



# **SCOTTISH POLICE FEDERATION**

**GROUP INSURANCE SCHEME**

**RETIRED MEMBER BENEFITS**

Effective from 1 April 2025



## USEFUL TELEPHONE NUMBERS

Scottish Police Federation	0300 303 0027
Worldwide Travel Insurance	Policy Number N63680AHA250
24hr Emergency Assistance	+44 (0)330 660 0548
Non-Emergency Claims	0330 660 0549
<p>Submit your claim on-line <a href="https://www.submitclaim.co.uk/PF2SPF">https://www.submitclaim.co.uk/PF2SPF</a></p> <p>Apply for your free GHIC Card which entitles you to Free Healthcare in the EEA  <a href="https://www.nhs.uk/using-the-nhs/healthcare-abroad/apply-for-a-free-uk-global-health-insurance-card-ghic">https://www.nhs.uk/using-the-nhs/healthcare-abroad/apply-for-a-free-uk-global-health-insurance-card-ghic</a></p>	
Motor Breakdown Cover	0330 041 8189
If you cannot connect call	+44 (0)1603 327 180
<p>Download the CallAssist App on the App Store or Google Play</p> <p>To download the Call Assist app on Android visit:  <a href="https://play.google.com/store/search?q=Call%20Assist&amp;c=apps">https://play.google.com/store/search?q=Call%20Assist&amp;c=apps</a></p> <p>To download for iPhone visit:  <a href="https://apps.apple.com/cz/app/call-assist-vehicle-rescue/id6446279862">https://apps.apple.com/cz/app/call-assist-vehicle-rescue/id6446279862</a></p>	
Home Emergency	0330 041 8187
Legal and Tax Advice Helpline	01483 954 080
Legal Expenses claims	01483 954 089
Philip Williams and Company	01925 604 421



Policy Documents are available for download at [www.philipwilliams.co.uk](http://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](http://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
<b>CALENDAR MONTHLY PREMIUM</b>	<b>£47.35</b>

## 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
<b>CALENDAR MONTHLY PREMIUM</b>	<b>£47.35</b>

## RETIRED MEMBER AGED 65–74

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
<b>CALENDAR MONTHLY PREMIUM</b>	<b>£47.35</b>

\*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](http://www.spf.org.uk) or by visiting the Group Scheme section of [www.philipwilliams.co.uk](http://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](mailto: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](http://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](http://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 Confirmation.

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 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.

# TRAVEL POLICY

This policy covers the member, their cohabiting partner and any number of their unmarried dependant children under 23 years, 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 for members aged under 75 years. This includes Cruise holidays with cover provided for emergency medical expenses, and any additional costs incurred to re-join the cruise should you need to disembark for medical treatment on dry land. All cover ceases at age 75 for member and partner.

The main sections of cover are:

- Cancellation and curtailment up to £5,000
- Emergency medical expenses up to £10,000,000
- Personal Baggage up to £2,500
- Personal Money up to £500
- Public liability up to £2,000,000
- Personal Accident up to £20,000

## Cruise Cover includes

Missed Port Departure Up to £500

Skipped Port benefit £50 per port £250 max

Cabin Confinement £50 per 24hrs £500 max

Cruise attire lost or damaged Up to £1,000

Cruise attire delayed by 24 hours £50 per 24hrs £250 max

Other benefits included. Please see policy for full details.

In the case of medical emergency please contact our nominated emergency service on

**+44 (0)330 660 0548**

Email: [assistance@mstream.co.uk](mailto:assistance@mstream.co.uk) – Policy Number **N63680AHA250**

Other claims should be reported to the claims service on

**0330 660 0549** (9am–5pm Mon–Fri)

Email: [claims@mstream.co.uk](mailto:claims@mstream.co.uk)

Alternatively, you can use our online claims system to submit your claim

**[www.submitclaim.co.uk/PF2SPF](http://www.submitclaim.co.uk/PF2SPF)**

## SmartDelay Plus

This section provides a benefit entitling you to airport lounge access in the event that your registered flight is delayed or a cash sum of £25 if there is no lounge available. For cover to apply you must register each and every flight via the registration platform. You are unable to claim for both benefits.

It only takes a couple of minutes to register and all you need to do is visit [cloud.sdxmessaging.com/vault/philipwilliams/benefits.html](https://cloud.sdxmessaging.com/vault/philipwilliams/benefits.html) You'll need to use the PIN code 4194 to access the page.

Alternatively scan the QR code below to register. We recommend you register your flight as soon as you book your trip.



## Main conditions and exclusions

The policy will not cover you if any of the following apply to you, a travelling companion, an immediate relative, close business associate or someone upon whom your trip depends whether they are travelling with you or not (*including any third party with whom you may be staying on your 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.
- 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 Declaration.

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 are 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.

**Your are entitled to Free Healthcare in the EEA if you possess a GHIC Card. These are available free at the following link:-**  
<https://www.nhs.uk/using-the-nhs/healthcare-abroad/apply-for-a-free-uk-global-health-insurance-card-ghic>

# 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 0418187**

*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

Please note for claims, membership will be validated with the Federation. Any costs incurred from non-members will be reclaimed.

# 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 0418189**

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.

## CallAssist

Download the **CallAssist** App on Google Play or the App Store. Using the App will enable you to report a breakdown, receive notifications on who will attend and when, and allow you to track the Recovery Operators progress to you.

To download the Call Assist app on Android visit:

<https://play.google.com/store/search?q=Call%20Assist&c=apps>

To download for iPhone visit:

<https://apps.apple.com/cz/app/call-assist-vehicle-rescue/id6446279862>





# 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. Confirmation
7. Employment
8. Jury Service Expenses
9. Taxation
10. Identity Theft

Legal and Tax Advice Helpline

**01483 954 080**

Legal Expenses claims

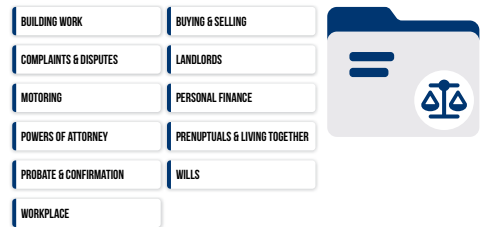
**01483 954 089**

Consumer Legal Services Website

Register

[www.temple-legal.co.uk/legal-services-personal](http://www.temple-legal.co.uk/legal-services-personal)

Use code **PERS710090** to access



## 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>

## Legal Expenses Insurance

Arranged by Temple Legal Protection Limited who are authorised under a binding authority agreement to underwrite and administer this insurance on behalf of Royal & Sun Alliance Insurance Ltd.

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Tel 01925 604 421

**[www.philipwilliams.co.uk](http://www.philipwilliams.co.uk)**

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