



SCOTTISH POLICE FEDERATION

GROUP INSURANCE SCHEME

SCHEME BENEFITS

Effective from 1 April 2017



USEFUL TELEPHONE NUMBERS

Scottish Police Federation	0300 303 0027
Worldwide Travel Insurance	Policy Number VOY/PWSPF/2017
24hr Emergency Assistance	+44 (0) 2920 468 794
Non-Emergency Claims	01702 746 560
Motor Breakdown Cover (UK) (Europe)	0333 600 7374 +44 (0) 1384 884133
Home Emergency	0333 600 7369
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	£140,000
Terminal Prognosis Advance on Life Insurance*	49%
Child Death Grant	£5,000
Permanent Total Disablement (<i>due to accident</i>)	£50,000
Loss of use of one eye, one limb or hearing in one ear (<i>due to accident</i>)	£25,000
Loss of use of both eyes, more than one limb, total loss of speech or hearing in both ears (<i>due to accident</i>)	£50,000
Sick Pay Benefit – Half Pay (for up to 26 weeks)	20% scale pay
– No Pay (for up to 26 weeks)	40% scale pay
On-Duty Assault benefit	
Firearm	£1,500
Knife/Sharp instrument	£750
Critical Illness (<i>including RedArc</i>)	£30,000
Child Critical Illness	£7,500
Family Travel Policy	Worldwide
Home Emergency	Included
Motor Breakdown (<i>UK and Europe</i>)	Member & Partner
CALENDAR MONTHLY PREMIUM	£24.94
FOUR WEEKLY PREMIUM	£23.00

COHABITING PARTNER TO AGE 65

Life Insurance	£100,000
Terminal Prognosis Advance on Life Insurance*	49%
Critical Illness (<i>including RedArc</i>)	£25,000
CALENDAR MONTHLY PREMIUM	£12.30
FOUR WEEKLY PREMIUM	£11.35

*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.

Applying to join

Members of the Scottish Police Federation Voluntary Fund may apply to join the scheme on appointment to Police Scotland. Any other applications will be at the trustees' discretion and subject to the terms they stipulate.

The Scottish Police Federation and Philip Williams & Co reserve the right to decline any applications.

Subscription collection

Subscriptions are collected monthly/4 weekly by deduction direct from salary. Where this is not possible 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 your local Scottish Police Federation Office, on www.spf.org.uk 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 your local Scottish Police Federation office or email member.services@spf.org.uk

Cohabiting Partner Extensions

If you wish to add a cohabitating partner on to your cover then contact your local Scottish Police Federation office for further details.

Any cohabiting partner extension will cease when the Serving member or cohabiting partner reach 65 years of age. 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 Scottish Police Federation to identify if cover can be maintained.

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 Scottish Police Federation. The insurance broker will then be asked to investigate the complaint and resolve any matter either via the Federation, 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 Headquarters on

0300 303 0027

Or simply write, giving details of your complaint to:
Scottish Police Federation 5 Woodside Place, Glasgow, G3 7QF Scotland UK

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 Scottish Police Federation 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 for 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:

- Loss of sight in one or both eyes
- Loss of use of one or more limb
- Total loss of hearing in one or both ears
- Total loss of speech.

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.

Sick Pay Benefit

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. 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 Police Scotland 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.

CRITICAL ILLNESS

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.

- Alzheimers Disease
- Aorta Graft Surgery
- Aplastic Anaemia
- Bacterial Meningitis
- Ballon Valvuloplasty
- 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
- HIV Infection
- Kidney Failure
- Liver Failure
- Loss of Hands or Feet
- Loss of Independence Existence
- Loss of Speech
- Major Organ Transplant
- Motor Neurone Disease
- Multiple Sclerosis
- Open Heart Surgery
- Paralysis of Limbs
- Parkinson's Disease
- 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 in the full policy wording.

Documents can be downloaded by visiting the Group Scheme section of our website www.phillipwilliams.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 a Critical Illness claim being made.

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
- 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 the 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.

01244 625180 in normal business hours.

FAMILY TRAVEL POLICY

This policy covers the member, their cohabiting partner and any number of their dependent children aged under 18 years or 21 if in full time education, 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 also in the United Kingdom.

The main sections of cover are:

- Cancellation and curtailment up to £10,000
- 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, on telephone number

+44 (0) 2920 468 794

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

Other claims should be reported to
Claims Settlement Agencies Ltd
telephone number **01702 746560**
(9am–5pm Mon–Fri)

Email info@csal.co.uk

To download a claim form please visit www.csal.co.uk
308 London Road,
Hadleigh,
Benfleet,
Essex SS7 2DD

Main conditions and exclusions

The policy will not cover you if any of the following apply to you, a travelling companion, relative, business colleague or non-traveller at the policy start date and each time you make arrangements for a 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
4. You/they are on a waiting list for surgery, treatment, or investigation at a hospital or are awaiting the results of hospital tests or investigations.

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 Voyager Insurance Services Ltd on 01483 806 816 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 Scottish Police Federation.

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HOME EMERGENCY ASSISTANCE

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:

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.

Home Emergency

A sudden and unforeseen situation which if not dealt with quickly and without reasonable intervention by you 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 **0333 600 7369**

Insured events

Cover is provided for domestic emergencies for the following insured events:

- Plumbing and drainage
- Internal Electricity, Gas, and Water Supplies
- Security
- Lost Key
- Primary Heating System
- Pest Infestation
- Roofing
- Boiler Replacement Contribution
- Overnight Accommodation

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UK AND EUROPEAN MOTOR BREAKDOWN

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 7374**

or **01384 884133**

For assistance in mainland Europe please call
telephone **+44 (0)1384 884133**

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.

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www.philipwilliams.co.uk



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

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