



SCOTTISH POLICE FEDERATION

GROUP INSURANCE SCHEME

RETIRED MEMBER BENEFITS

Effective from 1 April 2026

Add scheme telephone numbers and claims details to your phone's Wallet by scanning the QR code or visiting:
<https://wallet.tangent-design.com/install/402a80e1-9cba-3299-052e-3a1ae2b6d60c>



 **Phillip
Williams & Co**

Part of **HOWDEN**

USEFUL TELEPHONE NUMBERS

Scottish Police Federation	0300 303 0027
Worldwide Travel Insurance	Policy Number N63680AHA261
24hr Emergency Assistance	+44 (0)330 660 0548
Non-Emergency Claims	0330 660 0549
Submit your claim on-line https://www.submitclaim.co.uk/PF2SPF Apply for your free GHIC Card which entitles you to Free Healthcare in the EEA https://www.nhs.uk/using-the-nhs/healthcare-abroad/apply-for-a-free-uk-global-health-insurance-card-ghic	
Motor Breakdown Cover If you cannot connect call	0330 041 8189 +44 (0)1603 327 180
Download the CallAssist App on the App Store or Google Play 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	
Home Emergency	0330 041 8187
Mobile Phone Cover	03444 120 982
GP24	0345 222 3736
Download the GP24 App at https://philipwilliams.gp24.co/ to book appointments. On first use, click Reset Password to create an account and use code SC25 to register	
Philip Williams & Co	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
GP24 and Virtual Physiotherapy Service	Family
CALENDAR MONTHLY PREMIUM	£48.20

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
GP24 and Virtual Physiotherapy Service	Family
CALENDAR MONTHLY PREMIUM	£48.20

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
GP24 and Virtual Physiotherapy Service	Family
CALENDAR MONTHLY PREMIUM	£48.20

*Terminal Prognosis Advance only available for members (*not partners*) aged 63 and under. IPT included at applicable rates.

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.phillipwilliams.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 Insurance Scheme is arranged on behalf of the trustees by Phillip Williams & Co (*a trading name of Howden UK Brokers Ltd*) who are authorised and regulated by the Financial Conduct Authority No. 307663. 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 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. If during your covered trip you or your partner attain the maximum age under the scheme, you will continue to be covered until your return home subject to usual trip limits.

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 Policy Number **N63680AHA261**

Other claims should be reported to the claims service on

0330 660 0549 (9am–5pm Mon–Fri) Email: claims@mstream.co.uk

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

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 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.

If you need to speak to a GP whilst abroad, remember to use the GP24 Service as detailed on page 7
You 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>

The GP24 service provides you with unlimited 24/7 access to a practising UK-based GP from wherever you are in the world. Consultations are available 24/7 by phone or from 8am–10pm, seven days a week for video consultations. Includes cohabitating family.

Our experienced GPs are able to provide diagnosis, advice, reassurance or a second opinion. Should the GP feel you would benefit from prescription medication, they can arrange and electronically authorise private prescriptions. You can choose to have the medication delivered to you at any UK address, with same-day or next-day delivery options, or you can collect your prescription from most pharmacies. Please note, while there is no charge to issue prescriptions, these are private prescriptions, so medication is subject to a charge. If you choose to have your medication delivered, you will also need to pay for postage and packaging. Where appropriate, the GPs can also issue Open Private Referral* letters and private fit notes. Please note that some employers may not accept private fit notes.

Each consultation is secure and confidential, and there is no limit to the number of consultations, so you can book a separate appointment for each issue you wish to discuss.

To book an appointment, visit <https://philipwilliams.gp24.co/> or scan the QR Code using access code SC25

- 24/7 GP telephone consultation service
- Video consultation service open seven days a week, 8am–10pm
- Request an appointment
- Health information
- Services near you
- Store your medical notes



Or to book via telephone, please call:

0345 222 3736

or if overseas

+44 345 222 3736

How to save the web app:

On first use, click **Reset Password** to create an account and use code **SC25** to register



iOS Device

In the Safari web browser navigate to the web app link above. Then click the icon shown left and select **'Add to Home Screen'** and then **'Add'**.



Android Device

In the web browser navigate to the web app link above. Then click the icon shown left and select **'Add to Home Screen'**.



Laptop/Desktop - PC

Right click with the mouse to display the menu and select **'Create Shortcut'**.

GP24 is provided to you by HealthHero, specialists in digital healthcare with over 25 years of experience. For more information on our GP service, including prescription and referral, please visit <https://www.healthhero.com/terms-and-conditions> Privacy Policy www.healthhero.com/privacy-policy/

*Open Private Referrals

Within your appointment, the GP will recommend the best course of treatment/action. Should they feel you would benefit from a specialist assessment or further treatment, they can provide you with an open private referral letter. This referral is for Private Medical Care only and will not be accepted for services in the NHS. Referral letters will be emailed directly to you.

Please note the private referral is not a claims authorisation, and you will need to speak to your Private Medical Insurance company prior to receiving any treatment unless you will be funding this yourself. If you do not have Private Medical Insurance, you will need to fund the consultation yourself. There is no cover under this Group Insurance Scheme to pay for Private Consultations.

Physiotherapy Service

Access to virtual consultations and treatment
via our network of qualified physiotherapists



- Restoring movement and functions in patients that have been affected by injury, illness or disability
- They will do this by delivering exercise plans and supporting patients to be able to safely and independently complete a home exercise programme
- For problems affecting the musculoskeletal system
 - the bones, joints and soft tissue of the body
- Suitability for online physiotherapy is made on a case-by-case basis
- Each session lasts up to 30 minutes

Initial assessment session followed by treatment sessions as appropriate

- Unlimited number of sessions so patients can contact the service whenever they need to
- Opportunity to book with the same clinician, and up to six weeks in advance

Post-consultation outcomes

Treatment plan

Virtual treatment sessions;
self-managed digital exercises
via RehabGuru personal URL

Additional supporting documents (as required)

Advice and signposting to self-help information e.g. recommended lifestyle changes, nutrition advice, etc.

Signposting

To see own GP face-to-face or seek diagnostic services where required

Booking must be done through the HealthHero/GP24 App

Access the GP24 App at <https://philipwilliams.gp24.co/> to book appointments.

On first use, click Reset Password to create an account. Use code **SC25** to register

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 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.

Non-covered Family Member Discount

If you require cover for a non-covered family member, a 15% discounted policy is available by calling StartRescue on

01206 655 000

Please use the code **POLFED31**

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

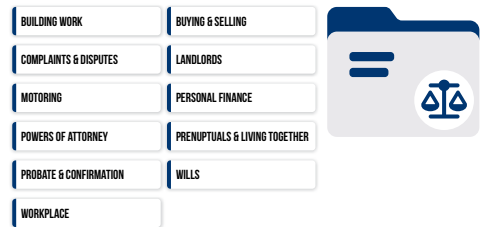
01483 954 089

Consumer Legal Services Website

Register

www.temple-legal.co.uk/legal-services-personal

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 Intact Insurance Ltd.



Part of **HOWDEN**

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Warrington, Cheshire WA4 6NW

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www.philipwilliams.co.uk

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Philip Williams & Co. is a trading name of Howden UK
Brokers Limited, which is authorised and regulated
by the Financial Conduct Authority No. 307663.

Registered in England and Wales under company
registration number 02831010.

Registered Office: One Creechurch Place,
London, EC3A 5AF.

Calls may be monitored and recorded for quality
assurance purposes.