

### Claims Procedure

All claims with the exception of Legal Expenses, Motor Breakdown, Denplan, Home Emergency Assistance and Emergency Medical claims under the Travel Insurance should be reported to the Philip Williams and Company on 0845 230 1654 who will provide a claim form and further guidance on how to make a claim.

Immediate notice must be given to the Federation Office of any event which a member believes is likely to give rise to a claim. If claims are not reported with 90 days of the date of the incident they may not be met.

The onus is on the member to notify a claim and it is not the responsibility of the Trustees or Philip Williams & Co to make a member aware of their entitlement to claim.

### Complaints Procedure

Any complaints about any aspect of the Insurance Scheme should in the first instance be directed to the Trustees of the Civil Nuclear Constabulary Federation Insurance Scheme. We will then investigate any complaint; identify the appropriate person to speak to and then either resolve the matter with that organisation and the Member or arrange for the appropriate organisation to resolve it directly with the Member.

Therefore if you have any complaints please contact:-

The Trustees C/O Philip Williams and Company - Telephone 0845 230 1654 Fax 01925 861351

Or simply write, giving details of your complaint to:

The Secretary,  
C/O Philip Williams and Company,  
35 Walton Road,  
Stockton Heath,  
Warrington WA4 6NW



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 Services Authority

07/12 PWIL302A V7

# CIVIL NUCLEAR POLICE FEDERATION INSURANCE SCHEME

## SCHEME BENEFITS APPLICABLE 1 JULY 2012

### Serving Member aged under 65

Life Insurance	£120,000
Terminal Prognosis Advance	20%
Child Death Grant	£5,000
Permanent Total Disablement (due to accident)	£100,000
Accidental Loss of Use of one limb/eye/hearing/speech	£25,000
Accidental Loss of Use of two limbs/eyes/hearing	£50,000
Temporary Total Disablement (excluding first 14 days up to 104 weeks)	£40 per week
Hospitalisation Benefit (up to 5 nights benefit)	
Planned Admission (excluding first 3 nights)	£40 per night
Unplanned Emergency Admission	£40 per night
Sick Pay (CEM 6.4) up to 52 weeks	Percentage Scale Benefit
Critical Illness	£15,000
Child Critical Illness	£3,000
Red Arc Assured	Family Cover
Casting Benefit (due to accident)	
Less than 5 years service	£12,500
5 years to less than 10 years service	£10,000
10 years to less than 15 years service	£8,500
15 years to less than 20 years service	£7,000
20 years to less than 25 years service	£5,500
25 years to less than 26 1/2 years service	£4,000
More than 26 1/2 years service	No Benefit
Legal Expenses and ID Theft Protection	Included
Family Travel Policy	Worldwide
Home Emergency Assistance	Included
Motor Breakdown Cover	Member & Partner
Denplan Accident & Emergency Key Cover	Included
<b>CALENDAR MONTHLY SUBSCRIPTION</b>	<b>£30.00</b>
<b>Spouse/Partner of Serving Member</b>	
Life Insurance	£25,000
Terminal Prognosis Advance	20%
<b>CALENDAR MONTHLY SUBSCRIPTION</b>	<b>£2.50</b>

The benefits arranged under this insurance scheme are provided strictly under the terms of insurance policies taken out and owned by the Trust. This Scheme Benefits booklet is only a summary of the cover provided. Full details are contained in the Master Policies. Copies of the policies are available to view at the Police Federation Office. 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. A list of insurers under the scheme is available from the Federation Office.

## RETIRED MEMBER BENEFITS

### Retired Member to age 64 inclusive

Life Insurance	£27,500
Terminal Prognosis Advance	20%
Permanent Total Disablement (due to accident)	£50,000
Accidental Loss of Use of one limb/eye/hearing/speech	£25,000
Accidental Loss of Use of two limbs/eyes/hearing	£50,000
Red Arc Assured	Family Cover
Legal Expenses and ID Theft Protection	Included
Family Travel Policy	Worldwide
Home Emergency Assistance	Included
Motor Breakdown Cover	Member & Partner
Denplan Accident & Emergency Key Cover	Included
<b>CALENDAR MONTHLY SUBSCRIPTION</b>	<b>£30.00</b>

### Retired Member age 65 to 69 inclusive

Life Insurance	£11,250
Red Arc Assured	Family Cover
Legal Expenses and ID Theft Protection	Included
Family Travel Policy	Worldwide
Home Emergency Assistance	Included
Motor Breakdown Cover	Member & Partner
Denplan Accident & Emergency Key Cover	Included
<b>CALENDAR MONTHLY SUBSCRIPTION</b>	<b>£30.00</b>

### Retired Member age 70 to 74 inclusive

Life Insurance	£5,500
Red Arc Assured	Family Cover
Legal Expenses and ID Theft Protection	Included
Home Emergency Assistance	Included
Motor Breakdown Cover	Member & Partner
Denplan Accident & Emergency Key Cover	Included
<b>CALENDAR MONTHLY SUBSCRIPTION</b>	<b>£25.00</b>

### Spouse/Partner to age 64 inclusive of Retired Member

Life Insurance	£5,000
Terminal Prognosis Advance	20%
<b>CALENDAR MONTHLY SUBSCRIPTION</b>	<b>£2.50</b>

### Spouse/Partner age 65 to 69 inclusive of Retired Member

Life Insurance	£3,000
<b>CALENDAR MONTHLY SUBSCRIPTION</b>	<b>£2.50</b>

### Spouse/Partner age 70 to 74 inclusive of Retired Member

Life Insurance	£2,000
<b>CALENDAR MONTHLY SUBSCRIPTION</b>	<b>£2.50</b>

### Motor Breakdown Cover

The following summary for Police Federation Rescue Breakdown Cover does not contain the full terms and conditions of your breakdown policy contract. For a full explanation of the terms and conditions, please refer to the main policy wording. This service is provided by Call Assist Limited and underwritten by Groupama Insurance Company Limited, both companies are authorised and regulated by the Financial Services Authority.

#### How to make a claim

If the car, motorcycle, or car derived van you or your partner are travelling in suffers a breakdown caused by a mechanical or electrical failure please call our 24 hour Control Centre on 0333 600 7363. If you are unable to make a connection, please contact us on 01206 771 761. Please have 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 Centres' telephone number in your and your partner's mobile telephones.

All use of this service is available for the covered member and their partner (the person married/civil partnered/cohabiting) with the covered member at the time of the incident. Any claim will be validated with the Police Federation, with costs for any claims from non-eligible persons being the responsibility of the claimant.

We will provide cover as detailed within the policy wording for any breakdown. Cover will apply during the period of insurance and within Great Britain, Northern Ireland, the Isle of Man, and (for residents only) Jersey and Guernsey. There is no age limit to the car or motorcycle.

Features & Benefits	Additional Notes (Please see policy terms & conditions for full details of the below)
<b>Indigo Cover</b> Summary: Roadside/	We will arrange and pay for your vehicle, you and up to 6 passengers to be recovered to the nearest garage able to undertake the repair. If your vehicle Recovery cannot be repaired locally within the same working day, your vehicle can be recovered to your home or original destination.
<b>Home Assist</b>	Your vehicle will be covered at your home address or within a one mile radius of your home address.
<b>Alternative Travel</b> collect the vehicle.	We will pay up to £100 (maximum) towards the cost of alternative transport or car hire. We will also pay the cost of a single standard rail ticket for one person to return and
<b>Emergency Overnight Accommodation</b>	We will pay a maximum of £60 for a lone traveller or £40 per person for one night for you and up to 6 passengers. The maximum payment per incident is £280.
<b>Message Service</b>	If you require, we will pass on two messages to your home or place of work to let them know of your predicament and ease your worry.
<b>Caravans &amp; Trailers</b>	Maximum length 7 metres (23 feet) recovered with the vehicle if the vehicle cannot be repaired roadside.
<b>Keys</b>	Callout and mileage back to the recovery operator's base. All other costs incurred will be at your expense.

#### Significant Exclusions

(For a full list of exclusions, please refer to the policy terms and conditions)

- Assistance following an accident, theft or vandalism
- Breakdowns caused by insufficient fuel.
- The recovery of the vehicle and passengers if repairs can be carried out at or near the scene of the breakdown within the same working day. If recovery takes effect we will only recover to one address in respect of any one breakdown.
- Any subsequent callouts for any symptoms related to a claim which has been made within the last 28 days, unless Your Vehicle has been fully repaired at a Suitable Garage, declared fit to drive by the Recover Operator or is in transit to a pre-booked appointment at a Suitable Garage.
- Any request for service if the vehicle is being used for motor racing, rallies, rental, hire, public hire, private hire, courier services or any contest or speed trial or practice for any of these activities.
- The cost of parts, components or materials used to repair the vehicle.
- Any winching charges or the use of specialist equipment
- Any breakdown that occurred before you were provided with this cover.
- More than six callouts in any twelve month period.
- Claims totalling more than £15,000 in any one year.
- The cost of alternative transport other than to your destination and a return trip to collect your repaired vehicle.
- Overnight accommodation or car hire charges if repairs can be carried out at or near the scene of the breakdown within an agreed time.
- Any damage to your vehicle or its contents whilst being recovered, stored or repaired and any liability arising from any act performed in the execution of the assistance services provided. We will not pay for any losses that are not directly covered by the terms and conditions of this policy. For example, we will not pay for you to collect your vehicle from a repairer or for any time that has to be taken off work because of a breakdown.

If you require cover for a trip to Europe, a discounted policy is available by visiting [www.startrescue.co.uk/european](http://www.startrescue.co.uk/european). An additional 15% discount is available from the stated rates by entering the code POLICEFED2415 towards the end of the purchase process.

<p><b>1 MAIN HEATING SYSTEM</b> The total failure or complete breakdown of the main heating system in your home</p>	<p>A main heating system which</p> <ul style="list-style-type: none"> <li>- is more than 15 years old and/or</li> <li>- has not been serviced every twelve months</li> <li>- Warm air, solar and un-vented heating systems or boilers with an output over 60Kw/hr.</li> </ul>
<p><b>2 PLUMBING &amp; DRAINAGE</b> The sudden damage to, or blockage or breakage or flooding of, the drains or plumbing system likely to cause damage to the home or its contents</p>	<p>Blockage of supply or waste pipes due to freezing weather conditions.</p>
<p><b>3 HOME SECURITY</b> Damage to or the failure of external doors, windows or locks which compromises the security of the home</p>	
<p><b>4 TOILET UNIT</b> Breakage to or mechanical failure of the toilet bowl or cistern resulting in the loss of function providing there is no other toilet in the home</p>	
<p><b>5 DOMESTIC POWER SUPPLY</b> The failure of the domestic electricity or gas supply</p>	<p>Any claim relating to the interruption, failure or disconnection of the mains electricity, mains gas or mains water supply</p>
<p><b>6 LOST KEYS</b> The loss of the only available keys, if you cannot replace them, to gain access to the home</p>	<p>Any claim relating to damage incurred in gaining access to the home</p>
<p><b>7 VERMIN INFESTATION</b> Vermin causing damage inside your home or a health risk to you</p>	
<p><b>8 ALTERNATIVE ACCOMMODATION COSTS</b> Your overnight accommodation costs including transport to such accommodation up to a maximum of £250 (including VAT) following a home emergency which makes the home unsafe, insecure or uncomfortable to stay in over night.</p>	<p><b>Exclusions Applicable to All Sections</b> Any claim</p> <ul style="list-style-type: none"> <li>• where costs have been incurred before we accept a claim</li> <li>• where the INSURED EVENT happens within the first 48 hours of cover if the Beneficiary purchases this policy at a different date from any other related insurance policy</li> <li>• where there is no one at home when the contractor arrives</li> <li>• involving a pre-existing problem</li> <li>• arising from any willful or negligent act or faulty workmanship (including any attempted repair or DIY)</li> <li>• for making permanent repairs once the emergency situation has been resolved</li> <li>• for damage that is caused by finding the cause of the Beneficiary's claim and making the repair</li> <li>• arising out of the failure to maintain any system or equipment or the replacement of parts that gradually sustain wear and tear over time</li> <li>• relating to garages, outbuildings, boundary walls, fences, hedges, cess pits, fuel tanks or septic tanks</li> <li>• where the property has been left unoccupied for more than 30 days consecutively covered by a manufacturer's, supplier's or installer's warranty.</li> </ul>
	<p><b>Territorial Limit</b> The United Kingdom, Channel Islands and the Isle of Man.</p>

Insurer - The policy is administered by ARAG plc and underwritten by Brit Insurance Limited.

## Explanation of Benefits

Benefits are in accordance to the membership category which is applicable.

### 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 becomes payable. The scheme 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, to assist the Trustees in the event of a claim. If a beneficiary aged 63 or under receives a terminal prognosis of 12 months or less, they may apply to the Trustees for an advance of the life insurance of 20% of the relevant sum insured.

#### Child Death Grant

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

**Exclusions** - There are no exclusions to the Life Insurance. Death by any cause is covered.

### Accident and Illness Benefits

If the Beneficiary sustains bodily injury resulting from an Accident which within two years is the sole cause of Disablement for which the Benefit is claimed the Insurer will pay to the Insured the appropriate Benefit.

#### Permanent Total Disablement

Permanent Total Disablement as a result of bodily injury following an accident such that the Beneficiary is unable to perform any gainful employment and such that the Beneficiary is unable to exist independently and requires continual supervision and frequent attention of a third party for the activities of daily living. Such disabilities must be established for a continuous period of twelve calendar months before benefit can be paid.

#### Accidental Loss of Limb

- A) in the case of a leg loss by permanent physical severance at or above the ankle or permanent and total loss of use of a complete foot or leg
- B) in the case of an arm loss by permanent physical severance of the four fingers at or above the metacarpal phalangeal joints (where the fingers join the palm of the hand) or permanent and total loss of use of a complete arm or hand

#### Accidental Loss of Eye shall mean permanent and total loss of sight which will be considered as having occurred

- A) in both eyes if the Insured Person's name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist
- B) in one eye if the degree of sight remaining after correction is 3/60 or less on the Snellen scale (meaning seeing at 3 feet what the Insured Person should see at 60 feet)

#### Temporary Total Disablement (including Post Traumatic Stress Disorder)

This benefit is payable as a result of an accident that results in the temporary and total disablement of a Beneficiary. A member will be considered temporarily totally disabled if the member is unable to perform the usual police duties. Benefit will also be paid under this section if a member suffers Post Traumatic Stress Disorder as a result of attending an incident on police duty. Such Post Traumatic Stress Disorder must be the clear result of a single incident that was documented in the police records and be of sufficient severity to prevent the performing of the duties of a police officer. The benefit will be paid for a maximum of 104 weeks, excluding the first 14 days. Benefit ceases on return to duty or discharge from the police service.

#### Hospitalisation Benefit

A) Unplanned Admission

The Benefit is payable in the event of a Beneficiary making an overnight stay in a hospital provided that such hospitalisation occurs as a result of an Accident or Emergency. Benefit will be payable for up to five consecutive nights.

## B) Planned Admission

The Benefit is payable in the event of a Beneficiary making an overnight stay in a Hospital provided that such hospitalisation occurs as a result of an illness or injury which does not qualify under (A) Unplanned Admission. No Benefit will be paid for any hospital stay for the first three nights or less. The benefit payable is subject to a maximum of five consecutive nights. This applies per hospital stay. An overnight stay shall mean that the Beneficiary remains a Hospital in-patient between midnight and 7 am the following morning.

## Casting Benefit

Permanent Total Disablement as a result of bodily injury following an accident which prevents the Beneficiary from carrying out his or her duties as a Police Officer and results in the retirement of such Beneficiary from Civil Nuclear Constabulary.

The amount payable shall be determined by the number of pensionable years service accrued.

## Sick Pay (CEM 6.4) Salary Replacement Benefit shall mean

Bodily injury resulting from an accident or illness which results in the Beneficiary's pay being reduced to half pay or nil pay by reason of CEM 6.4.

## Conditions applicable to Personal Accident Benefits

- A) The Insurer will not pay in respect of any one Beneficiary, more than one of the Benefits under the Accidental loss of use benefit and Permanent Total Disablement in connection with the same Accident.
- B) On the happening of an Accident giving rise to a claim for 100% of the amount for any of the Benefits for Accidental loss of use, Permanent Total Disablement or Casting this Insurance will not cover any further Accidents to that Beneficiary.
- C) Benefit shall not be payable in respect of any Insured Person who had ceased to be eligible for the scheme prior to the Accident or illness giving rise to the claim.
- D) Loss of Limb or Eye or speech or hearing must be proved to the reasonable satisfaction of the Insurer to be permanent and without expectation of recovery before the Insurer will pay the Benefit.
- E) Permanent Total Disablement must be proved to the reasonable satisfaction of the Insurer to be permanent and without expectation of recovery and any claim for weekly compensation must have been settled in full before the Insurer will pay the Benefit.
- F) the Insurer will not pay any amount for any Benefit solely because the member is unable to take part in sports or pastimes.
- G) Reg 28 Salary Replacement Benefit shall not be payable if the member has been offered recuperative duties with a return to full pay and has declined such duties without reasonable cause.

## Exclusions to Personal Accident

The insurer will not pay any Benefit where bodily injury following an accident is the result of or is contributed to by the following :

1. The member committing or attempting to commit suicide or as a result of a self inflicted injury
2. The member engaging in a Hazardous Activity (as defined in the master policy)
3. Illness or disease (other than resulting from bodily injury following an accident)
4. Any gradually operating cause

## General Policy Exclusions

The Company will not pay any claim

1. which is directly or indirectly as a result of War in Britain
2. after the expiry of the Period of Insurance in which the member attains the age of 65 years
3. which is directly or indirectly as a result of a breach of the law by the member

## Home Emergency Assistance

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

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

- Call-out charge
- Labour up to a maximum of 3 hours
- Parts and materials up to a maximum of £150 (inc VAT)
- Alternative accommodation up to a maximum of £250 (inc VAT)

The maximum payable per claim is £1,000 (inc VAT)

Emergencies covered are:

- Breakdown of the main heating system
- Plumbing and drainage problems
- Damage to or failure of your homes security including locks and windows
- Breakage or failure of your sole toilet unit
- Loss of domestic power supply
- Lost keys
- Vermin infestation

\*For breakdown of the heating system, it is a requirement under the terms and conditions that the boiler is under 15 years old and subject to an annual service. The cost of this service is NOT covered under this policy. You are free to determine who you use for an annual service. For your convenience and peace of mind, we can source a local provider of boiler servicing for you. A standard service should cost between £65-£70 for a standard gas boiler. To arrange a service please call: **0844 880 1139**

## Claims Procedure

In the event of an emergency in the home, please telephone 0844 493 2830 as soon as possible providing us with your name, address, postcode, and the nature of the problem.

It is important you notify us as soon as possible and do not appoint your own contractors as we will not pay the costs incurred and it could invalidate your cover. If the incident is not covered by this policy then we can still provide assistance which will be at your own cost. This may also be an event covered by your main buildings &/or contents insurance and we will seek to advise you accordingly. Please note that you should report any major emergency which could result in serious damage to the home or injury, to the Emergency Services or the company that supplies the service.

Significant Features & Benefits	Significant Exclusions or Limitations
The Insurer will pay Costs & Expenses up to the Limit of Indemnity for claims reported during the period of insurance for the insured events shown below	You always agree to use the Contractor nominated by us and the claim must be reported to us immediately after you first become aware of the Home Emergency
	<b>Limit of Indemnity</b> The Insurer will pay the following: a) The contractor's call-out charge b) Labour up to a maximum of 3 hours, and/or c) Parts and materials up to a maximum of £150, d) Alternative accommodation costs up to a maximum of £250 The maximum payable per claim is £1,000

## Receive treatment from all types of dentists

You can enjoy the benefits of Key Dental Cover whether you are treated by a Denplan, private or NHS dentist.

## Claiming couldn't be simpler

Claiming is easy as you are not required to gain authorisation from us prior to receiving treatment. Simply pay your dentist for all treatment received, obtain proof of treatment and a receipt, complete a simple claim form and you should receive settlement within ten working days. Claim forms are available by calling Denplan free on 0800 838 951.

## Summary of main exclusions

- Treatment prescribed, planned, advised or taking place on or before the commencement date of the policy or for claims under the injury or emergency benefit treatment required as a result of an incident that occurred prior to the commencement date of the policy.
- Dental Injury caused in the consumption of food (including foreign bodies contained within the food). Please note that cover for emergency dental treatment for the relief of pain, is not excluded if caused in the consumption of food.
- Treatments in connection with dental injuries must commence within a period of six months and must be completed within 24 months of the date of the original incident.
- Any treatment relating to damage or injury caused whilst participating in contact sports (including training) unless the recommended mouth protection is worn.
- Any treatment not deemed to be clinically necessary including tooth whitening and orthodontics unless the treatment is specifically related to a dental injury covered by this policy.
- Implants and all costs associated with the preparation and fitting of such a device.
- Treatment for mouth cancer diagnosed before or within 90 days after you joined Denplan or for which tests or consultations began within those 90 days, even if the diagnosis is not made until later.

## Worldwide Travel Insurance

Policy covers the member, their partner and dependant children under 21 years, all normally resident in the family home, for any number of trips in any year up to 31 days per trip. It covers travel worldwide and also in the United Kingdom.

The main sections of cover are:

- Cancellation and curtailment up to £3,000
- Emergency medical expenses up to £5,000,000
- Personal Baggage up to £1,500
- Personal Money up to £500
- Personal liability up to £2,000,000

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

Arranged through Voyager Insurance Services Ltd and Philip Williams & Company.

## Critical Illness

In the event of a Beneficiary surviving 28 days after the date of Diagnosis or undergoing surgery of one of the following Critical Illnesses provided that at the date of Diagnosis the claimant was an Eligible Beneficiary. Eligible dependent unmarried children of the member must be under 18 years of age at first diagnosis.

### The listed illnesses are:-

- |  |  |                                     |
|--|--|-------------------------------------|
| • Alzheimer's Disease                  | • Chronic Lung Disease   | • Major Organ Transplant            |
| • Bacterial Meningitis                 | • Heart Attack   | • Motor Neurone Disease             |
| • Benign Brain Tumour                  | • Heart Valve Replacement/Repair   | • Multiple Sclerosis                |
| • Burns                                | • H.I.V. (A.I.D.S.) and Hepatitis B Virus<br>(Contracted in a documented duty related situation) | • Parkinson's Disease               |
| • Cancer                               | • Kidney Failure   | • Paralysis                         |
| • CJD                                  | • Loss of Hearing  | • Rheumatoid Arthritis              |
| • Coma                                 | • Loss of Limbs  | • Stroke                            |
| • Coronary Artery<br>(By-Pass) Surgery | • Loss of Sight  | • Total and Permanent<br>Disability |
| • Chronic Liver Disease                | • Loss of Speech   |                                     |

## Summary of main conditions applicable to Critical Illness

### Alzheimer's Disease

The unequivocal Diagnosis by a Consultant Neurologist of Alzheimer's Disease. The Diagnosis must be supported by evidence of progressive deterioration of memory and of the ability to reason and to perceive, understand, express and give effect to ideas.

### Bacterial Meningitis

Bacterial Meningitis causing inflammation of the membranes of the brain or spinal cord resulting in permanent neurological deficit. The Diagnosis must be confirmed by a consultant neurologist. Bacterial meningitis in the presence of HIV infection is excluded. All other forms of meningitis including viral are not covered.

### Benign Brain Tumour

A non-malignant Tumour in the brain, resulting in permanent deficit to the neurological system. Tumours or lesions in and on the pituitary gland are not covered.

### Burns

Third degree burns covering at least 20% of the body surface area with destruction of the full thickness of the skin.

### Cancer

A malignant Tumour characterised by the uncontrolled growth and spread of malignant cells and the invasion of tissue. The term "cancer" includes leukaemia and Hodgkin's disease but the following cancers are excluded:-

- All Tumours which are histologically described as pre-malignant, as non-invasive or as cancer in-situ.
- All forms of lymphoma in the presence of any Human Immunodeficiency Virus.
- All Tumours directly related to the Human Immunodeficiency Virus (e.g. Kaposi's sarcoma).
- Any skin cancer other than invasive malignant melanoma.

### Coronary Artery Bypass Graft Surgery

The undergoing of open heart surgery on the undisputed advice of a Consultant Cardiologist to correct narrowing or blockage of one or more coronary arteries with by-pass grafts, but excluding balloon angioplasty, laser or any other procedures.

### Prostate Cancer

Prostate cancer will be admitted where the score is 7 up to 10 on the Gleason Scale or having progressed to at least TNM classification T2NOMO where it can be diagnosed using a specific physical examination. The Gleason Scale is a measure of how differentiated the cancer cells are compared with normal cells.

### Chronic Liver Disease

End stage liver failure as evidenced by the following:

- Permanent jaundice
- Ascites
- Hepatic encephalopathy

Liver disease secondary to alcohol or drug abuse is excluded.

### Chronic Lung Disease

Severe restrictive lung disease where there is dyspnoea at rest with markedly abnormal pulmonary function tests. The Diagnosis must be evidenced by all of the following:

- The need for continuous daily oxygen supply
- Vital capacity being less than 50% of normal
- FEV1 (Forced expiratory volume at 1 second) being less than 50% of normal.

### Coma

A state of unconsciousness with no reaction to external stimuli or internal needs, persisting continuously with the use of life support for a period of at least 96 hours and resulting in permanent neurological deficit. Coma secondary to alcohol or drugs misuse is not covered.

### Creutzfeldt - Jacob Disease (CJD)

Diagnosis by a Consultant Neurologist of Creutzfeldt-Jacob Disease. This must be evidenced by the typical symptoms of dementia.

### Heart Attack

The death of a portion of heart muscle as a result of inadequate blood supply as evidenced by an episode of typical chest pain, new electrocardiograph changes and elevation of cardiac enzymes together with a troponin test. The evidence must be consistent with the Diagnosis of a heart attack.

### Heart Valve Replacement/Repair

Undergoing open heart surgery from medical necessity to replace or repair one or more heart valves.

### HIV/AIDS and Hepatitis B

Infection with Human Immunodeficiency Virus or Hepatitis B Virus as a result of an incident occurring whilst on police duty. Such incident must have been documented at the time of the occurrence. Benefit is also payable if the infection can be shown to be acquired as a result of medical treatment in Britain.

### Kidney Failure

End stage renal failure presenting as chronic irreversible failure of both kidneys to function, as a result of which either regular renal dialysis or renal transplantation is performed.

### Loss of Hearing

Total and permanent loss of hearing in both ears.

### Loss of Speech

Total and permanent loss of the ability to speak because of physical injury or disease.

### Loss of Limbs

The permanent physical severance of two or more limbs from above the wrist or knee joint.

### Loss of Sight

Total and permanent loss of sight in both eyes.

### Major Organ Transplant

The actual undergoing as a recipient of or inclusion on an official UK waiting list for a transplant of a heart, kidney, liver, lung, pancreas or bone marrow.

### Motor Neurone Disease

Confirmation by a Consultant Neurologist of a definite Diagnosis of Motor Neurone Disease and evidenced by typical symptoms of muscular atrophy.

### Multiple Sclerosis

An unequivocal Diagnosis by a Consultant Neurologist of Multiple Sclerosis which satisfies all of the following criteria:

- There must be current impairment of motor or sensory function, which must have persisted for a continuous period of at least six months.
- The Diagnosis must be confirmed by diagnostic techniques current at the time of the claim.

## RED ARC ASSURED

### RED ARC is an independent care advisory service specialising in welfare-based added value services.

The diagnosis of a serious health condition such as cancer, a heart attack, stroke or MS invariably means a worrying time for everyone close to the patient. That's the time that you need access to someone who understands your condition and has the time to listen to your concern and allay your fears. That goes for your spouse, partner and children too. Advice and counselling are also available for other conditions such as stress and disability.

The cornerstone of the RED ARC service is the personal nurse adviser - highly experienced, registered nurses who will be the focal point for you and your family and tailor the support you need to your particular circumstances.

Your personal nurse adviser will be available to you by telephone in normal business hours, and will be able to provide information and support for as long as you need it. Where appropriate, they can commission additional services such as a home visit by a specialist nurse, counselling or therapy. RED ARC also has links with many charities specialising in your particular health condition, and can often direct you to self-help groups that will help you come to terms, and cope better, with your problem.

Home adaptation and special equipment to aid everyday living are other important areas where we can provide guidance.

The Red Arc service is free of charge and confidential. If you think you may be eligible you should ring RED ARC on 01273 716700 in normal business hours.

## Denplan Key Cover

Key Dental Cover from Denplan provides the member with cover for treatment necessary as a result of a dental injury or emergency anywhere in the world.



### • Worldwide dental injury

Cover for up to £2,500 of treatment per dental injury (for up to four incidents per policy year) to the teeth or supporting structures which is directly caused suddenly and unexpectedly by means of a direct external impact/blow to the mouth.

### • Worldwide emergency dental treatment

In the UK: up to £200 of treatment per incident for up to four incidents per policy year. Outside the UK: up to £400 of treatment per incident for up to two incidents per policy year. A dental emergency is dental treatment provided at the initial emergency appointment urgently required for the relief of severe pain, arrest of haemorrhage, the control of acute infection or a condition which causes a severe threat to your general health. There is an overall maximum of £800 per policy year for this benefit.

### • Hospital cash benefit

£50 for each night you stay overnight in hospital, up to £1,000 per policy year, for dental treatment under the care of a consultant specialising in dental or maxillofacial surgery in relation to a head or neck condition.

### • Dentist call-out fees

Up to £100 per incident for up to two incidents per policy year for a dentist in the UK to re-open the practice between the hours of 6.00pm and 8.00am on weekdays or weekend and bank holidays or outside the UK, outside the practice's normal working hours to provide emergency dental treatment or treatment in the event of an accidental dental injury.

### • Mouth cancer cover

Up to £12,000 towards one course of treatment for up to 18 months following diagnosis (smokers are included).

### • 24 hour worldwide emergency helpline, Access a dental emergency helpline anywhere in the world

Key Dental Cover provides you with a 24-hour dental emergency helpline to help you find a dentist anywhere in the world if you need one as a result of a dental injury or emergency. Just call 0800 7315 052 (in the UK) or +44(0)1962 844571 (outside the UK).

<b>Education</b> (£100,000)	Appealing against a decision of a Local Education Authority (LEA) arising out of the LEA's failure to comply with its published admission policy resulting in the refusal to accept the Beneficiary's child at the school of their preference.	Where acceptance at the school involves examinations or other selection criteria. Where the refusal occurred within 6 months of the first Period of Insurance. Where the child has been expelled, suspended or permanently excluded from another school. Where the procedure for appealing against the decision to refuse a place at the school has not been followed. Children under 5 years other than for admission disputes arising where entry shall be in the academic year prior to their 5th birthday.
<b>Taxation</b> (£100,000)	Professional Fees arising from or relating to a Full Enquiry by HM Revenue & Customs of a Beneficiary's (or where a Beneficiary is acting in a voluntary capacity on a relative's behalf under a Power of Attorney) personal tax affairs.	Any tax, interest or penalties imposed. Anything to do with a tax return which arrived after the legal deadline, or did not arrive at all. Any HM Revenue & Customs investigation or enquiry when they allege, or it becomes clear that they suspect fraud. Any business activity or venture for gain other than the Beneficiary's contract of employment or a normal private investment.
<b>Identity Theft</b> (£100,000) tel 01384 377000 quoting LES/256/0976	Defending a claim from a financial institution, merchants or their collection agencies. The removal of any criminal or civil judgments wrongly entered against the Beneficiary. Challenging the accuracy or completeness of any information in a Credit Reference Agency report. Creating documents needed to prove the Beneficiary's innocence in terms of any financial irregularities committed unlawfully. Postal and phone costs the Beneficiary has to pay in dealing with financial institutions, the Police and Credit Reference Agencies to report or discuss an actual Identity Theft. Fees charged for reapplying for a loan due to the original application being rejected solely because the lender received incorrect credit information. The Beneficiary's lost earnings as a result of time away from work to go and see the Police, financial institutions or Credit Reference Agencies to report or discuss an actual Identity Theft.	Any Identity Theft connected with the Beneficiary's business, profession, or occupation. Any legal action where the Beneficiary does not have a reasonable prospect of success. Any costs, expenses or losses incurred due to any fraudulent, dishonest or criminal act by a Beneficiary, or any other person acting in collusion with a Beneficiary. Any Indirect Losses other than as identified above.
<b>Assistance</b> (Not applicable)	The provision of professional assistance and guidance to the Beneficiary in respect of any personal legal or quasi legal problem of the Beneficiary.	We shall not be obliged to correspond negotiate or otherwise deal on the Beneficiary's behalf with any third party. We will not provide assistance on matters relating to a dispute under this policy between the Policyholder, any Beneficiary, the Agent and Us, the Insurer, their servants or agents.

## Legal Helpline

There is a 24 hour legal helpline and this can be contacted on 0844 800 0129 for initial advice and further instructions in how to make a claim. Please quote scheme number LES/256/0976

### Paralysis

Total loss of muscle function or sensation to the whole of any two limbs as a result of injury or disease. The paralysis must be permanent and supported by appropriate neurological evidence.

### Parkinson's Disease

An unequivocal Diagnosis of Parkinson's Disease made by a Consultant Neurologist and evidenced by typical symptoms of muscular atrophy. Parkinson's Disease secondary to alcohol or drug misuse is not covered.

### Rheumatoid Arthritis

An unequivocal Diagnosis by a Consultant Neurologist of an advanced stage of Rheumatoid Arthritis. The disease must cause persistent disability and have a severe impact on mobility (for example, unable to walk up a flight of stairs or unable to bend to pick an object from the floor). The disease must affect at least three joint groups and be evidenced by symmetrical arthritis, subcutaneous nodules and a positive rheumatoid factor test. The disease must have been continually active for at least 12 months and must not be responsive to anti-inflammatory treatment.

### Stroke

A cerebrovascular incident resulting in permanent neurological damage. Transient Ischaemic Attack is specifically excluded.

### Total and Permanent Disability

In the event of a Beneficiary being disabled for at least six consecutive months from the date that notice of the claim was received by the Company. Total and Permanent Disability means that the Beneficiary is totally and permanently unable to perform at least four of the following six Activities of Daily Living without the continual assistance of someone else, or suffers from cognitive impairment. In this context, cognitive impairment means mental deterioration and loss of intellectual ability evidenced by deterioration in memory, orientation and reasoning which is measurable and results from a demonstrable cause as diagnosed by a qualified medical practitioner.

Activities of Daily Living means:-

- Ability to take a bath or shower or otherwise maintain adequate personal cleanliness, with or without the aid of special equipment.
- Dressing and undressing, including putting on and taking off medically necessary surgical appliances unless permanently worn.
- Getting to and from the toilet, getting on and off the toilet and maintaining an adequate level of personal hygiene.
- Voluntarily controlling bowel and bladder function with or without the use of catheters, incontinence pads or other artificial aids.
- Moving in and out of a chair or bed, with or without the aid of equipment.
- Eating and drinking once food or drink has been prepared and made available.

## Pre-existing Conditions

### a. Same Insured Illness

No Benefit will be payable in respect of an Insured Illness or a repeat of the same Illness which the member has previously been aware of suffered from or received treatment for prior to the date of their inclusion in the Scheme. Nor will benefit be payable for any Insured Illness where the member had previously received benefit under the Scheme for that Insured Illness.

### b. Related Conditions

No benefit will be payable for an Insured Illness in respect of which any related condition existed at any time prior to the date of the member's inclusion in the scheme unless at least two years has elapsed from the date of inclusion in the Scheme.

## Legal Expenses

Some important facts about the Professional Fees policy are summarised below. This summary does not describe all of the terms and conditions of the policy. All references below to the cover provided are contained within the full policy wording. Please note that a full policy wording is available for your inspection at the Federation Office upon request.

Section of Cover	Cover Provided	Specific Section Exclusions (Please note that this only shows the significant exclusions and reference should be made to the policy wording for a definitive list)
<b>Criminal Prosecution Defence</b> (£185,000)	<p>Defence of criminal court Legal Proceedings brought against a Beneficiary as a result of any act or omission or alleged act or omission.</p> <p><b>1) Police Station Representation</b> Legal Expenses incurred in representing a Beneficiary at a Police Station where they are being interviewed under caution in relation to an alleged criminal act.</p> <p><b>2) Magistrates' Court Representation</b> Legal Expenses incurred in representing a Beneficiary at a Magistrates Court.</p> <p><b>3) Crown Court Representation</b> A sum equal to any assessed income based contribution payable by the Beneficiary towards Professional Fees incurred under the Crown Court Means Testing scheme.</p> <p><b>4) Overseas Legal Assistance</b> Professional Fees incurred in providing emergency legal assistance or representing a Beneficiary at a Police Station where they are being interviewed, in relation to an alleged criminal act.</p>	<p>Where representation or indemnity is provided under the rules of the Federation Fund or by the Chief Constable.</p> <p>Any matter where a beneficiary is on duty in their role as a Police Officer.</p> <p><b>1) Police Station Representation</b> Any matter where the Appointed Representative assesses that reasonable prospects of success do not exist.</p> <p><b>2) Magistrates' Court Representation</b> Any matter where the Appointed Representative assesses that reasonable prospects of success do not exist.</p> <p><b>3) Crown Court Representation</b> a) Professional Fees required to be paid by a Beneficiary in excess of the pre-conviction assessed income based contribution under the Crown Court Means Testing scheme following conviction. b) Any matter where the Appointed Representative assesses that reasonable prospects of success do not exist. c) Assessed income based contributions payable by the Beneficiary towards Professional Fees incurred under the Crown Court Means Testing scheme which exceed the Limit of Indemnity. d) Any Professional Fees where the Beneficiary fails to: i) apply for a Representation Order under the Crown Court Means Testing scheme. ii) submit any required information under the Crown Court Means Testing scheme. iii) comply with the terms of the Representation Order, iv) use a representative that can act under the terms of a Representation Order under the Crown Court Means Testing scheme. e) The defence of any action, enforcement, or recovery of sums payable against a Beneficiary under the terms of or for a breach of the terms and conditions of a Representation Order under the Crown Court Means Testing scheme.</p> <p><b>4) Overseas Legal Assistance</b> Any claim for Legal Expenses in excess of £2500 (or local currency equivalent).</p>

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<b>Residential Protection</b> (£100,000)	Pursuit of Legal Proceedings following any event causing loss of or damage to the Home.	
<b>Peaceful Occupation</b> (£100,000)	Pursuing or defending a Beneficiaries legal rights arising out of the ownership or rightful occupation of the Home.	Any lease tenancy or rental dispute other than where the Beneficiary has been unlawfully evicted from the Home. Any dispute relating to the letting or subletting of or licence to occupy the Home. Any dispute which in the first instance falls within the jurisdiction of the Rent, Rates or Land Tribunals or any appeals therefrom.
<b>Consumer Protection</b> (£100,000)	Pursuing or defending a claim which arises from a contract for services including insurance, sale, purchase or hire purchase of personal goods.	We do not cover claims where the value in dispute is less than £50.00, or which arise from a contract entered into prior to the inception of the first Period of Insurance or a contract of insurance dispute relating solely to quantum.
<b>Data Protection</b> (£100,000)	Defence of Legal Proceedings taken against the Beneficiary for compensation relating to the way that they have kept or used personal information about another person or organisation.	
<b>Uninsured Loss Recovery &amp; Motor Prosecution Defence</b> (£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)	<p>The recovery of uninsured losses of a Beneficiary resulting from a motor accident in the Vehicle.</p> <p>The defence of Legal Proceedings taken against the Beneficiary arising from a breach of road traffic regulations relating to the Vehicle.</p>	Any claim where a Beneficiary does not have a valid driving licence, the appropriate motor insurance policy, valid road tax certificate/disc or MOT certificate for the Vehicle. We do not cover Legal Proceedings relating to parking offences. Any claim where funding is available from the Police Federation, Chief Constable or any other appropriate body. A £50 excess applies to Motor Prosecution Defence claims. Any Professional Fees in excess of £5000 in respect of Motor Prosecution Defence claims. Any matter where a beneficiary is on duty in their role as a Police Officer.
<b>Discrimination</b> (£100,000)	Defence of Civil Legal Proceedings brought against the Beneficiary alleging discrimination related to sex, race, age, religion or disability at work.	Any matter where a beneficiary is on duty in their role as a Police Officer.
<b>Probate</b> (£100,000)	Pursuing a claim in respect of a probate dispute involving the will of the Beneficiary's parents, grandparents, children, stepchildren or adopted children.	Where a will has not been previously made, concluded, or cannot be traced.
<b>Employment</b> (£100,000)	Pursuing Legal Proceedings between a Beneficiary and their employer in respect of a contract of employment dispute.	We do not cover disputes where this relates to a Beneficiary's employment as a Police Officer, or employees of the Police force in respect of their activities outside of serving as an Officer unless the Chief Constable has approved the activity and this can be evidenced.
<b>Fund Trustee Defence</b> (£100,000)	Defence of any civil Legal Proceedings against the Beneficiary in respect of any act or omission or alleged act or omission as a trustee of a fund set up by the Beneficiary's employer.	
<b>Disciplinary Hearings</b> (£10,000)	Representation at a Disciplinary Hearing before the Misconduct Tribunal Panel or the Police Appeals Tribunal following a disciplinary procedure.	Any matter where funding is available from the Police Federation or any other body. Any Professional Fees in excess of £10,000.
<b>Bankruptcy</b> (£1,000)	Where payable, the fee required for filing for Bankruptcy (a Debtor's Petition) and the deposit towards the administration of Your Bankruptcy.	Any Professional Fees related to an application for Bankruptcy.

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