



SCOTTISH POLICE FEDERATION

INSURANCE BENEFITS TRUST

SCHEME 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
Mobile Phone Cover	03444 120 982
Philip Williams and Company	01925 604 421

Additional voluntary top-up insurance

Serving Members and their Partners who require higher levels of cover may take out additional life and/or critical illness cover. Premiums are payable by Direct Debit and cover ceases upon retirement or attaining age 70 if sooner.

Additional voluntary cover cost per calendar month:

£50,000 life cover £5.50

£100,000 life cover £8.50

£25,000 critical illness cover £9.50

£50,000 critical illness cover £15.50

Application Forms are available in your Group Scheme Section at www.philipwilliams.co.uk or by scanning the QR Code below.

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



SERVING MEMBER BENEFITS

SERVING MEMBER AGED UNDER 70

Life Insurance	£140,000
Terminal Prognosis Advance on Life Insurance*	20% of sum insured
Child Death Grant	£5,000
Permanent Total Disablement (<i>due to accident</i>)	£50,000
Loss of use of eye(s), limb(s), speech or hearing in both ears (<i>due to accident</i>)	£50,000
Loss of use of hearing in one ear (<i>due to accident</i>)	£25,000
Sick Pay Benefit	20% scale pay
- Half Pay (<i>up to 26 weeks</i>)	
- No Pay (<i>up to 26 weeks</i>)	40% scale pay
On-Duty Assault Benefit - Firearm	£1,500
- Stabbing / Dog Bite	£750
- Disfigurement / scarring from burns - scale benefit	Up to £5,000
Critical Illness	£30,000
Child Critical Illness	£7,500
Worldwide Travel Policy	Family
Home Emergency	Included
Motor Breakdown (<i>UK and Europe</i>)	Member & Partner
Mobile Phone	Member Only
CALENDAR MONTHLY PREMIUM	£29.00

COHABITING PARTNER AGED UNDER 70

Life Insurance	£100,000
Terminal Prognosis Advance on Life Insurance*	20% of sum insured
Critical Illness	£25,000
CALENDAR MONTHLY PREMIUM	£14.82

*Terminal Prognosis Advance only available for members aged 68 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 member or cohabiting partner reaches 70 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:
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 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 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 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.

Child Death Grant

Paid upon the death of a dependant child of a member, aged between six 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

Payable when a serving member suffers an injury due to accident which lasts without interruption for more than 12 months from the date of accident and in all probability shall continue for the remainder of their life preventing the member from engaging in or giving attention to business profession or occupation of any and every kind.

Accidental Bodily Injury

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.

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.

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. The benefit is fixed at the level at the point of claim and will not be increased.

Assault Benefit

Payable if an Insured Person sustains Accidental Bodily Injury in the course of duty during the Operative Time shown in the Schedule caused by the discharge of either firearms crossbows or shotguns or caused by assault involving stabbing inflicted by a knife, scissors, screwdriver or wood chisel or similar sharp instrument or as a result of an attack by a dog and as a consequence of the injuries the Insured Person is unable to continue pre-assault duties for a period of at least THREE consecutive days immediately after the attack, We will pay the amount shown in the Table.

Burns causing 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.

Please refer to policy wording for full terms and conditions.

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. Please note this benefit is applicable for serving members only and not available into retirement.

- 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 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.

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) Parts and materials
- d) 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 (*£250 any one incident*)
- 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.

Six callouts any one period of insurance up to £15,000 in total.

Please refer to policy wording for full terms conditions and limits.

MOBILE PHONE

Covered individuals

This cover is provided for:

- Subscribing Serving members only

Please note that this policy does not cover Partners, Retired Members or mobile phones used by members' children, even if the bill is paid by the member or partner.

This cover is applicable for UK residents only.

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.

Claims notification

If you need to make a claim please contact Likewise Device Protection Ltd, Unit 2, Crewe Logistics Park, Jack Mills Way, Shavington, CW2 5XF.

Telephone **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 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. 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.

If you have a complaint about a claim please refer to the Complaints procedure in the relevant section of the Policy.

NOTES

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Tel 01925 604 421

www.philipwilliams.co.uk

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