



SCOTTISH POLICE FEDERATION

GROUP INSURANCE SCHEME

SCHEME BENEFITS

Effective from 1 April 2019



USEFUL TELEPHONE NUMBERS

Scottish Police Federation	0300 303 0027
Worldwide Travel Insurance	Policy Number RTAEP/40064-07-2019
24hr Emergency Assistance	+44 (0) 203 829 6745
Online Claims	www.submitclaim.co.uk/sp
Non-Emergency Claims	01702 553 443
Motor Breakdown Cover (UK)	01384 884 133
(Europe)	+44 (0) 1384 884133
Home Emergency	01384 884 041
Philip Williams and Company	01925 604 421

SERVING MEMBER BENEFITS

SERVING MEMBER AGED UNDER 65

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 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 (<i>up to 26 weeks</i>) - No Pay (<i>up to 26 weeks</i>)
	20% scale pay 40% scale pay
On-Duty Assault Benefit	- Firearm - Stabbing - Disfigurement/scarring from burns – scale benefit
	£1,500 £750 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
CALENDAR MONTHLY PREMIUM	£25.43
FOUR WEEKLY PREMIUM	£23.47

COHABITING PARTNER AGED UNDER 65

Life Insurance	£100,000
Terminal Prognosis Advance on Life Insurance*	20% of sum insured
Critical Illness	£25,000
CALENDAR MONTHLY PREMIUM	£12.99
FOUR WEEKLY PREMIUM	£11.99

*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 cohabiting 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.

Retirement from the Police Service

Serving officers upon retirement may remain in the scheme as a retired member by submitting a completed membership continuation form to the Scottish Police Federation preferably prior to retirement, but in any event, within 30 days of retirement.

Transfer, resignation or dismissal

Members who transfer, resign or are dismissed from the police service are not eligible to remain in the scheme and all membership and benefits will cease including any cohabiting partner extension.

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

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 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

Paid upon the death of a dependant 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.

Accident Benefit

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.

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.

Burns causing permanent 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.

Maximum benefit £5,000

Minimum benefit £300

b. Body

If an **Accident** occurs to a Serving Officer while on police duty and causes Bodily Injury resulting in **Burns** causing permanent disfigurement or scarring of their to the **Body** and the permanent scarring or permanent disfigurement affect an area of at least 4.5% of the total body area the benefit will be paid in accordance with the amount shown below:

4.5% of the total body surface area	£1,500
9% or more of the total body surface area	£3,000
18% or more of the total body surface area	£4,000
27% or more of the total body surface area	£5,000

This benefit does not cover disfigurement or scarring by any cause other than Burns Specific Definitions applicable to this section of the policy:

CRITICAL ILLNESS

The benefit will be payable if a member, member's subscribing cohabiting partner or their dependant 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
- Hep B / HIV Infection
- Kidney Failure
- Liver Failure
- Loss of a Hand or Foot
- Loss of Independent 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 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.philipwilliams.co.uk or by scanning the QR code.



WORLDWIDE TRAVEL POLICY

This policy covers the member, their cohabiting partner and any number of their unmarried dependant children under 23 years 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 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 a medical emergency please contact our nominated emergency service, Emergency Assistance Facilities, on

+44 (0) 203 829 6745

They are open 24 hours a day,
7 days a week, 365 days a year.

Please quote RTAEP/40064-07-2019

Other claims should be reported to
Claims Settlement Agencies Ltd

01702 553443

(9am–5pm Mon–Fri)

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

We are now able to offer you the facility to submit your claim online which is the fastest and easiest way to make a claim at:

www.submitclaim.co.uk/sp

The process should take approximately 10–15 minutes to complete (*depending on the type of claim*), but before continuing you should ensure you have your policy certificate, trip dates, supporting documentation and details of the incident.

Main conditions and exclusions

The policy will not cover you if any of the following apply to you or travelling companion at the policy start date and each time you make arrangements for a trip.

1. You/they were travelling against the advice of a medical practitioner or in order to get medical treatment abroad.
2. You/they have been diagnosed as having a terminal illness unless declared to us
3. 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
Unless declared and accepted by us.

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 important conditions relating to health. If you are unsure please notify Voyager Insurance on 01483 806816 immediately.

An excess of £50 is applicable for most policy sections. The excess is payable per person, per section, per insured individual 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 Federation Office.

Documents can be downloaded by visiting the Group Scheme section of our website www.philipwilliams.co.uk or by scanning the QR code.



HOME EMERGENCY ASSISTANCE

With one call an approved contractor will come to your home and make emergency repairs.

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.

Emergency

A sudden and unforeseen situation which if not dealt with quickly 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 **01384 884 041**

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.

Insured events

Cover is provided for the following domestic emergencies:

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

Please note that boilers must be under 15 years old to be eligible for cover.

Documents can be downloaded by visiting the Group Scheme section of our website www.philipwilliams.co.uk or by scanning the QR code.



UK AND EUROPEAN MOTOR BREAKDOWN

Comprehensive motor breakdown cover for you and your cohabiting partner including:

- Roadside Assistance/Recovery
- Home Assist
- Alternative Travel
- Emergency Overnight Accommodation
- Misfuel Assist
- Message Service
- Keys

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

01384 884 133

For assistance in mainland Europe please call

+44(0) 1384 884 133

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 car, motorcycle, campervan, motorhome (including domestic vans up to 3.5 tonnes), or car-derived van which You or your cohabiting partner are 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 the Police Federation, or other such administrative organisation, with costs for 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.

Documents can be downloaded by visiting the Group Scheme section of our website www.philipwilliams.co.uk or by scanning the QR code.



NOTES

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PRIVACY NOTICE

(ALSO KNOWN AS "FAIR PROCESSING NOTICE")

How will we use the information you give us?

We will only use your information on the basis that it is necessary to administer your insurance contract or help you make a claim. Where we need to pass information to other firms, it will only be for that purpose. These firms will be Insurers, other insurance brokers, firms handling claims, finance providers and firms that process or administer our records, including Federations/Trust Administrators.

When we contact you, it will either be for the above reason, or because we have a legitimate interest in marketing related products. For any other marketing it will only be with your consent and you will be able to withdraw your consent or unsubscribe easily at any time. If we have to transfer information to a third country outside the EU, we will only do so if a similar level of protection applies. If we need to obtain information which is by nature sensitive, we will only do so on the basis that it is in the public interest – for example to fight crime, prevent fraud or to make sure insurance is available.

What type of personal information do we need?

- We may need personal details which might include details of lifestyle, family, finances, business or education.
- We will only collect what is necessary and will only keep it for as long as we are required to do in line with our data retention policy.

What other types of information do we need?

- Under certain circumstances we may also need to obtain information about Race or Origin, Gender, Religion, Health, Politics, Genetics, Trade Union Membership, Sex or Sexual Orientation.
- We might also need details of criminal convictions.
- We will only collect what is necessary and protect it with appropriate security measures.

How do we obtain your information?

- We may gather it from information you submit to a website, by telephone, mail, face to face or by email.
- We may receive it from insurers, other insurance brokers, firms handling claims, finance providers and firms that process or store our records, including Federations/Trust Administrators.

What are my legal rights?

- You can obtain a copy of your personal information from us without charge by contacting us at the address above. This may include the right to transfer information to other providers.
- You have the right to ask us to correct information.
- You have the right to ask us to delete your information or stop using it, unless it is necessary for us to retain it for insurance or financial purposes as set out in our document retention policy.
- You may have the right to object if decisions about you are made solely by a computer.
- You have the right to complain to the Information Commissioner at www.ico.org.uk

Telephone number **0303 123 11132**

Data Controller

Philip Williams & Company
35 Walton Road
Stockton Heath
Warrington WA4 6NW

Contact for queries

Janice Dunkerley
01925 604421
janiced@philipwilliams.co.uk

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