



# HAMPSHIRE POLICE FEDERATION

GROUP INSURANCE SCHEME

**SCHEME BENEFITS FOR  
MEMBERS AGED 70+**

Effective from 1 December 2016



# RETIRED MEMBER BENEFITS FOR THOSE AGED 70+

RedArc Plus	Family Cover
Legal Expenses including ID Theft Protection	Included
Home Emergency	Included
Motor Breakdown (UK and Europe)	Member & Partner
<b>CALENDAR MONTHLY SUBSCRIPTION</b>	<b>£8.10</b>

## USEFUL TELEPHONE NUMBERS

Federation Office	02380 478 920
Motor Breakdown Cover (UK) (Europe)	0333 600 7372 +44 (0) 1206 714 363
Home Emergency	0333 600 7369
Legal Expenses	01384 887 588 (quote LES/256/1582)
RedArc Plus	01244 625 180
Philip Williams & Company	01925 604 421

Documents can be downloaded  
by visiting the Group Scheme  
section of our website  
[www.philipwilliams.co.uk](http://www.philipwilliams.co.uk)  
or by scanning the QR code.



# 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.

### Subscription collection

Subscriptions are collected monthly by deduction direct from pension unless that is not possible when 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 the Federation Office, on the Federation Website or by visiting the Group Scheme section of [www.philipwilliams.co.uk](http://www.philipwilliams.co.uk)

### Complaints procedure

The Federation Insurance Scheme is arranged on behalf of the trustees by Philip Williams and Company who are authorised and regulated by the Financial Conduct Authority (*Registration Number 308860*). The trustees are responsible for organising the policies and dealing with the insurance broker. Any complaints about any aspect of the scheme should in the first instance be directed to the 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

Please contact the Federation Office by telephone on

**02380 478 920**

Or simply write, giving details of your complaint to Hampshire Police Federation, Federation House, 440 The Grange, Romsey Road, Michelmersh, ROMSEY, SO510AE

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](http://www.financial-ombudsman.org.uk)

**A telephone support service which provides access to a Personal Nurse Adviser for you and your family normally resident in the family home, 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.

# 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, 9, 11, 12, 13, 14, and 15 the Member

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

In respect of Sections 2, 5, 6, 7, 8, 10, 17, 18, and 19 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. Assistance

## Legal helpline

Arranged by Legal Insurance Management Ltd.

Legal Assistance and Claims Notification Line

**01384 887 588**

Identity Theft Assistance and Claims

**01384 377 000**

Debt Advice Helpline

**01384 884 085**

Please quote scheme number LES/256/1582

Documents can be downloaded by visiting the Group Scheme section of our website [www.philipwilliams.co.uk](http://www.philipwilliams.co.uk) or by scanning the QR code.



# HOME EMERGENCY ASSISTANCE

This policy provides immediate assistance in the event of a domestic emergency. Home emergencies can be stressful and sometimes difficult to resolve, but with Home Emergency Assistance you will have peace of mind knowing that we are with you every step of the way, by not only appointing a suitably qualified contractor to attend your home but also meeting the costs associated with this.

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.

## Home Emergency

A sudden and unforeseen situation which if not dealt with quickly and without reasonable intervention by you 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 **0333 600 7369**

## Insured events

Cover is provided for domestic emergencies for the following insured events:

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

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# UK AND EUROPEAN MOTOR BREAKDOWN

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

- Roadside Assistance/Recovery
- Home Assist
- Alternative Travel
- Emergency Overnight Accommodation
- Misfuel Assist
- Lack of Fuel
- Message Service
- Caravans & Trailers
- Keys
- European Assistance

## How to make a claim

If the car, motorcycle, campervan/motorhome/ non-commercial van under 3.5 tonnes you or your partner are travelling in or any caravan or trailer of a proprietary make you are towing which is fitted with a standard towing hitch and does not exceed 7 metres/23 feet suffers a breakdown caused by a mechanical or electrical failure, misfuel, lack of fuel, accident, theft, vandalism, fire, or flat tyre which immediately renders the vehicle immobilised, please call our 24 hour Control Centre on telephone **0333 600 7372**

or **01206 714 363**

For assistance in mainland Europe please call telephone **+44 1206 714 363**

Please have the name of the covered member, your return telephone number, vehicle registration number and precise location available when requesting assistance.

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. There is no age limit to the car, motorcycle, or car-derived van for breakdowns occurring in the UK.

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

If you wish to extend cover for children, then this can be purchased from [www.startrescue.co.uk](http://www.startrescue.co.uk) Use the code POLICEFED0715 for an additional 15% discount.

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



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

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