



BEDFORDSHIRE POLICE FEDERATION

**NON-UNDERWRITTEN CORE
GROUP INSURANCE SCHEME**

SCHEME BENEFITS

Effective from 1 January 2021



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)	01384 987 988
(Europe)	+44(0) 1384 987 988
Legal Expenses	01384 884 126
GP24	0345 222 3736
or if overseas	+44 (0) 161 468 3789
Health Assured	0800 328 0003
Mobile Phone Cover	0344 412 0982
Phillip Williams and Company	01925 604 421

MEMBER BENEFITS

MEMBER AGED UNDER 65

Worldwide Travel Policy	Family
Legal Expenses and ID Theft Protection	Included
Motor Breakdown Cover (<i>UK and Europe</i>)	Member & Partner
Mobile Phone Insurance	Member & Partner
Health Assured	Family
GP24	Family
CALENDAR MONTHLY PREMIUM	£13.50

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 are only eligible for this scheme if they are unable to join the main Group Insurance Scheme. The Federation and/or Phillip Williams & Co reserve the right to decline any applications.

Subscription collection

Subscriptions are collected monthly by deduction direct from salary. 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.

Retirement from the Police Service

This scheme is not available for retired members.

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.

Complaints procedure

The Insurance Scheme is arranged on behalf of the trustees by Philip Williams (*G Ins*) Management Ltd, trading as Phillip Williams & Co Insurance Management who are authorised and regulated by the Financial Conduct Authority (*Registration Number 827663*). 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 0800 023 4567 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

WORLDWIDE 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 included. Please see policy for full details.

In the case of a medical emergency please contact our nominated emergency service on **+44 (0) 1243 621504**. They are open 24 hours a day, 7 days a week, 365 days a year.

Please quote GP10066

Other claims should be reported via telephone number **01243 621 248** (9am–5pm Mon–Fri)

Email claimservice@cegagroup.com

If you need to speak to a GP whilst abroad, remember to use the GP24 Service as detailed on page 9

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 GBP150 in all per **Insured Family** shall apply in respect of losses arising from the same event.
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 United Kingdom residents.
7. All cover under this Insurance shall cease when the **Beneficiary** reaches their seventieth (70th) birthday
8. Excluding any claim directly or indirectly related to a pandemic and/or epidemic as announced by the World Health Organisation (*WHO*), including but not limited to Coronavirus (*COVID-19*), including any related and/or similar condition(s) or any mutation or variation of these. This General Exclusion applies to all sections of cover with the exception of Section A-1 Medical and Additional Expenses and Section A-1 Repatriation, provided prior to the trip commencing the Foreign Commonwealth and Development Office (*FCDO*) have not advised against all or all but essential travel to the intended destination(s) including any country or area the **Beneficiary** is travelling through.
9. No cover is provided under any section of this Insurance in respect of travel to a destination which the Foreign Commonwealth and Development Office (*FCDO*) has advised against all or all but essential travel prior to the commencement of the trip. Travel advice can be obtained from the *FCDO* website www.gov.uk/foreign-travel-advice.

An excess of £75 is applicable for most policy sections. The excess payable per person, per section, per insured incident subject to a maximum of £150.

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.

"Dependant 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 **Dependant 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 your Professional Fees policy are summarised below. This summary does not describe all the terms and conditions of the policy. References to the cover provided are contained within the full policy wording which is available upon request from the Federation Office, by visiting the Group Scheme section of our website www.philipwilliams.co.uk or, by scanning the QR code at the bottom of the page.

Sections of cover

MEMBER ONLY

1. Home Rights (£100,000)
2. Fund Trustee Defence (£100,000)
3. Representation at Public Enquiries (£100,000)
4. Independent Office for Police Conduct (£100,000)
5. Disciplinary Hearings (£20,000)
6. Bankruptcy Assistance (£1,000)
7. Pension Medical Appeals (£3,000)

MEMBER & COHABITING PARTNER

8. Education (£100,000)
9. Probate (£100,000)
10. Criminal Prosecution Defence (£185,000)

MEMBER & COHABITING FAMILY

11. Personal Injury (£100,000)
12. Clinical Negligence (£100,000)
13. Consumer Protection (£100,000)
14. Taxation (£100,000)
15. Discrimination (£1,000)
16. Employment (*Excluding claims arising from activities as a Police Officer*) (£25,000)
17. Data Protection (£100,000)
18. Uninsured Loss Recovery & Motor Prosecution Defence (£100,000 but limited to £2,500 in providing representation Following the seizure of the vehicle as a result of incorrect information being on the Motor Insurance Database and £10,000 for Motor Prosecution Defence claims)
19. Identity Theft

Legal Document Service

Create your own legal documents to assist in a range of potential disputes or legal situations that you may encounter.

<https://police-MLB.legalim.co.uk>

Please use the access code **BedsPF**

Definition of Beneficiary/beneficiaries

Member – All eligible individuals who are members of the relevant Federation at the time at which the insured event occurs and who have paid the relevant subscription.

Partner – The member's cohabiting partner. This does not include any business partner or associates

Family – The member and:

The member's cohabiting partner. This does not include any business partner or associates.

The member's children including stepchildren, adopted children, foster children and grandchildren normally resident with the member.

The parents and grandparents of the member and the member's cohabiting partner, normally resident with the member.

24 hour Legal helpline

For initial advice and instruction on how to make a claim call

01384 884 126

Identity Theft Assistance and Claims

01384 397 757

Debt Advice Helpline

01384 884 085

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

including:

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

01384 987 988

For assistance in mainland Europe please call

+44(0)1384 987 988

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 the Police Federation, 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. 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.

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



MOBILE PHONE

Covered individuals

This cover is provided for:

- Serving members and their cohabiting partner

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

Cover applies to UK residents only.

Claims notification

If you need to make a claim please contact Brightstar Insurance Services B.V. (*UK Branch*), Weston Road, Crewe, CW16BU.

Telephone number **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 8 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.

Please note 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.

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



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 by video consultation. 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 prescription medication, where the medication will be delivered to you at any UK based address the next working day or the prescription emailed direct to a nominated pharmacy. The cost of the drugs are chargeable at wholesale rates which will be told to you before they are issued. Where appropriate the GPs can issue private Open Referral* letters and Private Fit Notes. Each consultation is secure and confidential and there is no limit to the number or length of consultations. Please note that some employers may not accept Private Fit Notes.

To book a GP consultation 24/7 please call:

0345 222 3736

or if overseas

+44 (0)161 468 3789

Or access services via the web app: <http://philipwilliams.gp24.co> or via QR Code



Services available in the web app:

- 24/7 GP telephone consultation service
- Video consultation service
- Open 7 days a week, GMT:
 - Monday** – Friday: 08:00 – 22:00
 - Saturday: 08:00 – 20:00
 - Sunday: 10:00 – 18:00
- Message Dr
- Request an appointment
- Health information
- Services near you
- Store your medical notes

**Excluding UK bank holidays

How to save the web app:



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

GP24 is provided to you by Health Hero. Specialists in 24/7 private GP services with over 20 years of experience.

For more information on our prescribing and referral processes, including example medication and postage and packaging costs please visit www.healthhero.com/medication-and-delivery-charges/

Consultation Terms and Conditions 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 can be posted or 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.

HEALTH ASSURED

Covered Individuals

Member, cohabiting partner and any number of dependant children (*aged over 16 years*) residing in the family home.

Mental Health and Bereavement

Your call will be handled by an experienced counsellor, who will offer confidential support and information in a friendly, non-judgemental manner.

- 24/7/365 counselling and information telephone service
- In the moment emotional support
- If clinically appropriate, access to structured telephone, online or face to face counselling
- Access to further wellbeing resources via an online health portal and the Health e-Hub app

Reasons to call the service, but not limited to:

- Stress and anxiety
- Family Issues
- Relationship advice
- Alcohol and drug issues
- Gambling issues
- Bereavement
- Domestic abuse
- Retirement

Medical Advice

The medical advice line is available Monday-Friday 9am to 5pm and is available for you to discuss any medical condition such as:

- Paediatrics - feeding problems, crying, teething, nappy rash, congenital disorders etc
- Typical childhood illnesses such as measles, chickenpox, meningitis, tonsillitis, and also allergies
- Adolescent related issues such as, drugs and alcohol, anorexia, bulimia, glandular fever and dyslexia
- Information and advice on a range of professional welfare organisations and societies
- First aid advice
- Elderly / dependant life stage care
- Assistance with planning care for the elderly
- Suitability of medicines by age/ condition
- Suitability of treatment and alternative therapies
- Common/routine medical conditions
- Orthopaedics
- Prevention of injuries

To contact Health Assured please call 0800 328 0003

Digital support

Health Assured believes that you should benefit from their services in the most convenient way to you. That's why, as well as their phone-based counselling and advice they've developed an online portal and smartphone app accessible whenever you like, wherever you might be.

Online Well-being portal

Their online portal features a comprehensive library of well-being information, which you can access easily via any web browser—on your computer, smartphone or tablet. Access interactive health assessments, lifestyle advice, coaching tools, and more:

- Life Support: legal & financial support, assessments, and family/relationship resources.
- Work Life: advice on achieving a good work-life balance, progressing in your career and asserting your rights.
- Physical Health: information and articles on keeping yourself fit and active, losing weight and maintaining good exercise habits.
- Emotional Health: articles on keeping good mental health, lowering stress and recognising symptoms of ill-health.

You'll also find a host of resources including webinars, well-being videos, four-week programmes, interactive health checks and links to trusted sources. All available whenever you need it.

Healthe-Hub smartphone app.

Download in the app & android store: Username: **Police** Password: **Federation**

Available for iOS and Android platforms, it offers immediate support in the palm of your hand, and is available 24/7, 365. It's free to download, and offers health & well-being support in your pocket.

- Physical and mental health support.
- Financial well-being assessments and tips.
- Extensive library of videos, webinars, planners and more at the tap of a button.
- Self-improvement methods such as becoming more assertive, more resilient, and more mindful.
- Lifestyle guidance for family matters.



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 1113**

Data Controller

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

Contact for queries

Data Protection Manager, Tel. 01925 604421
Email dataprotection@philipwilliams.co.uk

Privacy Notice Apr2018 v3



35 Walton Road, Stockton Heath,
Warrington, Cheshire WA4 6NW

Tel. 01925 604 421

www.philipwilliams.co.uk

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Philip Williams & Co insurance Management is the trading name
of Philip Williams (G ins) Management Ltd.

Registered office: 35 Walton Road, Stockton Heath,
Warrington, WA4 6NW.

Registered in England and Wales company number 11181168

Authorised and regulated by the Financial Conduct Authority
Registration number 827663