Disease - resulting in permanent symptoms
- Progressive Supranuclear Palsy
- Pulmonary artery graft repair
- Severe burns of specific severity and body surface area
- Stroke - resulting in permanent neurological deficit with persisting clinical symptoms
- Terminal illness

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.

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A telephone support service which provides access to a Personal Nurse Adviser for you and your cohabiting family to provide support in the event of:

- Serious illness
- Bereavement
- Long Term Disability
- Stress
- Telephone 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
- Source suitable equipment & medical aids
- Provide information on entitlements from NHS
- Helping you to make as speedy a recovery as possible by providing suitable information and helping to navigate into the appropriate services
- Provide good long term management of your condition
- 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 in certain circumstances they will be able to arrange extra help.

The RedArc service is free of charge and confidential. If you think you may be eligible you should ring RedArc on

01244 625 180

In normal business hours.

FAMILY TRAVEL POLICY

Insured Persons

Cover applies to you and your spouse or permanent partner if you are both under 70 at the date the trip commences. It also includes all dependant children who are under 21 (at the date the trip commences) and in full-time education but only when travelling with the member or their partner. You and all the people listed must permanently live together. Your partner can travel separately and still be covered by this policy.

The policy covers travel worldwide and also in the United Kingdom for any number of trips in any year up to 60 days per trip.

The main sections of cover are:

- Cancellation and curtailment up to £3,000
- Emergency medical expenses up to £5,000,000
- Personal Baggage up to £1,500
- Personal Money up to £500 (£250 cash)
- Public liability up to £1,000,000
- Personal Accident up to £20,000

An excess of £50 applies to most claims

Other benefits are included. Please see travel policy for full details.

In the case of medical emergency please contact our nominated emergency service, on telephone number
+44 (0) 1243 621 568

Email operations@global-response.co.uk
Please quote 24157300 ECA

Other claims should be reported on
0333 600 3303
(9am–5pm Mon–Fri)

What is not covered

1. Any claim if You have been told You have a Terminal Illness
2. Any claim for a medical condition if any Insured Person has travelled against the advice of a doctor or would be travelling against the advice of a doctor if they had taken such advice.
3. Any claim for any medical condition You were planning to get medical treatment for during Your trip.
4. The excess amount shown in Your schedule for every claim for each Insured Person, unless You use a European Health Insurance Card to reduce the cost of medical treatment.
5. The cost of any treatment You need in the United Kingdom and costs covered by reciprocal health schemes in other countries.
6. Any claims which Cega Assistance or the doctors treating You do not think are medically necessary.
7. Any extra costs because You have requested a single or private room.
8. Any extra travelling expenses which Cega Assistance have not agreed to if You have to return home earlier than You planned.
9. Any expenses You pay for treatment needed as a result of surgery or medical treatment which Cega Assistance or the doctor treating You believe could have waited until You returned to the United Kingdom.
10. Phone calls, except calls made to Cega Assistance.
11. Any medication which You knew You had to take before You left and You would have to take during Your trip.
12. Preventative treatment which could have been delayed until You returned to the United Kingdom.
13. Any claim resulting from a tropical disease where You have not (unless Your doctor has advised otherwise) had the recommended inoculations and/or taken the recommended medication.
14. Anything mentioned in the General Exclusions.

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.phillipwilliams.co.uk or by scanning the QR code.



LEGAL EXPENSES

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 884 120

Identity Theft Assistance and Claims

01384 377 000

Debt Advice Helpline

01384 884 085

Please quote scheme number **LES/256/1850**

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UK AND EUROPEAN MOTOR BREAKDOWN

Comprehensive motor breakdown cover for you, your cohabiting partner and your dependent children living in the family home for:

- 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, your partner, or cohabiting children 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 1102**

or **01384 884 129**

For assistance in mainland Europe please call telephone **+44 1384 884 129**

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 their partner and dependent children living in the family home. 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 Phillip 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 ten years applies outside the UK.

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

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MOBILE PHONE

Covered individuals

This cover is provided for:

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

Mobile phones used by members' or partners' children, even if the bills are paid by the member or partner are NOT covered under this policy.

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 £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 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.

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 hours directly following a valid theft or accidental loss claim.

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





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www.phillipwilliams.co.uk



Philip Williams and Company are authorised
and regulated by the Financial Conduct Authority.

PW/18/20 - 03/12/19

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