

Agency	Agency Ref	Policy Number
Philip Williams & Co	30/0017050	24157300 ECA

TRAVEL INSURANCE SCHEDULE

The Insurer	Aviva Insurance Limited	
The Insured Address	Dyfed-Powys Police Federation Federation Office PO Box 99 Llangunnor Carmarthen SA31 2PF Police Federation	
Business		
Period of Insurance (both dates inclusive)	From 01.04.2017	To 31.03.2018

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.

Sums insured and excesses

SECTION		MAXIMUM BENEFIT FOR ONE PERSON FOR EACH TRIP	EXCESS FOR ONE PERSON FOR EACH TRIP	
Section A	Personal Accident			
	Death	£20,000	Nil	Covered
	Loss of sight	£20,000	Nil	
	Loss of limbs	£20,000	Nil	
Section B	Medical and other expenses	£5,000,000	£50	Covered
Section C	Personal Baggage	£1500	£50	Covered
	Single Item	£300 maximum	£50	
	Valuables	£300	£50	
	Delayed Baggage	£100	Nil	
Section D	Personal Money	£500 £250 cash	£50	Covered
Section E	Travel delay	£60	Nil	Covered
	Abandonment	£3000	£50	Covered
Section F	Missed Departure	£500	£50	Covered
Section G	Cancelling or cutting short your trip	£3,000	£50	Covered
Section H	Personal Public Liability	£1,000,000	Nil	Covered

This schedule forms part of and should be read with the policy wording.

Aviva Insurance Limited

Registered in Scotland No.2116.
Registered Office: Pitheavlis, Perth PH2 ONH.
Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

If you have a complaint

We hope that you will be very happy with the service that we provide. However, if for any reason you are unhappy with it, we would like to hear from you. In the first instance, please notify your insurance adviser or usual Aviva point of contact. Aviva Insurance Limited is covered by the Financial Ombudsman Service for complaints from private individuals, certain small businesses, charities and trusts. If you have complained to us and we have been unable to resolve your complaint, you may be entitled to refer it to this independent body. Following the complaints procedure does not affect your right to take legal action.

Choice of Law

The appropriate law as set out below will apply unless you and the insurer agree otherwise:

1. The law applying in that part of the UK, Channel Islands or Isle of Man in which you normally live or (if applicable) the first named policyholder normally lives; or
2. In the case of a business, the law applying in that part of the UK, Channel Islands or Isle of Man where it has its principal place of business; or
3. Should neither of the above be applicable, the law of England and Wales will apply.

Data Protection Act –Information Uses

For the purposes of the Data Protection Act 1998, the Data Controllers in relation to any personal data you supply are Philip Williams & Co and Aviva Insurance Limited.

Insurance Administration

Information you supply may be used for the purposes of insurance administration by the insurer, its associated companies and agents, by reinsurers and your intermediary. It may be disclosed to regulatory bodies for the purposes of monitoring and/or enforcing the insurer's compliance with any regulatory rules/codes. Your information may also be used for offering renewal, research and statistical purposes and crime prevention. It may be transferred to any country, including countries outside the European Economic Area for any of these purposes and for systems administration. In assessing any claims made, the insurer or its agents may undertake checks against publicly available information (such as electoral roll, county court judgements, bankruptcy orders or repossessions). Information may also be shared with other insurers either directly or via those acting for the insurer (such as loss adjusters or investigators). With limited exceptions, and on payment of the appropriate fee, you have the right to access and if necessary rectify information held about you.

Sensitive Data

In order to assess the terms of the insurance contract or administer claims that arise, the insurer may need to collect data that the Data Protection Act defines as sensitive (such as medical history or criminal convictions). By proceeding with this application you will signify your consent to such information being processed by the insurer or its agents.

Fraud Prevention and Detection

In order to prevent and detect fraud we may at any time:

- Share information about you with other organisations and public bodies including the Police;
- Check and/or file your details with fraud prevention agencies and databases, and if you give us false or inaccurate information and we suspect fraud, we will record this. We and other organisations may also search these agencies and databases to:
 - Help make decisions about the provision and administration of insurance, credit and related services for you and members of your household;
 - Trace debtors or beneficiaries, recover debt, prevent fraud and to manage your accounts or insurance policies;
 - Check your identity to prevent money laundering, unless you furnish us with other satisfactory proof of identity;
- Undertake credit searches and additional fraud searches.

We can supply on request further details of the databases we access or contribute to.

Financial Services Compensation Scheme

We are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if we cannot meet our obligations, depending on the type of insurance and the circumstances of your claim. Further information about the scheme is available from the FSCS website www.fscs.org.uk, or write to Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU.

Copy Policy Availability

A policy booklet was issued at the commencement of your cover, however if you would like to receive a new policy booklet please contact Philip Williams & Co, 35 Walton Road, Stockton Heath, Warrington, Cheshire, WA4 6NW.

Making a claim

In the event of a medical emergency while abroad, or you need to return home early you must contact Cega Assistance, **+44 (0)1243 621568** 24 hours a day, 365 days a year

Should you need to make any other claim under this policy, please contact Cega on +44(0)1243 621416.

Cancellation Rights

If you cancel the policy within 14 days of receiving it, and provided you have not started a trip or intend to make a claim, we will refund the premium. We may cancel this policy by sending you 14 days notice to your last known address. We may return part of the premium to you. We reserve the right to cancel this policy if you fail to pay the premium.