



Dorset Police Federation Group Insurance Scheme

Effective from 1 April 2014



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	Family Cover
Home Emergency Assistance	Included
Motor Breakdown Cover (UK & Europe)	Member & Partner
Mobile Phone Cover	Member & Partner
CALENDAR MONTHLY SUBSCRIPTION	£24.75

Cohabiting Partner to age 65 of Serving Member (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
CALENDAR MONTHLY SUBSCRIPTION	£3.95

*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
CALENDAR MONTHLY SUBSCRIPTION	£21.50

Cohabiting Partner to age 65 of Retired Member (Optional Extension)

Life Insurance	£25,000
Terminal Prognosis Advance on Life Insurance*	20% of sum insured
CALENDAR MONTHLY SUBSCRIPTION	£7.75

*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 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 probationary 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 65 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

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



Explanation of Benefits

Life Insurance

On death of a member or spouse/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 spouses 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 (Regulation 28)

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.



Dental Injury & Emergency

Accidental Dental Injury

If the member or their partner suffers a dental injury the policy will cover the costs of clinically necessary dental treatment incurred within 2 years of the date the need for treatment first arose:

- 1) up to £2,500 per course of treatment per dental injury for up to four incidents in any policy year;
- 2) for dental prescription charges in connection with the dental injury for up to four incidents in any policy year;
- 3) for dental implants that are clinically required up to £1,000 towards the cost of the equivalent bridgework treatment.

Dental injury is defined as an injury to the teeth or supporting structures (including damage to dentures whilst being worn) which is caused by a sudden and unexpected direct external impact.

Emergency Dental Treatment

If the member or their partner requires emergency dental treatment the policy will cover the costs of a clinically necessary emergency dental appointment:

- 1) for dental expenses incurred within the UK up to £200 of treatment per incident for up to four incidents in any policy year;
- 2) for dental expenses incurred outside the UK up to £400 per treatment per incident for up to two incidents in any policy year;
- 3) for dental prescription charges in connection with the above emergency dental treatment.

Maximum payable under this section is £800 in any policy year.

Emergency dental treatment is defined as that treatment provided at an initial emergency appointment urgently required for the relief of severe pain, arrest of haemorrhage, control of acute infection, or a condition which causes a severe threat to general health.

Dentist Call-Out Fees

If the member or partner incurs dentist call-out fees in the event of an accidental dental injury or emergency dental treatment the policy will cover up to £100 per incident for up to two incidents in any policy year.

Hospitalisation

If the member or partner is admitted to hospital as an in-patient for clinically necessary dental treatment in relation to a head or neck condition under the care of a consultant specialising in dental or maxillofacial surgery, the policy will pay £50 per night up to £1,000 in any policy year.

Mouth Cancer Cover

If the member or partner is diagnosed with mouth cancer which requires medical treatment within 78 weeks of diagnosis the policy will pay up to £12,000 towards the cost of one course treatment for mouth cancer provided by a consultant who is recognised as a specialist in cancer.

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.

Summary of main exclusions

Exclusions include:

- a) Prescribed, planned, diagnosed, or ongoing treatment at the time the member joined the scheme are excluded;
- b) Reimbursement of travel or incidental expenses are excluded;
- c) Wisdom tooth extraction or other dental procedures carried out by a hospital are excluded.
- d) a member or partner being aged over 65.

Please refer to the full policy terms and conditions for a full list of exclusions.

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





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.

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





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.

In certain circumstances at the discretion of the nurse and when clinically necessary Red Arc will be able to arrange third party interventions including:

- Specialist nurse home visits;
- Specialist counselling;
- Specialist speech & language therapy.

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 625 183** during normal business hours.

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





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

Main Conditions and Exclusions

Cover under this policy ceases at age 65.

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 **MT13/1191**, 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.

A separate booklet detailing full policy terms and conditions is available from the Federation Office.

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





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. Certain policy sections also provide cover for partners and children. See full policy wording for details.

Section of Cover

Criminal Prosecution Defence
(£185,000)

Personal Injury
(£100,000)

Residential Protection
(£100,000)

Peaceful Occupation of Home
(£100,000)

Consumer Protection and Contractual Disputes
(£100,000)

Data Protection
(£100,000)

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 £5000 for Motor Defence claims)

Discrimination Allegation Defence
(£100,000)

Probate Disputes
(£100,000)

Employment Disputes
(£100,000)

Fund Trustee Defence
(£100,000)

Representation at Public Enquiries
(£100,000)

Independent Police Complaints Commission Investigations
(£100,000)

Disciplinary Hearings Representation
(£10,000)

Bankruptcy
(£1,000)

Education Admission Appeals
(£100,000)

Taxation
(£100,000)

Identity Theft (claim line 01384 377000)
(£100,000)

Personal Legal Assistance and Guidance
(Limit Not applicable)

Legal Helpline

The 24 hour legal helpline can be contacted on **0845 676 9472** for initial advice and further instructions on how to make a claim.

The helpline should be contacted before any legal advisor is appointed.

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.





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.





Motor Breakdown Cover

Comprehensive motor breakdown cover for you and your partner including:

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

How to Make a Claim

If the car, motorcycle, or car-derived van 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, 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 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 car, motorcycle, or car-derived van for breakdowns occurring in the UK. A vehicle age limit of 10 years applies outside the UK.

Please note Campervans/MotorHomes are excluded.

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.





Mobile Phone Cover

This policy provides for you and your partner's mobile phone(s) to be covered against the repair or replacement cost in the event of theft, accidental loss, accidental damage, or breakdown whilst in you or your partner's possession during the period of insurance.

Pre-registration of mobile phones is not required, but ownership and age of the phone will need to be evidenced by the relevant proof of purchase.

How to Make a Claim

If you need to make a claim please contact Brightstar Insurance Services, Weston Road, Crewe, CW1 6BU.

Telephone number 0844 412 0982.

Please refer to full policy terms and conditions prior to making a claim.

Claim limit(s)

An excess of £50 applies for each and every claim.

The liability of the insurer in respect of any one claim and in aggregate for any 12 month period will be the 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.

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.

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 replace your mobile phone with a functionally equivalent or better model which maybe a refurbished mobile phone of similar quality.

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





Benefits Quick Guide

	Membership Type			
	Serving			
	Serving Member			Cohabiting Partner Extension
	£24.75 p.m.			£3.95 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
	£21.50 p.m.			£7.75 p.m.
	Member	Partner	Children	Partner
Life Insurance	£55,000	X	X	£25,000
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	X	X	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



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 and Sick Pay Benefits please contact the Federation Office on 01305 223 732.

Worldwide Travel Insurance	Policy Number MT13/1191
24hr Emergency Assistance	+44 (0)20 7183 3751
Non-Emergency Claims	0845 643 2629
Medical Screening Service	0845 643 2634
.....	
Motor Breakdown Cover (UK)	0333 600 7359
(Europe)	+44 (0)1206 714 883
.....	
Home Emergency	0844 4722 915
.....	
Legal Expenses	0845 676 9472 (quote LES/256/0839)
.....	
Red Arc Plus	01244 625 183
.....	
Mobile Phone Cover	0844 412 0982
.....	
Dental Injury and Emergency	Pay the dentist direct and subsequently submit a claim

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



35 Walton Road, Stockton Heath, Warrington, Cheshire WA4 6NW
Tel 01925 604 421 Fax 01925 861 351

Philip Williams and Company are Authorised and Regulated by the Financial Conduct Authority

