

GROUP INSURANCE

SCHEME INFORMATION

Effective from 1 January 2020



GROUP INSURANCE SCHEME

Serving member aged under 65

Life insurance	£110,000
Terminal prognosis advance on life insurance*	20% of sum insured
Permanent total disablement (due to accident)	£100,000
Loss of use of eye, limb or hearing (due to accident)	£100,000
Loss of hearing in one ear (due to accident)	£25,000
Permanent partial disablement	Included
On duty HIV infection	£100,000
Hospitalisation benefit up to seven nights	
Unplanned admission for accident	£28 per night
Temporary total disablement	
Max 104 weeks (ex first 7 days)	£28 per week
Dental Injury & Emergency	Member & partner
Family accident	Included
Reg 28 sick pay benefit**	
Half pay (up to 26 weeks)	20% scale pay
No pay (up to 26 weeks)	50% scale pay
Critical illness	£10,000
Child critical illness	£2,500
Child death grant	£2,000
Worldwide travel policy	Family
Legal expenses and ID theft protection	Included
Motor breakdown cover (UK & Europe)	Member & partner
GP24	Family
Mobile phone cover	Member & partner
Counselling Services	Included
CALENDAR MONTHLY PREMIUM	£26.50

Cohabiting partner aged under 65

Life insurance	£50,000
Terminal prognosis advance on life insurance*	20% of sum insured
Critical illness	£10,000
Counselling Services	Included
CALENDAR MONTHLY PREMIUM	£8.00

*Terminal prognosis advance only available for members aged 63 and under.

** Cover not available for members of the Special Constabulary.

RETIRED MEMBER BENEFITS

Retired member aged under 65

Life Insurance	£50,000
Terminal prognosis advance on life insurance*	20% of sum insured
Permanent total disablement (due to accident)	£45,000
Loss of use of eye, limb or hearing (due to accident)	£30,000
Loss of hearing in one ear (due to accident)	£7,500
Hospitalisation benefit up to seven nights	
Unplanned admission for accident	£28 per night
Temporary total disablement	
Max 104 weeks (ex first 7 days)	£28 per week
Dental Injury & Emergency	Member & partner
Family accident	Included
Worldwide travel policy	Family
Legal expenses and ID theft protection	Included
Motor breakdown cover (UK & Europe)	Member & partner
GP24	Family
Mobile phone cover	Member & partner
CALENDAR MONTHLY PREMIUM	£29.50

Retired member aged 65–69

Life insurance	£11,500
Worldwide travel policy	Family
Legal expenses and ID theft protection	Included
Motor breakdown cover (UK & Europe)	Member & partner
GP24	Family
Mobile phone cover	Member & partner
CALENDAR MONTHLY PREMIUM	£30.00

Cohabiting partner aged under 65

Life insurance	£20,000
Terminal prognosis advance on life insurance*	20% of sum insured
CALENDAR MONTHLY PREMIUM	£7.00

Cohabiting partner aged 65–69

Life insurance	£6,000
CALENDAR MONTHLY PREMIUM	£7.00

*Terminal prognosis advance only available for members aged 63 and under.

IMPORTANT INFORMATION

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

Eligible members can apply to join the scheme at any time by completing a medical underwriting application form which is available from the LPF Trusts office. New student officers to the police service may join the scheme without the need for the completion of the medical underwriting application form and their first 52 weeks of service are free of charge. The LPF Trusts and/or Phillip Williams & Co reserve the right to decline applications.

Cohabiting partner cover

Cohabiting partner cover will cease when the serving member or cohabiting partner reaches 65 years of age (70 years for retired members), whichever is the sooner. Cohabiting partner cover 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 LPF Trusts office to identify if cover can be maintained.

Retirement from the police service

Cover can continue into retirement from the Police Service and deductions will then be taken from the members pension. While every effort is made to ensure membership continues seamlessly, it is always the members responsibility to check that payments have continued. Failure to make payment may result in cover being cancelled.

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.

Subscription collection

Subscriptions are collected monthly by deduction direct from salary /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.

Membership

Membership of the Group Insurance Scheme and the Core Scheme is subject to membership rules which can be found at www.lpf-trusts.co.uk in the Group Insurance section and under Rules.

Insurers

A list of insurers is available on request. Full policy wordings for certain policy sections are available to download via QR codes. These are also available at the LPF Trusts office, on the LPF Trusts 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 LPF Trusts office.

Complaints procedure

The LPF Trusts Insurance Scheme is arranged on behalf of the trustees by Philip Williams (G Ins) Management Ltd, trading as Philip 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.

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

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 the 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 LPF Trusts 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 20 per cent of the relevant sum insured.

Child death grant

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

Critical illness

The benefit will be payable if a member, member's subscribing cohabiting partner or their 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. 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.

- Alzheimers Disease
- Angioplasty
- Aorta Graft Surgery
- Aplastic Anaemia
- Bacterial Meningitis
- 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 Speech
- Major Organ Transplant
- Motor Neurone Disease
- Multiple Sclerosis
- Paralysis of Limbs
- Parkinson's Disease
- Permanent Total Disability
- Primary Pulmonary Hypertension
- Progressive Supranuclear Palsy
- Pulmonary Artery Surgery
- Respiratory Failure
- Rheumatoid Arthritis
- Stroke
- Terminal Illness
- Third Degree Burns
- Traumatic Head Injury

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 or request details by contacting the LPF Trusts office.



ACCIDENT BENEFITS

	Serving member aged under 65	Cohabiting partner of serving member aged under 65	Retired member aged under 65	Cohabiting partner of retired member aged under 65	Serving/retired members child
Accident benefits Accidental death	Nil	Nil	Nil	Nil	£7,500 (£5,000 for children under 16 years)
Permanent disablement from any/every occupation	£100,000	£15,000	£45,000	£15,000	£7,500
Occupational HIV	£100,000	-	-	-	-
Loss of limb/eye	£100,000	£15,000	£30,000	£15,000	£7,500
Loss of hearing Both ears One ear	£100,000 £25,000	£15,000 £1,500	£30,000 £7,500	£15,000 £1,500	£7,500 £750
Continental scale for loss of fingers, toes and the like	Included	Included	-	Included	Included
Weekly benefit max 104 weeks (ex first 7 days)*	£28	-	£28	-	-
Hospitalisation	£28/24 hours Max 7 Nights	£75/week Max 52 wks	£28/24 hours Max 7 Nights	£75/week Max 52 wks	£37.50/week Max 52 wks
Sickness/half/nil pay Max 52 weeks Max £500/week*	20% of basic salary if on half pay, increased to 50% if cut to nil pay	-	-	-	-

* 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 Leicestershire Police 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.

PERMANENT PARTIAL DISABLEMENT CONTINENTAL SCALE

Maximum benefit:

Serving Officers – £100,000

Cohabiting Partner of Serving Officer – £15,000

Retired Members – £30,000

Cohabiting Partner of Retired Member – £15,000

Child (aged under 18 years or 22 if in full time education) – £7,500

1. Total loss of:	LEFT	RIGHT
(a) one thumb	20%	25%
(b) one index finger	15%	20%
(c) any other finger	8%	12%
(d) one big toe	10%	10%
(e) any other toe	5%	5%
2. Permanent and total loss of use of:		
(a) Shoulder or elbow	20%	25%
(b) Wrist	20%	20%
(c) Hip knee or ankle	20%	20%
3. Permanent loss of sense of smell	10%	10%
4. Fractured leg or foot with established non-union	25%	25%
5. Fractured knee cap with established non-union	20%	20%
6. Shortening of leg by at least three centimetres	15%	15%
7. Removal of lower jaw by surgical operation	30%	30%
8. Permanent facial disfigurement to an extent of not less than five square centimetres of scar tissue in the area from the hairline to and including the lower jaw and ears	10%	10%

All occurring within 24 months of bodily injury from which the claim arises.

If a beneficiary is left hand dominant, the percentage benefits are reversed.

Dental Injury & Emergency

Provides cover for Dental Expenses

in the event of:

- Dental Injury
- Emergency Dental Treatment
- Dentist Call-out Fees
- Hospitalisation
- Mouth Cancer

Definitions are shown in the full policy wording.

Making a claim

No prior authorisation is required. Undergo the treatment, pay the dentist direct, and subsequently submit a claim. Please ensure that proof of treatment and receipts of costs are obtained. Claim forms are available from the LPF Trust Office.

Infection by HIV while on duty

Serving members while in the course of duty if they suffer:

Diagnosis of infection by human immunodeficiency virus caused by needlestick injury or mucous membrane exposure to blood or blood stained body fluid during the period of insurance. This is infection by HIV where the insured person has occupational duties that are to give accident or emergency services to the general public and, as a result of performing these duties, the insured person becomes infected with HIV caused by accidental needlestick injury or mucous membrane exposure to blood or blood stained body fluid provided:

- a. the incident involving such contact has happened during the period of insurance and has been documented and reported in accordance with the procedures of the Leicestershire Police for such incidences and
- b. the documentation shows that the insured person has had a negative blood test for HIV or antibodies to HIV within 10 days of the incident and a further blood test within 12 months of the incident shows the presence of HIV or antibodies to HIV.

WORLDWIDE TRAVEL POLICY

This policy covers the member, their cohabiting partner and any number of their unmarried dependant children aged under 23 years, 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 £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 included. Please see 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
Please quote DU9020AHA190

Other claims should be reported to the claims service on **0330 660 0549**

(9am–5pm Mon–Fri)

Email: claims@mstream.co.uk

Submit your claim on-line
www.submitclaim.co.uk/lei

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.

Please note that this service relies upon airlines publishing their schedules to a flight tracking system in advance. This service may not be available for some charter flights. In the event of a flight not being registered, this service will not be available. The majority of flights will be registered.



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 Declaration.

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 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 LPF Trust Office.

If you need to speak to a GP whilst abroad, remember to use the GP24 Service as detailed on page 14

LEGAL EXPENSES

Some important facts about the Legal Expenses policy are summarised below. This summary does not describe all of the terms and conditions of the policy. All references 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

- Sections 1–6 : The member.
- Sections 8–10 : The member and their partner permanently living with them in their main home in the UK.
- Sections 11–19 : The member, their partner and relatives permanently living with them in their main home in the UK. (The insurer will cover the member's children temporarily away from home for the purposes of higher education).

Section of cover

1. Property (£100,000)
2. Fund Trustee Defence (£100,000)
3. Representation at Public Enquiries (£100,000)
4. Independent Office for Police Conduct Investigations (£100,000)
5. Disciplinary Hearings (£20,000)

Legal and Tax Advice Helpline
Identity Theft Advice and Resolution Service

Consumer Legal Services Website

When you have contacted the legal services, you must notify LPF Trusts of this request for support asap to validate your cover.

6. Bankruptcy (£1,000)
8. Education (£100,000)
9. Probate (£100,000)
10. Legal defence (£185,000)
11. Personal Injury (£100,000)
12. Clinical Negligence (£100,000)
13. Contract (£100,000)
14. Tax (£100,000)
15. Discrimination (£100,000)
16. Employment (£100,000)
17. Data Protection (£100,000)
18. Uninsured Loss Recovery and Motor Legal Defence (£100,000, other than:
 - £2,500 in providing representation following the seizure of a vehicle as a result of incorrect information being on the Motor Insurance Database
 - £5,000 for Motor Legal Defence claims)
19. Identity Theft (£100,000)

0330 303 1323

0333 000 2083

Register at www.araglegal.co.uk and enter voucher code **ARAG222CON** to access ARAG's digital law guide and download legal documents to help with consumer legal matters.

On duty cover is provided only when legal cover not funded or refused by PFEW and their claims process completed. If you are not a subscribing member of The Police Federation of England and Wales there is no cover in relation to:-

- Representation at any Public Enquiry that relates to an on-duty incident
- Any Independent Office for Police Conduct investigations
- Misconduct issues that arise from an on-duty incident
- Legal Defence allegations that arise from an on-duty incident
- Any Personal Injury claim that arise from an on-duty incident
- Employment issues that relate to your employment with the Police Service
- Motor Legal Defence claims that arise from an on-duty incident

Arranged by ARAG plc who is authorised under a binding authority agreement on behalf of the insurer, Brit Syndicate 2987 at Lloyd's.

MOBILE PHONE COVER

Covered individuals

This cover is provided for:

- Serving members and their cohabiting partner
- Retired 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.

In addition to proof of ownership, verification of membership will be required before a claim can be progressed.

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 or request details by contacting the LPF Trusts office.



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
- 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
0330 303 1321

For assistance in mainland Europe please call **+44(0)1206 812 896**

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, 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 Aframe and hitch).

Claims will be validated 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.

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 or request details by contacting the LPF Trusts office.



GP24

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. 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
 - Message Dr
 - Request an appointment
 - Health information
 - Services near you
 - Store your medical notes
 - Medi-Smart, medication adviceline
- Open 7 days a week, GMT:
Monday** – Friday: 08:00 – 22:00
Saturday: 08:00 – 20:00
Sunday: 10:00 – 18:00
- **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 Medical Solutions UK Ltd. 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: <https://www.medicalsolutions-uk.com/prescriptions-and-referrals/>

Consultation Terms and Conditions: <https://www.medicalsolutions-uk.com/gp-consultation-terms/>
Privacy Policy: <https://www.medicalsolutions-uk.com/privacypolicy/>

*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.

COUNSELLING SERVICES

This section of the policy covers Serving Members and their subscribing co-habiting partners. Eight sessions of counselling are available should the member feel it is necessary.

Sessions are carried out face to face in Leicester.

To apply to use this service please contact the LPF Trusts Group Insurance Scheme either via email to: groupinsurance@lpf-trusts.co.uk or call **0116 275 9930**

A claim form will be sent for you to complete and return to the office and then details will be sent on how to access the service.

This service is completely confidential and at no point are any details passed to your employer.

N.B. This service is not available to retired members.



CLAIMS PROCEDURES

Claims should be reported as soon as is practical and if possible within 30 days of the incident/diagnosis. If claims are not reported within 90 days of the date of the incident/diagnosis they may not be met. The onus is on the member to notify a claim and it is not the responsibility of the LPF Trusts to make a member aware of their entitlement to claim.

For life, critical illness, accident benefits, legal expenses and sickness benefits – please advise the LPF Trusts office on **0116 275 9930**

HELPLINES

Travel Insurance

Policy number DU9020AHA190

24-hour Emergency Assistance

+44(0) 20 7183 3751

Non-emergency claims

0330 660 0549

Motor Breakdown Cover

(UK) 0330 303 1321

(Europe) +44(0)1206 812 896

Legal Advice Helpline

0330 303 1323

Mobile Phone Cover

0344 412 0982

GP24

0345 222 3736

or if overseas +44(0) 161 468 3789



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

W: lpf-trusts.co.uk