



**BEDFORDSHIRE
POLICE FEDERATION**
GROUP INSURANCE SCHEME

SCHEME BENEFITS

Effective from 1 January 2018



USEFUL TELEPHONE NUMBERS

Federation Office	01234 842 405
Worldwide Travel Insurance	Policy Number GP10066
24hr Emergency Assistance	+44 (0) 1243 621 504
Non-Emergency Claims	01243 621 248
Motor Breakdown Cover (UK) (Europe)	0333 999 7524 +44(0) 1737 334 012
Legal Expenses	01384 884 126 Policy Number LES/256/1851
Mobile Phone Cover	0344 412 0982
Philip Williams and Company	01925 604 421

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



SERVING MEMBER BENEFITS

SERVING MEMBER

Life Insurance	£120,000
Terminal Prognosis Advance on Life Insurance*	49%
Child Death Grant	£1,000
Permanent Disability (<i>paralysis/insanity</i>)	£50,000
Temporary Total Disablement (<i>after 7 days for up to 104 weeks</i>)	£35 per week
Permanent loss of one or more limbs, eyes, speech or hearing (<i>both ears</i>)	£50,000
Permanent loss of hearing (<i>one ear</i>)	£40,000
Variable Disabling Injuries	Scale Benefits
On-Duty Assault benefit	
Firearm	£1,500
Stabbing	£750
X Factor Pay Reduction Benefit	50% of loss
Hospitalisation Benefit	
Unplanned admission (<i>up to 30 consecutive nights</i>)	£40 per night
Planned admission (<i>excluding first three nights up to seven nights</i>)	£40 per night
Unrecovered Criminal Court Compensation	Up to £500
Infection of HIV/Hepatitis B on duty	£40,000
Dependent Childcare Costs	£15 per hour (<i>max £200</i>)
Unsociable Hours Benefit (<i>two weeks excess, payable for eight weeks</i>)	10% pay up to £60 per week
Dental Injury and Emergency	Included
Sick Pay Benefit	
whilst on half-pay up to 26 weeks	25% scale pay
whilst on no-pay up to 26 weeks	50% scale pay
Critical Illness	£17,500
RedArc Plus	Family
Family Travel Policy	Worldwide
Mobile Phone	Member Only
Legal Expenses	Included
Motor Breakdown Cover (<i>UK and Europe</i>)	Member & Partner
CALENDAR MONTHLY PREMIUM	£26.95

COHABITING PARTNER

Life Insurance	£40,000
Terminal Prognosis Advance on Life Insurance*	49%
Critical Illness	£5,000
CALENDAR MONTHLY PREMIUM	£5.06

The price includes an additional contribution to the Insurance Trusts to pay for administration of the scheme and other member benefits as determined by the Scheme Trustees.

*Terminal Prognosis Advance only available for members aged 63 and under

RETIRED MEMBER BENEFITS

RETIRED MEMBER BENEFITS AGED UNDER 65

Life Insurance	£40,000
Terminal Prognosis Advance on Life Insurance*	49%
Legal Expenses	Included
Family Travel Policy	Worldwide
Motor Breakdown (UK and Europe)	Member & Partner
CALENDAR MONTHLY PREMIUM	£19.99

RETIRED MEMBER BENEFITS AGED 65–69

Life Insurance	£3,000
Legal Expenses	Included
Family Travel Policy	Worldwide
Motor Breakdown (UK and Europe)	Member & Partner
CALENDAR MONTHLY PREMIUM	£13.68

COHABITING PARTNER AGED UNDER 65

Life Insurance	£20,000
Terminal Prognosis Advance on Life Insurance*	49%
CALENDAR MONTHLY PREMIUM	£6.39

COHABITING PARTNER AGED 65–69

Life Insurance	£3,000
CALENDAR MONTHLY PREMIUM	£7.78

The price includes an additional contribution to the Insurance Trusts to pay for administration of the scheme and other member benefits as determined by the Scheme Trustees.

*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 Office.

Applying to join

Serving officers can apply to join the scheme at any time by completing an application form which is available from the Federation Office. All members must contribute to the Federation Voluntary Fund. New student officer recruits to the police service may join the scheme without the need for the completion of the medical underwriting application form and their first 104 weeks of service are free of charge.

Subscription collection

Subscriptions are collected monthly by deduction direct from salary/pension. 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 the Federation Office, on the Federation Website 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 the Federation Office.

Cohabiting Partner Cover

Cohabiting partner cover will cease when the Serving member or cohabiting partner reach 65 years of age (*70 years for retired members*), whichever is the sooner. 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 Federation Office 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 Federation Office. The insurance broker will then be asked to investigate the complaint and resolve any matter either via the Federation Office, 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 Office on

01234 842 405

Or simply write, giving details of your complaint to: Bedfordshire Police Federation, 217 Bedford Road, Kempston, Bedfordshire, MK42 8DA

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

Retirement from the Police Service

Serving officers upon retirement may remain in the scheme as a retired member.

Individuals are not eligible to join the scheme after their retirement date.

Transfer, resignation or dismissal

Serving officers 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.

EXPLANATION OF BENEFITS

Life insurance

On death of a member or cohabiting partner who are covered under the scheme the cash benefit detailed in the current benefits table 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 Office, 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 of 49% of the relevant sum insured.

Supplementary Life Insurance

If you require additional Life Insurance Cover the below optional benefits are available:-

Serving members aged under 65 years.

£25,000 £1.98

£50,000 £3.95

Partners of Serving members aged under 65

£12,500 £1.05

£25,000 £2.05

Application forms are available at the Federation Office.

Child Death Grant

This benefit is paid upon the death of a dependent child of a member, aged between six months and 17 years inclusive.

Accidental Bodily Injury

Variable Benefits paid in the event of:-

- Permanent Disability
- Loss of sight in one or both eyes
- Loss of use of one or more limbs
- Total loss of hearing in one or both ears
- Temporary Total Disablement
- Other injuries of varying severity

Unsocial Hours Benefit

In the event that the Insured Person suffers Temporary Total Disablement following Accident or Sickness and as a result of which incurs a loss of Unsocial Working Hours Pay, the policy will pay up to £60 per week in respect of the Unsocial Working Hours Pay that would otherwise have been received.

Unrecovered Criminal Court Compensation

Cover is provided for serving officers only. If, as a result of an on-duty assault, compensation you have been awarded by the Court has not been paid within six months from the payment date of the award a benefit payment will be made.

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



Injury as a Result of Firearms or Knives

If a serving police officer sustains accidental bodily injury in the course of duty directly caused by the discharge of either firearms or shotguns or caused by assault involving a knife and as a consequence of the injuries is unable to work for a period of at least 14 consecutive days immediately after the attack the policy will pay:

- (a) £1,500 as a result of Firearm or Shotgun injuries
- (b) £750 as a result of stabbing injuries

Dental Injury and Emergency

- Worldwide dental injury – up to £2,500
- Emergency dental treatment – up to £200 (UK) or £400 (*rest of the world*)
- Hospital Cash – £50 per night
- Dentist Call Out – £100
- 24 hour continuous worldwide cover

Dependent Childcare Cost

Up to £15 per hour up to a maximum of £200 per claim.

Hospitalisation benefit

- Payable when admitted as an in-patient to hospital in the UK between midnight and 07.00
- Unplanned admission arising from accident or emergency, payable from first night
- Planned admission payable after three nights.

Sick Pay Benefit

Cover is provided for serving members only. If a member suffers a reduction in pay under Police Regulations the benefits illustrated on the scheme benefits table may become payable. 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.

X Factor Pay Reduction Benefit

If a Serving Officer sustains Accidental Bodily Injury or sickness causing them to be placed on Adjusted Duties which results in the loss of the deployability element of the x factor Payment of their basic salary during the Period of Insurance, We will pay 50% of the loss of x-factor Payment for up to a maximum period of 52 weeks commencing from the date the Serving Officer's salary is reduced.

Infection of HIV/Hepatitis B on duty

Cover is provided for serving officers only. If, as a result of a documented duty related incident you become infected with the HIV / AIDS virus, a benefit payment will be made.

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CRITICAL ILLNESS

The scheme benefits will be payable if a member, member's partner (if additional subscription paid), suffers from an insured illness and survives for more than 14 days from the date of diagnosis or surgery.

- Alzheimer's disease – resulting in permanent symptoms (Group C)
- Aorta graft surgery – for disease (Group A)
- Bacterial Meningitis causing inflammation of membranes of the brain or spinal cord (Group C)
- Benign brain tumour – resulting in permanent symptoms (Group B)
- Blindness (Group A & C)
- Cancer – malignant tumour (Group B)
- Coma – resulting in permanent symptoms (Group A & C)
- Coronary artery bypass surgery – excluding non-surgical techniques (Group A)
- Creutzfeldt-Jacob disease resulting in loss of physical ability (Group C)
- Deafness (Group A & C)
- Heart Attack of specified severity (Group A)
- Heart valve replacement/repair – requiring surgery to specified valves (Group A)
- HIV/Hepatitis B – caught in the course of the member's normal work duties as a Police Officer or by blood transfusion (Group C)
- Kidney Failure (Group C)
- Loss of hands/feet (Group A&C)
- Loss of speech – permanent and irreversible (Group A & C)
- Major organ transplant (Group A)
- Motor neurone disease – resulting in permanent symptoms (Group C)
- Multiple sclerosis – with permanent symptoms (Group C)
- Paralysis – total and irreversible (Group A&C)
- Parkinson's disease – resulting in permanent symptoms (Group C)
- Severe burns (Group C)
- Stroke – resulting in permanent symptoms (Transient Ischaemic Attacks are not covered) (Group A)
- Traumatic Head Injury (Group A & C)

For an individual insured person Critical Illness Benefit is payable once only in respect of conditions in a common group. For this purpose certain illnesses belong to more than one group.

Please refer to the policy wording for full definitions of the illnesses covered.

A pre-existing conditions exclusion applies together with other terms and conditions.

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



REDARC PLUS

A telephone support service which provides access to a Personal Nurse Adviser for you and your cohabiting family to provide support in the event of:

- Serious Illness
- Bereavement
- Long Term Disability
- Stress
- Telephone Support for people when discharged from hospital

Your Personal Nurse Adviser will be able to assist with:

- Help in understanding the condition and all its implications
- Explain options for treatment
- Help to prepare for consultants appointment
- Explain medical terms in simple everyday language
- Help families to cope with consequences of illness
- Information and advice on home adaptations/specialist equipment
- Source suitable equipment & medical aids
- Provide information on entitlements from NHS
- Helping you to make as speedy a recovery as possible by providing suitable information and helping to navigate into the appropriate services
- Provide good long term management of your condition
- Simply a listening ear when you are feeling low, or want to talk to someone who is not emotionally involved.

At the discretion of the nurse, when clinically necessary in certain circumstances they may be able to arrange extra help.

The RedArc service is free of charge and confidential. If you think you may be eligible you should ring RedArc on

01244 625 180

in normal business hours.

FAMILY TRAVEL POLICY

This policy covers the member, their cohabiting partner and any number of their dependent children*, for any number of trips in any year up to 60 days per trip. It covers travel worldwide and also in the United Kingdom.

The main sections of cover are:

- Cancellation and curtailment up to £3,000
- Emergency medical expenses up to £5,000,000
- Personal Baggage up to £2,000
- 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 on **+44 (0) 1243 621 504** They are open 24 hours a day, 7 days a week, 365 days a year.

Please quote GP10066

Other claims should be reported to Philip Williams and Company on telephone number **01243 621 248** (9am–5pm Mon–Fri)

Email: claimservice@cegagroup.com

Main conditions and exclusions

1. A trip for which this Insurance is effected must not be booked or commenced by the **Beneficiary (ies)**-
 - (a) contrary to medical advice, or
 - (b) for the purpose of obtaining medical treatment abroad, or
 - (c) after a terminal prognosis has been made.
2. The **Beneficiary (ies)** shall take all necessary steps to:-
 - (a) safeguard property or money insured hereby, and
 - (b) recover any property or money lost.
3. If the Underwriters establish that a **Beneficiary** makes a claim under this Insurance through concealment, misstatement or by deliberately providing false information, then the Underwriters will:
 - (i) not pay that claim and, if applicable, recover any claim already paid that was subject to the concealment, misstatement or the deliberate provision of false information, and
 - (ii) not pay any claim arising under his Insurance after the date the fraud was committed, and
 - (iii) cancel this Insurance with immediate effect from the date the fraud was committed, in writing to the **Insured Member**.
4. A maximum aggregate excess of GBP100 in all per **Insured Family** shall apply in respect of losses arising from the same event. This is increased to GBP150 in all where the **Insured Member** and/or their **Partner** is aged sixty five (65) to sixty nine (69) years inclusive.
5. In the event of Underwriters accepting liability for a medical expense claim which has been reduced by the use of a European Health Insurance Card (EHIC), Underwriters will not apply an excess to that claim.
6. This Insurance is limited to the United Kingdom residents only.
7. All cover under this Insurance shall cease when the **Beneficiary** reaches their seventieth (70th) birthday

An excess of £50 for members aged under 65 and £75 for members aged 65 to 69 inclusive is applicable for most policy sections. The excess payable per person, per section, per insured incident subject to a maximum of £100 for members aged under 65 and £150 for members aged 65 to 69 inclusive.

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.

***“Dependent Children” means all of the **Insured Member**’s children including legally adopted children aged under eighteen (18) years (or under twenty one (21) years of age in full time education) irrespective of whether such child normally resides with the **Insured Member**. Independent travel in respect of **Dependent Children** shall only apply to those children who normally reside with the **Insured Member**.

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



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 Office upon request.

Beneficiary/beneficiaries

In respect of Sections 3, 4, 11, 12, 13, 14, 15 and 19 the Member

In respect of Section 1, 9 and 16 the Member and the Member's cohabiting partner

In respect of Sections 2, 5, 6, 7, 8, 10, 17, 18, and 20 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

(£185,000)

2. Personal Injury

(£100,000)

3. Residential Protection

(£100,000)

4. Peaceful Occupation

(£100,000)

5. Consumer Protection

(£100,000)

6. Data Protection

(£100,000)

7. Uninsured Loss Recovery & Motor Prosecution Defence

(£100,000 but limited to £2,500 in providing representation following the seizure of a vehicle as a result of incorrect information being on the Motor Insurance Database and £5,000 for Motor Defence claims)

8. Discrimination

(£100,000)

9. Probate

(£100,000)

10. Employment

(£100,000)

11. Fund Trustee Defence

(£100,000)

12. Representation at Public Enquiries

(£100,000)

13. Independent Police Complaints

Commission Investigations

(£100,000)

14. Disciplinary Hearings

(£20,000)

15. Bankruptcy and Debt Advice

(£1,000)

16. Education

(£100,000)

17. Taxation

(£100,000)

18. Identity Theft

(£100,000)

19. Pension Medical Appeals

20. Assistance

Legal helpline

There is a 24 hour legal helpline and this can be contacted on

01384 884 126

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

Please quote scheme number **LES/256/1851**

Identity Theft Assistance and Claims **01384 377000**

Debt Advice Helpline **01384 884085**

Arranged by Legal Insurance Management Ltd.

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 for:

- Roadside Assistance
- Nationwide Recovery in the UK
- Home-start in the UK
- European Assistance

How to make a claim

If the vehicle you or your cohabiting partner are travelling in, suffers a breakdown, please call our 24 hour Control Centre on

telephone **0333 999 7524**
or **01737 334 012**

For assistance in mainland Europe please call
telephone **+44(0) 1737 334 012**

You should have the following information available.

- The vehicle's registration number
- Your name, home postcode and contact details
- The make, model and colour of the vehicle
- The location of the vehicle
- An idea of what the problem is

0333 numbers are chargeable at a local rate including from mobile telephones. They are usually included in network providers "free minute" packages. Please program the Control Centre's telephone number in you and your partner's mobile telephones.

All use of this service is available for the covered member and their partner. We consider a 'partner' any person married, civil partnered, or cohabiting with the covered member at the time of the incident. Any claim will be validated with Philip Williams and Company, or other such administrative organisation, 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.

For details and a list of European countries covered please see the full policy wording.

Vehicle(s)

Vehicle means the private car or motorcycle which is less than 16 years old (*11 years within Europe*) and which is:

- no longer than 5.1 metres;
- no heavier than 3,500 kilograms;
- no higher than 1.95 metres; and
- no wider than 2.1 metres;

Breakdown

- a mechanical breakdown;
- an accident;
- vandalism;
- a fire;
- a theft or an attempted theft;
- a flat tyre;
- a flat battery;
- it having no fuel; or
- putting the wrong fuel into it.

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MOBILE PHONE

Covered individuals

This cover is provided for:

- Serving members

Please note that this policy does not cover mobile phones used by children, even if the bill is paid by the member.

Cover applies to UK residents only.

Pre-registration of mobile phones is not required, but ownership and age of the phone will need to be evidenced by the relevant proof of purchase.

Claims notification

If you need to make a claim please contact Brightstar Insurance Services B.V. (*UK Branch*), Weston Road, Crewe, CW1 6BU.

Telephone number **03444 120 982**

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 £1000 including VAT.

A £75 excess is payable per claim.

The mobile phone should have a fully functioning SIM card and be no more than 8 years old at the time of the incident as evidenced by the relevant proof of ownership. This is NOT a new for old policy. 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.

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.

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Tel 01925 604 421

Fax 01925 861 351

www.philipwilliams.co.uk



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and regulated by the Financial Conduct Authority.

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