



# Dorset Police Federation Group Insurance Scheme

Effective from 1 April 2015



## Serving Member to age 65

Life Insurance	£110,000
Terminal Prognosis Advance on Life Insurance*	20% of sum insured
Child Death Grant	£2,000
Permanent Total Disablement from any occupation	£110,000
Permanent Total Loss of eye(s) or limb(s)	£80,000
Permanent Total Loss of hearing in one ear	£32,000
Permanent Total Loss of hearing in both ears	£80,000
Permanent Total Loss of speech	£35,000
Permanent Disabling Injuries	% Scale
Occupationally Acquired HIV/AIDS	£35,000
Dental Injury and Emergency	Member & Partner
Non-receipt of Criminal Court Compensation Award	Up to £250
Accident Benefit (Temporary Total Disablement)	£50 per week
(payable during certified sick leave following an accident for maximum 104 weeks with a 7 day excess)	
Hospitalisation following an accident up to 7 nights	£50 per night
Reg 28 Sick Pay Benefit	
- Half Pay (for up to 26 weeks)	25% scale pay
- No Pay (for up to 26 weeks)	35% scale pay
Critical Illness	£10,000
Child Critical Illness	£2,000
Red Arc Plus - Care Advisory Service	Family Cover
Worldwide Travel Policy	Family Cover
Legal Expenses including ID Theft Protection	Included
Home Emergency Assistance	Included
Motor Breakdown Cover (UK & Europe)	Member & Partner
Mobile Phone Cover	Member & Partner
<b>CALENDAR MONTHLY SUBSCRIPTION</b>	<b>£25.80</b>

## Cohabiting Partner to age 65 (Optional Extension)

Life Insurance	£50,000
Terminal Prognosis Advance on Life Insurance*	20% of sum insured
Permanent Total Disablement from any occupation	£50,000
Permanent Total Loss of eye(s) or limb(s)	£40,000
Permanent Total Loss of hearing in one ear	£16,000
Permanent Total Loss of hearing in both ears	£40,000
Permanent Total Loss of speech	£40,000
<b>CALENDAR MONTHLY SUBSCRIPTION</b>	<b>£4.20</b>

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



## Retired Member Benefits

### Retired Member to age 65

Life Insurance	£55,000
Terminal Prognosis Advance on Life Insurance*	20% of sum insured
Dental Injury and Emergency	Member & Partner
Red Arc Plus - Care Advisory Service	Family Cover
Worldwide Travel Policy	Family Cover
Home Emergency Assistance	Included
Motor Breakdown Cover (UK and Europe)	Member & Partner
Legal Expenses including ID Theft Protection	Included
<b>CALENDAR MONTHLY SUBSCRIPTION</b>	<b>£25.00</b>

### Cohabiting Partner to age 65 (Optional Extension)

Life Insurance	£25,000
Terminal Prognosis Advance on Life Insurance*	20% of sum insured
<b>CALENDAR MONTHLY SUBSCRIPTION</b>	<b>£8.00</b>

### Retired Member age 65 to 69 inclusive

Life Insurance	£5,000
Dental Injury and Emergency	Member & Partner
Red Arc Plus - Care Advisory Service	Family Cover
Worldwide Travel Policy	Family Cover
Home Emergency Assistance	Included
Motor Breakdown Cover (UK and Europe)	Member & Partner
Legal Expenses including ID Theft Protection	Included
<b>CALENDAR MONTHLY SUBSCRIPTION</b>	<b>£25.00</b>

### Cohabiting Partner age 65 to 69 inclusive (Optional Extension)

Life Insurance	£2,500
<b>CALENDAR MONTHLY SUBSCRIPTION</b>	<b>£8.00</b>

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



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## 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 Federation Office.

### Applying to Join

Serving officers can apply to join the scheme at any time by completing a medical underwriting application form which is available from the Federation Office. The first three monthly subscriptions are free of charge when joining the scheme for the first time. New 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. Where two serving officers with Dorset Police are cohabiting partners and are both members of the scheme a discount is available. The Federation and/or Philip Williams & Co reserve the right to decline any applications.

### Cohabiting Partner Extensions

Any cohabiting partner extension will cease when the member or cohabiting partner reach 70 years of age 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.

### Retirement from the Police Service

Serving officers upon retirement from Dorset Police may remain in the scheme as a retired member by submitting a completed membership continuation form to the Federation Office prior to retirement. 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.

### 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.

### 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)

### How to cancel your cover

In the event that you need to cancel your cover please contact the Federation Office.

### 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 **01305 223 732** or write giving details of your complaint to: Dorset Police Federation, Police Headquarters, Winfrith, Dorchester, Dorset, DT2 8DZ. 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)



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# Explanation of Benefits

## Life Insurance

On death of a member or covered 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 beneficiaries 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 in order to assist the Trustees in the event of a claim. If a member or covered partner 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% of the relevant sum insured.

### Additional voluntary top-up life insurance

Serving members and partners who require higher levels of cover may take out additional life cover. Premiums are payable by payroll deduction and cover ceases upon the member's retirement from the police service or reaching the age of 65, whichever is sooner.

Additional £25,000	£2.50 per calendar month
Additional £50,000	£5.00 per calendar month
Additional £75,000	£7.50 per calendar month

Please contact the Federation Office for an application form.

## Child Death Grant

This benefit is paid upon the death of a dependent child of a serving member, aged between 6 months and 17 years.

## Permanent Total Disablement

Payable when a serving member or covered partner is unable to perform any gainful employment and is unable to exist independently requiring continual supervision for activities of daily living as a result of an accident.

## Accidental Loss of Use and Permanent Disabling Injuries Benefit

Variable Benefits paid in the event of:-

- Loss of sight in one or both eyes
- Loss of use of one or more limb
- Total loss of hearing in one or both ears
- Total loss of speech



### **Hospitalisation Benefit**

Cover is provided for serving members only. If an accident, occurring on duty or off duty, directly results in the member making an overnight stay in hospital (being admitted as an in-patient with the stay extending from at least midnight to 07:00 a.m. for each night claimed)

### **Occupationally Acquired HIV / AIDS**

Cover is provided for serving members 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.

### **Accident Benefit**

#### **Temporary Total Disablement**

*(including Post Traumatic Stress Disorder)*

Cover is provided for serving members only. If an accident, occurring on duty or off duty, is the sole cause and directly results within the subsequent two years in the member being unable to perform their police duties and being signed-off sick then a temporary total disablement benefit may be payable. This benefit will also be paid to members diagnosed with suffering from Post Traumatic Stress Disorder (PTSD) as a result of attending an incident on police duties. Such PTSD must be the clear result of an incident that occurred within the two years prior to the diagnosis, was documented in the police records, and is of sufficient severity to prevent the performance of duties. The benefit will be paid for a maximum of 104 weeks excluding the first 7 days. Benefit ceases on return to duty or discharge/retirement from the police service.

### **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 Dorset 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.

### **Non-receipt of Criminal Court Compensation Award**

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.

*Full policy wording and policy summary can be accessed either by downloading them from the QRreader (you can save a copy using the settings on yourphone or tablet), online at [www.philipwilliams.co.uk](http://www.philipwilliams.co.uk) or request details by contacting the Federation Office*





# Dental Injury & Emergency

This policy 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 Federation Office.

*Full policy wording and policy summary can be accessed either by downloading them from the QRreader (you can save a copy using the settings on yourphone or tablet), online at [www.philipwilliams.co.uk](http://www.philipwilliams.co.uk) or request details by contacting the Federation Office*





## Critical Illness

The scheme benefits will be payable if a serving member, or their child aged from 6 months to 17 years, suffers from an insured illness and survives for more than 28 days from the date of diagnosis or surgery.

- Alzheimer's Disease
- Angioplasty
- Aorta Graft Surgery
- Aplastic Anaemia
- Bacterial Meningitis
- Benign Brain Tumour
- Burns
- Cancer
- Cardiomyopathy
- Chronic Liver Disease
- Coma
- CJD
- Coronary Artery Bypass Graft Surgery
- Dementia/Pre-Senile Dementia
- Encephalitis
- Heart Attack
- Heart Valve Replacement/Repair
- HIV / Hepatitis B
- Kidney Failure
- Loss of Hearing
- Loss of Speech
- Loss of Limbs
- Loss of Sight (Blindness)
- Major Organ Transplant
- Motor Neurone Disease
- Multiple Sclerosis
- Paralysis
- Parkinson's Disease
- Primary Pulmonary Hypertension
- Progressive Supranuclear Palsy
- Pulmonary Artery Surgery
- Respiratory Failure
- Rheumatoid Arthritis
- Stroke
- Terminal Illness
- Total & Permanent Disability
- Traumatic Head Injury

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

**Please note that pre-existing conditions as of 1st April 2014 are excluded.**

*Full policy wording and policy summary can be accessed either by downloading them from the QRreader (you can save a copy using the settings on yourphone or tablet), online at [www.philipwilliams.co.uk](http://www.philipwilliams.co.uk) or request details by contacting the Federation Office*





## Red Arc Plus Care Advisory Service

Irrespective of cause, if you or your family have a serious illness, chronic health condition, or disability, including stress and PTSD, then additional support and advice for the member and / or their family is available from the independent care advisory service, Red Arc. The service is also able to assist if you would like support following bereavement. A personal registered nurse advisor will be available to you by telephone during normal business hours and will be able to provide information and support for as long as you need.

Your Personal Nurse Adviser will be able to assist with:

- Making as speedy a recovery as possible by providing suitable information and help to navigate appropriate services;
- Understanding the condition and all its implications;
- Explaining medical terms in simple everyday language;
- Explaining options for treatment;
- Preparing for appointments with general practitioners or hospital consultants;
- Information on entitlements from the NHS;
- Information and advice on home adaptations or specialist equipment;
- Advice on sourcing suitable equipment and medical aids;
- Or being a 'listening ear' when you are feeling low or wish to talk to someone who is not emotionally involved.

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

The Red Arc Plus Care Advisory Service is self referring (meaning you do not need to go through a third party to use the service), confidential, and free of charge to members and their family.

Please telephone Red Arc on **01244 625 180** during normal business hours.

*Full policy wording and policy summary can be accessed either by downloading them from the QRreader (you can save a copy using the settings on yourphone or tablet), online at [www.philipwilliams.co.uk](http://www.philipwilliams.co.uk) or request details by contacting the Federation Office*







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## Worldwide Family Travel Insurance

This policy covers the member, their cohabiting partner and their unmarried dependent children under 18 years (or 22 years if in full time education) all normally resident in the family home, for any number of trips in any year up to 31 days per trip. It covers travel in the United Kingdom and worldwide.

The main sections of cover are:

- Cancellation and curtailment up to £5,000
- Emergency medical expenses up to £5,000,000
- Personal baggage up to £1,500
- Personal money up to £500
- Public liability up to £2,000,000
- Personal accident up to £20,000

Please see the separate travel policy booklet for full details of benefits and exclusions.

### How to make a claim

In the case of medical emergency please contact the 24hr Emergency Assistance on:  
**+44 (0) 207 183 3751**

Other non-urgent claims should be made to  
**0845 643 2629** or [claims@mstream.co.uk](mailto:claims@mstream.co.uk)

### Main Conditions and Exclusions

Cover under this policy ceases at age 70.

The policy contains an important warranty and exclusions relating to existing health conditions. Please follow the instructions in the policy document and contact the Medical Pre-Screening service on **0845 643 2634** quoting reference **MT15/1191**, if you have any medical condition or circumstance which may affect your ability to travel.

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 wording and policy summary can be accessed either by downloading them from the QRreader (you can save a copy using the settings on yourphone or tablet), online at [www.philipwilliams.co.uk](http://www.philipwilliams.co.uk) or request details by contacting the Federation Office*





## Legal Expenses

Full policy wording and policy wording can be accessed either by downloading from the QR code (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 Federation Office.

### Section of Cover

Criminal Prosecution Defence

Personal Injury

Residential Protection

Peaceful Occupation of Home

Consumer Protection and Contractual Disputes

Data Protection

Uninsured Loss Recovery & Motor Prosecution Defence

Discrimination Allegation Defence

Probate Disputes

Employment Disputes

Fund Trustee Defence

Representation at Public Enquiries

Independent Police Complaints Commission Investigations

Disciplinary Hearings Representation

Bankruptcy and Debt Advice

Education Admission Appeals

Taxation

Identity Theft

Personal Legal Assistance and Guidance

### Helplines

Legal Advice Helpline 0845 676 9472

ID Theft Helpline 01384 377 000

Debt Advice Helpline 01384 884 085

Please quote scheme number LES/256/0839

*Arranged by Legal Insurance Management Ltd. underwritten by Ageas Insurance Ltd.*

*You may be able to download the full policy wording and terms and conditions by scanning the QR code into your mobile phone.*





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# Home Emergency Assistance

This policy provides assistance in the event of a domestic home emergency in order to provide an immediate short-term solution. Home Emergency Assistance will appoint a suitably qualified contractor to attend your home and meet within the limits any associated costs.

## Claims Helpline 0844 4722 915

Cover is provided 24 hours a day, 365 days a year:

### Insured Events

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

- Breakdown of the main heating system
- Plumbing and drainage problems
- Damage to or failure of home and window locks which compromises the security of the home
- Breakage or failure of the toilet unit
- Loss of domestic power supply
- Lost keys
- Vermin infestation
- Roof Damage

### Claim Limit(s)

The maximum payable per claim is £1,000

The insurer will pay the following:

- i) The Contractor's call-out charge
- ii) The Contractor's labour up to a maximum of three hours
- iii) Parts and materials up to £150
- vi) Alternative Accommodation up to £500

### Emergency definition

A sudden unexpected event which clearly requires immediate action in order to:

- a) prevent damage or avoid further damage to the member's primary home, and/or
- b) render the primary home safe or secure, and/or
- c) restore the main services to the member's primary home, and/or
- d) alleviate any health risk to the member.

### Reasonable Care

You must take reasonable care and maintain the property and its equipment in good order and take all reasonable precautions to prevent loss or damage.

This policy is designed to respond to an emergency situation. Efforts will always be made by the contractor to resolve an emergency by completing a permanent repair where this can be done at a similar cost to a temporary repair. However, where a temporary repair has been carried out, the onus will be upon you to carry out any additional repairs or work to permanently resolve the reason for the emergency occurring. Should you fail to carry out any necessary permanent repair, we will be unable to accept any further claims in relation to this problem until this has been undertaken and completed.

*You may be able to download the full policy wording and terms and conditions by scanning the QR code into your mobile phone.*





## 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 **0333 6007359** or **01206 714883**.

For assistance in mainland Europe please call **+44 1206 714883**.

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. A vehicle age limit of 10 years applies outside the UK.

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

*You may be able to download the full policy wording and terms and conditions by scanning the QR code into your mobile phone.*





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## Mobile Phone

### Covered Individuals

This cover is provided for:

- Serving members and their partners

### 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 **01270 755028**.

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 £50 excess is payable per claim.

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.

The mobile phone should be no more than eight years old at the time of the incident as evidenced by the relevant proof of purchase. 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.

*You may be able to download the full policy wording and terms and conditions by scanning the QR code into your mobile phone. Full policy wording is also available by visiting the group schemes section on: [www.philipwilliams.co.uk](http://www.philipwilliams.co.uk) or by contacting Philip Williams and Company*



# Benefits Quick Guide

	Membership Type			
	Serving			
	Serving Member			Cohabiting Partner Extension
	£25.80 p.m.			£4.20 p.m.
	Member	Partner	Children	Partner
Life Insurance	£110,000	X	X	£50,000
Terminal Prognosis Advance on Life Insurance	✓	X	X	✓
Critical Illness	£10,000	X	X	X
Regulation 28 Sick Pay Benefit	✓	X	X	X
Accident Benefit (Temporary Total Disablement)	✓	X	X	X
Hospitalisation Benefit	✓	X	X	X
Dental Injury and Emergency	✓	✓	X	X
Red Arc Plus Care Advisory Service	✓	✓	✓	X
Worldwide Travel Insurance	✓	✓	✓	X
Comprehensive Motor Breakdown Cover	✓	✓	X	X
Home Emergency Assistance	✓	✓	X	X
Mobile Phone Cover	✓	✓	X	X
Legal Expenses including ID Theft Protection	✓	✓*	✓*	X
Non-receipt of Criminal Court Compensation Award	✓	X	X	X
Permanent Total Disablement from any occupation	£110,000	X	X	£50,000
Permanent Total Loss of eye(s) or limb(s)	£80,000	X	X	£40,000
Permanent Total Loss of hearing in one ear	£32,000	X	X	£16,000
Permanent Total Loss of hearing in both ears	£80,000	X	X	£40,000
Permanent Total Loss of speech	£35,000	X	X	£40,000
Permanent Disabling Injuries	% scale	X	X	X
Occupationally Acquired HIV/AIDS	£35,000	X	X	X
Child Critical Illness	X	X	£2,000	X
Child Death Grant	X	X	£2,000	X

\* Legal Expenses including ID Theft Protection includes some policy sections that provides cover for Partners and Children. Please see full policy wording for details.



	Membership Type			
	Retired			
	Retired Member			Cohabiting Partner Extension
	£25.00 p.m.			£8.00 p.m.
	Member	Partner	Children	Partner
Life Insurance to age 65	£55,000	X	X	£25,000
Life Insurance age 65 to 69 inclusive	£5,000	X	X	£2,500
Terminal Prognosis Advance on Life Insurance**	✓	X	X	✓
Critical Illness	X	X	X	X
Regulation 28 Sick Pay Benefit	X	X	X	X
Accident Benefit (Temporary Total Disablement)	X	X	X	X
Hospitalisation Benefit	X	X	X	X
Dental Injury and Emergency	✓	✓	X	X
Red Arc Plus Care Advisory Service	✓	✓	✓	X
Worldwide Travel Insurance	✓	✓	✓	X
Comprehensive Motor Breakdown Cover	✓	✓	X	X
Home Emergency Assistance	✓	✓	X	X
Mobile Phone Cover	X	X	X	X
Legal Expenses including ID Theft Protection	✓	✓*	✓*	X
Non-receipt of Criminal Court Compensation Award	X	X	X	X
Permanent Total Disablement from any occupation	X	X	X	X
Permanent Total Loss of eye(s) or limb(s)	X	X	X	X
Permanent Total Loss of hearing in one ear	X	X	X	X
Permanent Total Loss of hearing in both ears	X	X	X	X
Permanent Total Loss of speech	X	X	X	X
Permanent Disabling Injuries	X	X	X	X
Occupationally Acquired HIV/AIDS	X	X	X	X
Child Critical Illness	X	X	X	X
Child Death Grant	X	X	X	X

\* Legal Expenses including ID Theft Protection includes some policy sections that provides cover for Partners and Children. Please see full policy wording for details.

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



# 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 Dorset Police Federation or Philip Williams & Company to make a member aware of their entitlement to claim.

For Life, Critical Illness, Accident, Dental, Court Compensation and Sick Pay Benefits please contact the Federation Office on 01305 223 732.

<b>Worldwide Travel Insurance</b>	Policy Number MT15/1191
<b>24hr Emergency Assistance</b>	+44 (0)20 7183 3751
<b>Non-Emergency Claims</b>	0845 643 2629
<b>Medical Screening Service</b>	0845 643 2634

<b>Motor Breakdown Cover (UK)</b>	0333 600 7359
<b>(Europe)</b>	+44 (0)1206 714 883

<b>Home Emergency</b>	0844 4722 915
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<b>Legal Advice Helpline</b>	0845 676 9472
<b>ID Theft Helpline</b>	01384 377 000
<b>Debt Advice Helpline</b>	01384 884 085

Please quote scheme numer LES/256/0839

<b>Red Arc Plus</b>	01244 625 180
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<b>Mobile Phone Cover</b>	01270 755028
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<b>Dental Injury and Emergency</b>	Pay the dentist direct and subsequently submit a claim
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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 above code.



35 Walton Road, Stockton Heath, Warrington, Cheshire WA4 6NW  
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Philip Williams and Company are Authorised and Regulated by the Financial Conduct Authority

