



SCOTTISH POLICE FEDERATION

GROUP INSURANCE SCHEME

RETIRED MEMBER BENEFITS

Effective from 1 April 2024



USEFUL TELEPHONE NUMBERS

Scottish Police Federation	0300 303 0027
Worldwide Travel Insurance	Policy Number 100754779BDN
24hr Emergency Assistance	+44 (0) 1243 621 066
Non-Emergency Claims	+44 (0)1243 621416
Motor Breakdown Cover	0330 041 8189
	If you cannot connect call +44(0) 1603 327 180
Home Emergency	0330 041 8187
Legal helpline	01384 884 121
	Please quote scheme number LES/256/1835
Philip Williams and Company	01925 604 421

Policy Documents are available for download at www.philipwilliams.co.uk in the Group Schemes section.

Alternatively you can download them by scanning the QR code.

Please Note: Our Privacy Notice can be viewed on our website at www.philipwilliams.co.uk



RETIRED MEMBER BENEFITS

RETIRED MEMBER AGED UNDER 60

Life Insurance	£50,000
Life Insurance if Partner selected	£40,000
Optional Partner Life Insurance	£10,000
Terminal Prognosis Advance on Life Insurance	20% of sum insured
Worldwide Travel Policy	Family
Home Emergency	Included
Legal Expenses	Included
Motor Breakdown Cover (<i>UK and Europe</i>)	Member & Partner
CALENDAR MONTHLY PREMIUM	£43.75

RETIRED MEMBER AGED 60–64

Life Insurance	£40,000
Life Insurance if Partner selected	£32,000
Optional Partner Life Insurance	£8,000
Terminal Prognosis Advance on Life Insurance*	20% of sum insured
Worldwide Travel Policy	Family
Home Emergency	Included
Legal Expenses	Included
Motor Breakdown Cover (<i>UK and Europe</i>)	Member & Partner
CALENDAR MONTHLY PREMIUM	£43.75

RETIRED MEMBER AGED 65–69

Life Insurance	£10,000
Life Insurance if Partner selected	£7,000
Optional Partner Life Insurance	£3,000
Worldwide Travel Policy	Family
Home Emergency	Included
Legal Expenses	Included
Motor Breakdown Cover (<i>UK and Europe</i>)	Member & Partner
CALENDAR MONTHLY PREMIUM	£41.95

RETIRED MEMBER AGED 70–74

Life Insurance	£5,000
Life Insurance if Partner selected	£3,000
Optional Partner Life Insurance	£2,000
Home Emergency	Included
Legal Expenses	Included
Motor Breakdown Cover (<i>UK and Europe</i>)	Member & Partner
CALENDAR MONTHLY PREMIUM	£30.20

*Terminal Prognosis Advance only available for members (not partners) aged 63 and under.

NB - The Partner cover is based on the Members age. Cover ceases for Members **and** Partners at age 75.

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.

Subscription collection

Subscriptions are collected monthly by direct debit. Forms are available from the Scottish Police Federation or the Federation website.

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

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 on

0300 303 0027

Or simply write, giving details of your complaint to:
PO Box 27163
GLASGOW
G3 9EZ

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 nominated 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 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 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. This benefit is not available for partners.

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.

WORLDWIDE 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 cohabiting children who are aged under 23 years.

You and all the people listed must permanently live together and permanently reside in the United Kingdom. Your partner and/or children can travel separately and still be covered by this policy.

The policy covers travel worldwide and in the United Kingdom for any number of trips in any year up to 60 days per trip up to a maximum of 180 days per year.

The main sections of cover are:

- Cancellation and curtailment up to £10,000
- Emergency medical expenses up to £10,000,000
- Personal Baggage up to £2,000
- Personal Money up to £1,000
- Personal liability up to £2,000,000
- Personal Accident up to £25,000.

Other benefits are included. Please see travel policy for full details. An excess of £50 applies to most policy sections.

In the case of medical emergency please contact our nominated emergency service, on telephone number **+44 (0) 1243 621 066**

Please quote 100754779BDN

Other claims should be reported on

01243 621 416

(9am–5pm Mon–Fri)

Pre-Existing Medical Conditions

This policy will not cover you for any claims arising from Pre-existing Medical Conditions as set out below:-

- (a) Any claims made under the Cancellation, Curtailment or Change of Itinerary and/or Medical & Emergency Travel Expenses section of this policy as a result of any Pre-existing Medical Condition where a Qualified Medical Practitioner has not permitted the Insured Person to travel.
- (b) Any claims under the Cancellation, Curtailment or Change of Itinerary section of this policy as a result of any Pre-existing Medical Condition where the Insured Person is on a waiting list for in-patient treatment.
- (c) Any claims made under the Cancellation, Curtailment or Change of Itinerary and/or Medical & Emergency Travel Expenses section of this policy where you are travelling for the purpose of obtaining medical treatment abroad.
- (d) Any claims made under the Cancellation, Curtailment or Change of Itinerary and/or Medical & Emergency Travel Expenses section of this policy where you have been given a terminal prognosis.
- (e) Purchase of any prescription medicines relating to a Pre-existing Condition.
- (f) If an Insured Person or Close Relative has suffered a Pre-existing Medical Condition that You could have reasonably foreseen would have given rise to a Cancellation or Curtailment or Change of Itinerary claim under the Cancellation, Curtailment or Change of Itinerary section of this policy.

If You are unsure if these Medical Conditions apply to you or wish clarification, please contact Philip Williams and Company on 01925 604421 during office hours or email enquiries@philipwilliams.co.uk

There are significant limitations and exclusions of cover for property, including valuables and money. Please also note the requirements for notifications of loss/theft and the need for reports. Full policy terms and conditions are available. If you require further copies please contact Philip Williams and Company.

HOME EMERGENCY ASSISTANCE

With one call an approved contractor will come to your home and make emergency repairs. Our cover includes the following domestic emergencies:

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) Alternative Accommodation costs

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 0330 041 8187

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 domestic emergencies for the following insured events:

- Complete breakdown of the main heating system (*for boiler cover, boilers must be less than 15 years old*)
- 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

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

0330 041 8189

If you cannot connect call

+44(0) 1603 327 180

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.

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 upon request, or by using the links detailed on page two of this booklet.

BENEFICIARY/BENEFICIARIES

In respect of Section 1 the **Member**

In respect of all other Sections 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
2. Personal Injury
3. Home Rights
4. Consumer Protection
5. Uninsured Loss Recovery
6. Probate
7. Employment
8. Jury Service Expenses
9. Taxation
10. Identity Theft

Legal helpline

A 24 hour legal helpline can be contacted on

01384 884 121

for initial advice and further instructions on how to make a claim.

Please quote scheme number LES/256/1835

Identity Theft Assistance and Claims

01384 377 000

To register and submit an online claim form visit

<https://claims.arclegal.co.uk>

Legal Document Service

Create your own legal documents to assist in a range of potential disputes or legal situations that you may encounter.

<https://legalassistanceportal.arclegal.co.uk>



35 Walton Road, Stockton Heath,
Warrington, Cheshire WA4 6NW

Tel 01925 604 421

www.philipwilliams.co.uk

.....
Philip Williams (G Ins) Management Ltd
is authorised and regulated by the
Financial Conduct Authority No. 827663,
and registered in England and Wales, No. 11181168.

Registered Office: 35 Walton Road, Stockton Heath,
Warrington, Cheshire, WA4 6NW.

Philip Williams (G Ins) Management Ltd
is part of the Howden Group.

