

# STAFF CORE GROUP INSURANCE SCHEME

## SCHEME INFORMATION

Effective from 1 July 2018



# GROUP INSURANCE SCHEME

## Member to age 65

World travel policy	Family
Mobile phone cover	Member & partner
Motor breakdown cover ( <i>UK &amp; Europe</i> )	Member & partner
Legal expenses and ID theft protection	Included
RedArc Plus	Family
<b>CALENDAR MONTHLY PREMIUM</b>	<b>£13.00</b>

# IMPORTANT INFORMATION

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**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 LPF Trusts office.

## **Applying to join**

Serving Officers are only eligible for this scheme if they are unable to join the main Group Insurance Scheme. Police staff can apply to join the scheme at any time. LPF Trusts/or Philip Williams & Co reserve the right to decline any applications.

## **Career breaks, maternity leave, secondment or living overseas**

Those going on a career break, maternity leave, secondment or are living overseas must contact the LPF Trusts office to identify if cover can be maintained.

## **Retirement from the police service**

This scheme is not available for retired members.

## **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.

## **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.

## **Special Constables**

For members of the Special Constabulary, payments are made by direct debit. This cover is not available upon leaving the Special Constabulary.

### **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 LPF Trusts office, on the LPF Trusts website or by visiting the Group Scheme section of [www.philipwilliams.co.uk](http://www.philipwilliams.co.uk)

### **How to cancel your cover**

In the event that you need to cancel your cover please contact the LPF Trusts office.

### **Complaints procedure**

The LPF Trusts Insurance Scheme is arranged on behalf of the trustees by Philip Williams and Company which is 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 LPF Trusts office. The insurance broker will then be asked to investigate the complaint and resolve any matter either via the LPF Trusts office, directly with the member, or through the appropriate underwriting organisation.

Please contact the LPF Trusts office by telephone **0116 275 9930** or write giving details of your complaint to:

### **LPF Trusts**

Suite B, Lancaster House,  
Grange Business Park, Enderby Road,  
Whetstone, Leicester,  
LE8 6EP

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)

### **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](http://www.fscs.org.uk)



# REDARC PLUS

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**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.



# WORLDWIDE TRAVEL POLICY

**This policy covers the member, their cohabiting partner and any number of their unmarried dependant children under 18 years or 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 also in the United Kingdom.**

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 £25,000

Other benefits are included. Please see travel policy for full details.

In the case of medical emergency please contact our nominated emergency service on **+44 (0) 20 7183 3751**

Email: [assistance@mstream.co.uk](mailto:assistance@mstream.co.uk)  
Please quote MT18/1351

Other claims should be reported to the claims service on

**0330 660 0549**

(9am–5pm Mon–Fri)

Email: [claims@mstream.co.uk](mailto:claims@mstream.co.uk)

## Stranded passenger service

Access Executive Lounges if your flight is delayed for more than two hours.

Pre-registration is required more than 24 hours before you fly.

Scan the QR code or visit:

<https://goo.gl/qeZUhS>

Register using PIN **2816**.



Full policy wording and policy summary can be accessed either by downloading them from the QR reader (you can save a copy using the settings on your phone or tablet), online at [www.philipwilliams.co.uk](http://www.philipwilliams.co.uk) or request details by contacting the LPF Trusts office.



## 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 Warranty. If you are unsure please notify Philip Williams & Co immediately.

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 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 LPF Trust Office.

# 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 LPF Trusts office upon request

## Beneficiary/beneficiaries

In respect of Sections 3, 4, 11, 12, 13, 14, and 15 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 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)

Legal Advice Helpline **01384 887 611**  
(quote LES/256/1417)

ID Theft Helpline **01384 377 000**

Debt Advice Helpline **01384 884 085**

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.

Arranged by Legal Insurance Management Ltd.

Full policy wording and policy summary can be accessed either by downloading them from the QR reader (you can save a copy using the settings on your phone or tablet), online at [www.philipwilliams.co.uk](http://www.philipwilliams.co.uk) or request details by contacting the LPF Trusts office.



# MOBILE PHONE COVER

## 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. This cover is applicable for 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  
**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 £1,000 including VAT.

**A £75 excess is payable per claim.**

The mobile phone should have a fully functioning SIM card and be no more than eight 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.*

Full policy wording and policy summary can be accessed either by downloading them from the QR reader (you can save a copy using the settings on your phone or tablet), online at [www.philipwilliams.co.uk](http://www.philipwilliams.co.uk) or request details by contacting the LPF Trusts office.



# MOTOR BREAKDOWN COVER

## 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
- European assistance.

## 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 **0333 600 7368** or **01384 884 064**

For assistance in mainland Europe please call **00 44 1384 884 064**

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).

Any claim will be validated with LPF Trust, 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.

Full policy wording and policy summary can be accessed either by downloading them from the QR reader (you can save a copy using the settings on your phone or tablet), online at [www.philipwilliams.co.uk](http://www.philipwilliams.co.uk) or request details by contacting the LPF Trusts office.



# CLAIMS PROCEDURES

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Claims should be reported as soon as is practical and if possible within 30 days of the incident. The onus is on the member to notify a claim and it is not the responsibility of the LPT Trusts to make a member aware of their entitlement to claim.

## HELPLINES

### **Travel Insurance**

Policy number MT18/1351

### **24-hour Emergency Assistance**

+44(0) 20 7183 3751

### **Non-emergency claims**

0330 660 0549

### **Motor Breakdown Cover**

(UK) 0333 600 7368

(Europe) +44 1384 884 064

### **Legal Advice Helpline**

01384 887 611 (quote LES/256/1417)

### **ID Theft Helpline**

01384 377 000

### **Debt Advice Helpline**

01384 884 085

### **Mobile Phone Cover**

0344 412 0982

### **RedArc Plus**

01244 625 180



# PRIVACY NOTICE

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## 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 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 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](http://www.ico.org.uk)

Telephone number **0303 123 1132**

## Data Controller

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

## Contact for queries

Janice Dunkerly  
01925 604 421  
[janiced@philipwilliams.co.uk](mailto:janiced@philipwilliams.co.uk)



**LPF Trusts**

Suite B, Lancaster House  
Grange Business Park · Enderby Road  
Whetstone · Leicestershire LE8 6EP

**T:** 0116 275 9930

**E:** [groupinsurance@lpf-trusts.co.uk](mailto:groupinsurance@lpf-trusts.co.uk)

**W:** [lpf-trusts.co.uk](http://lpf-trusts.co.uk)

