



CIVIL NUCLEAR POLICE FEDERATION INSURANCE SCHEME

SCHEME BENEFITS with effect from 1 April 2013

Serving Member to age 65

Life Insurance	£125,000
Terminal Prognosis Advance on Life Insurance*	20% of sum insured
Permanent Total Disablement (due to accident)	£100,000
Accidental Loss of Use Benefit	£60,000
Infection of HIV/AIDS on duty	£60,000
Temporary Total Disablement (up to 104 weeks excluding first 7 days)	£21 per week
Critical Illness	£10,000
Child Critical Illness	£2,000
Child Death Grant	£2,000
Red Arc Assured	Family Cover
Hospitalisation Benefit up to 5 nights	
Accident/incident/emergency admission	£50 per night
Planned admission after first 3 nights	£50 per night
Sick Pay Benefit (CEM 6.4) up to 26 weeks, then a further 4 weeks when on no pay	20% Scale Pay
Family Travel Policy	Worldwide
Legal Expenses including ID Theft Protection	Included
Emergency and Injury Dental Benefit	Member & Partner
Home Emergency Assistance	Included
Motor Breakdown Cover	Member & Partner
CALENDAR MONTHLY SUBSCRIPTION	£30.00

Cohabiting Partner of Serving Member to age 65

Life Insurance	£50,000
Terminal Prognosis Advance on Life Insurance*	20% of sum insured
Critical Illness	£5,000
CALENDAR MONTHLY SUBSCRIPTION	£5.75

*Terminal Prognosis Advance on Life Insurance is only available to members aged 63 and under

RETIRED MEMBER BENEFITS

with effect from 1 April 2013

Retired Member Aged Under 60

Life Insurance	£50,000
Terminal Prognosis Advance on Life Insurance*	20% of sum insured
Permanent Total Disablement (due to accident)	£10,000
Accidental Loss of Use Benefit	£5,000
Critical Illness	£5,000
Child Critical Illness	£1,000
Family Travel Policy	Worldwide
Red Arc Assured	Family Cover
Legal Expenses including ID Theft Protection	Included
Emergency and Injury Dental Benefit	Member & Partner
Home Emergency Assistance	Included
Motor Breakdown Cover	Member & Partner

CALENDAR MONTHLY SUBSCRIPTION

£30.00

Retired Member Aged 60 to 64 inclusive

Life Insurance	£25,000
Terminal Prognosis Advance on Life Insurance*	20% of sum insured
Permanent Total Disablement (due to accident)	£10,000
Accidental Loss of Use Benefit	£5,000
Critical Illness	£5,000
Child Critical Illness	£1,000
Family Travel Policy	Worldwide
Red Arc Assured	Family Cover
Legal Expenses including ID Theft Protection	Included
Emergency and Injury Dental Benefit	Member & Partner
Home Emergency Assistance	Included
Motor Breakdown Cover	Member & Partner

CALENDAR MONTHLY SUBSCRIPTION

£30.00

Retired Member Aged 65 to 69 inclusive

Life Insurance	£5,000
Family Travel Policy	Worldwide
Red Arc Assured	Family Cover
Legal Expenses including ID Theft Protection	Included
Emergency and Injury Dental Benefit	Member & Partner
Home Emergency Assistance	Included
Motor Breakdown Cover	Member & Partner

CALENDAR MONTHLY SUBSCRIPTION

£30.00

Cohabiting Partner Aged under 60 of Retired Member

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

CALENDAR MONTHLY SUBSCRIPTION

£6.50

Cohabiting Partner Aged 60 to 64 (inclusive) of Retired Member

Life Insurance	£12,500
Terminal Prognosis Advance on Life Insurance*	20% of sum insured

CALENDAR MONTHLY SUBSCRIPTION

£6.50

Cohabiting Partner Aged 65 to 69 (inclusive) of Retired Member

Life Insurance	£2,500
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CALENDAR MONTHLY SUBSCRIPTION

£6.50

*Terminal Prognosis Advance on Life Insurance is only available to members aged 63 and under

IMPORTANT INFORMATION - APPLICABLE TO ALL BENEFITS

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 insurance policies taken out and owned by the Trustees of the scheme. The Trustees retain the full policy wording detailing all benefits provided. Copies of the policies are available to view upon request. 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.

Any scheme member who attains the age of 65 and is still in the employment of the Force, may continue as a member of the scheme with the benefits applicable to a retired member under the appropriate age category. When the member is no longer eligible under the scheme, Spouse/Partners eligibility also ceases.

Applying to Join

Members and cohabiting partners can apply to join the scheme at any time by completing an application form which contains medical underwriting questions. New recruits may join without the need for medical underwriting.

Subscription collection

Subscriptions are collected monthly by direct debit unless alternative arrangements have been agreed.

Insurers

A list of the insurers is available on request.

How to cancel your cover

In the event that you need to cancel your cover, please contact Philip Williams & Company.

Claims Procedure

All claims with the exception of legal expenses, motor breakdown, home emergency, Red Arc and emergency medical claims under the travel insurance should be reported to the Philip Williams & 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. Claims should be reported as soon as is practical and if possible within 30 days of the incident/diagnosis. If claims are not reported within 90 days of the date of the incident/diagnosis they may not be met. The onus is on the member to notify a claim and it is not the responsibility of the Federation 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

EXPLANATION OF BENEFITS

Benefits are in accordance to the membership category which is applicable

Life Insurance

On death of a member or cohabiting partner who are covered under the Trust 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 beneficiary 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.

Permanent Total Disablement

Permanent Total Disablement 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.

Accidental Loss of Use Benefit

This benefit is payable should the Beneficiary suffer permanent loss of sight in one or both eyes, the use of one or more limbs at or above the palm or ankle or permanent total loss of hearing in one or both ears or total loss of speech. This benefit is payable only if the loss of use occurs as the result of an accident occurring during the currency of this policy.

Occupationally acquired HIV/AIDS

Cover is provided for serving officers 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.

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 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 an incident that was documented in the police records and be of sufficient severity to prevent the performing 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 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 in Britain 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.

Sick Pay Benefit

If a member suffers a pay cut under regulations or terms of employment, the benefits illustrated on the scheme benefits table will become payable.

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 or Permanent Total Disablement 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 Insured Person 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 Company 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
5. For Permanent Total Disablement and Loss of Use Benefits, Post Traumatic Stress Disorder or any psychological or psychiatric condition (not resulting from bodily injury following an accident)

General Policy Exclusions

The Company will not pay any claim

1. which is directly or indirectly as a result of or contributed to by 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

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 or undergoing surgery the claimant was an Eligible Beneficiary. Eligible dependent unmarried children of the member must be aged between 6 months and 17 years at first diagnosis or surgery.

The listed illnesses are:-

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

All critical illness policies contain specific terms and conditions relating to the severity of illnesses covered. The specific terms and conditions under this policy are in accordance with the industry standards and are available to view in full at the Federation Office.

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.

RED ARC ASSURED 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 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 may commission additional services such as a one off 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 716000 in normal business hours.

Family Travel Policy

This policy covers the member, their partner and dependant children under 21 years of age, all normally residing together in their 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 Effects up to £1,500
- Personal Money up to £500
- Public liability up to £2,000,000
- Personal Accident up to £20,000

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

Insurer: This travel insurance policy is underwritten by Millstream Underwriting Ltd (insured by AGA International S.A.), arranged through Philip Williams and Company.

Main Conditions and Exclusions to Family Travel Policy

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 **MT13/1300**, 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 terms and conditions have been made available. If you require further copies please contact Philip Williams and Company.

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 & Limit of Indemnity applying in respect of any one claim	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)
<p>Criminal Prosecution Defence</p>	<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>1) Police Station Representation 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>2) Magistrates' Court Representation Legal Expenses incurred in representing a Beneficiary at a Magistrates Court.</p> <p>3) Crown Court Representation 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>4) Overseas Legal Assistance 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 any incident occurs in relation to any matter where a Beneficiary is on-duty in their role as a Police Officer.</p> <p>1) Police Station Representation Any matter where the Appointed Representative assesses that reasonable prospects of success do not exist.</p> <p>2) Magistrates' Court Representation Any matter where the Appointed Representative assesses that reasonable prospects of success do not exist.</p> <p>3) Crown Court Representation</p> <p>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.</p> <p>b) Any matter where the Appointed Representative assesses that reasonable prospects of success do not exist.</p> <p>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.</p> <p>d) Any Professional Fees where the Beneficiary fails to:</p> <ul style="list-style-type: none"> 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. <p>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>4) Overseas Legal Assistance Any claim for Legal Expenses in excess of £2500 (or local currency equivalent).</p>
<p>Residential Protection</p>	<p>Pursuit of Legal Proceedings following any event causing loss of or damage to the Home.</p>	
<p>Peaceful Occupation</p>	<p>Pursuing or defending a Beneficiaries legal rights arising out of the ownership or rightful occupation of the Home.</p>	<p>Any lease tenancy or rental dispute other than where the Beneficiary has been unlawfully</p>

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		<p>evicted from the Home.</p> <p>Any dispute relating to the letting or subletting of or licence to occupy the Home.</p> <p>Any dispute which in the first instance falls within the jurisdiction of the Rent, Rates or Land Tribunals or any appeals therefrom.</p>
Consumer Protection	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 a contract of insurance dispute relating solely to quantum.
Data Protection	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.	
Uninsured Loss Recovery & Motor Prosecution Defence (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 Prosecution 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>	<p>Where any incident occurs in relation to any matter where a Beneficiary is on-duty in their role as a Police Officer.</p> <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.</p> <p>We do not cover Legal Proceedings relating to parking offences.</p> <p>A £50 excess applies to Motor Prosecution Defence claims.</p> <p>Any Professional Fees in excess of £5000 in respect of Motor Prosecution Defence claims.</p>
Discrimination	Defence of Civil Legal Proceedings brought against the Beneficiary alleging discrimination related to sex, race, age, religion or disability at work.	
Probate	Pursuing a claim in respect of a probate dispute involving the will of the Beneficiary's parents, grandparents, children, step-children or adopted children.	Where a will has not been previously made, concluded, or cannot be traced.
Employment	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.
Fund Trustee Defence	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.	
Bankruptcy (£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.
Education	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.	<p>Where acceptance at the school involves examinations or other selection criteria.</p> <p>Where the refusal occurred within 6 months of the first Period of Insurance.</p> <p>Where the child has been expelled, suspended or permanently excluded from another school.</p> <p>Where the procedure for appealing against the decision to refuse a place at the school has not</p>

		<p>been followed.</p> <p>Children under 5 years other than for admission disputes arising where entry shall be in the academic year prior to their 5th birthday.</p>
Taxation	<p>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.</p>	<p>Any tax, interest or penalties imposed.</p> <p>Anything to do with a tax return which arrived after the legal deadline, or did not arrive at all.</p> <p>Any HM Revenue & Customs investigation or enquiry when they allege, or it becomes clear that they suspect fraud.</p> <p>Any business activity or venture for gain other than the Beneficiary's contract of employment or a normal private investment.</p>
Identity Theft	<p>Defending a claim from a financial institution, merchants or their collection agencies.</p> <p>The removal of any criminal or civil judgments wrongly entered against the Beneficiary.</p> <p>Challenging the accuracy or completeness of any information in a Credit Reference Agency report.</p> <p>Creating documents needed to prove the Beneficiary's innocence in terms of any financial irregularities committed unlawfully.</p> <p>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.</p> <p>Fees charged for reapplying for a loan due to the original application being rejected solely because the lender received incorrect credit information.</p> <p>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.</p>	<p>Any Identity Theft connected with the Beneficiary's business, profession, or occupation.</p> <p>Any legal action where the Beneficiary does not have a reasonable prospect of success.</p> <p>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.</p> <p>Any Indirect Losses other than as identified above.</p>
Assistance (Not Applicable)	<p>The provision of professional assistance and guidance to the Beneficiary in respect of any personal legal or quasi legal problem of the Beneficiary.</p>	<p>We shall not be obliged to correspond negotiate or otherwise deal on the Beneficiary's behalf with any third party.</p> <p>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.</p>

Limit of indemnity £100,000

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

Arranged by Legal Insurance Management Ltd underwritten by Ageas Insurance Ltd

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:

Claim Limit(s)

The amount We will pay in respect of any one claim and during any one Period of Insurance.

For Emergency Work the cost shall be limited (inclusive of VAT) to:

- i) The Contractors call-out charge
- ii) The Contractors labour up to a maximum of 3 hours
- iii) Parts and materials up to £150
- iv) Contribution to alternative heating purchased or hired by the Beneficiary up to £50
- v) Boiler Replacement Contribution up to £150
- vi) Alternative Accommodation up to £250

subject to a maximum Claim Limit of £1000 for each claim related by time or original cause.

Emergency

A sudden and unforeseen situation which if not dealt with quickly would:-

- i) render the Property unsafe or insecure; or
- ii) damage or cause further damage to the Property; or
- iii) cause unreasonable discomfort, risk or difficulties for or to You.

Claims Helpline – 0333 600 7369

INSURED EVENTS

Emergency Work where one or more of the following has occurred in the Property:-

SECTION 1

PLUMBING AND DRAINAGE

What is Covered?

- 1) Damage to or failure of the plumbing and drainage system where internal flooding or water damage is a likely consequence.
- 2) Blocked toilet.
- 3) Blocked external drains within the boundaries of the Property where this can be resolved by jetting.

What is Excluded?

- 1) The replacement of water tanks, cylinders, and central heating radiators; external WC's; external pipes, taps and overflows not causing internal water damage.
- 2) Blocked toilets where this has been caused as a consequence of wilful misuse.
- 3) All public sewers, drains and pipe work which are maintained by local utilities or service undertakings.
- 4) Descaling and any work arising from hard water scale deposits.
- 5) Dripping taps or systems where water is safely escaping down a drain or the failure of waste disposal units.
- 6) External overflows unless internal damage is a likely consequence or the leakage of water from swimming pools.
- 7) The repair of domestic appliances that are leaking water, other than from external fixed pipe work.
- 8) Blockage of supply or waste pipes caused by freezing weather conditions.

SECTION 2

INTERNAL ELECTRICITY, GAS, AND WATER SUPPLIES

What is Covered?

- 1) Electricity failure of at least one complete circuit.
- 2) Gas leak.
- 3) Water supply system failure.

What is Excluded?

- 1) Repair work to or the cost of replacing lead pipework
- 2) The interruption or disconnection of public services to the Property however caused, or the failure, breakdown or interruption of the mains electricity or water or gas supply system.
- 3) External lighting including security, garages and outbuildings and the replacement or adjustment of any light bulbs.
- 4) Electricity supply to burglar/fire alarm systems, CCTV surveillance, or to swimming pools and the plumbing and filtration system for swimming pools.
- 5) Descaling and any work arising from hard water scale deposits.

SECURITY**What is Covered?**

- 1) External lock failure or damage.
- 2) External door failure or damage.
- 3) External window failure or damage.

What is Excluded?

- 1) Internal locks, doors, glass, external garages or outbuildings.
- 2) Any damage caused by the Contractor in gaining access to the Property.
- 3) Window locks.
- 4) Doors subject to swelling.

LOST KEY**What is Covered?**

Loss of the only available key to the Property which cannot be replaced and normal access cannot be obtained.

What is Excluded?

- 1) The loss of keys to internal doors, garages and outbuildings.
- 2) Any damage caused by the Contractor in gaining access to the Property.

PRIMARY HEATING SYSTEM**What is Covered?**

- 1) The Primary Heating System has failed or broken down completely.
- 2) A contribution towards the cost of purchase or hire by the Beneficiary (upon production of an original receipt for payment) of alternative heating sources where these are deemed necessary given the temperatures in the event that the Primary Heating system has failed completely and it is not possible to reinstate the heating within a 6 hour period.

What is Excluded?

- 1) Boilers that are over 15 years old or over 238,000 btu net input (70 Kilowatt)
- 2) Lighting of boilers or the correct operation or routine adjustment of time or temperature controls.
- 3) Any form of solar heating systems.
- 4) Power flushing or descaling.
- 5) The replacement of water tanks, cylinders, and central heating radiators.

PEST INFESTATION**What is Covered?**

- 1) Wasp nests.
- 2) Hornet nests.
- 3) House mice.
- 4) Field mice.
- 5) Rats.
- 6) Cockroaches.

What is Excluded?

Where the infestation is not directly affecting the living areas of the Property.

ROOFING**What is Covered?**

Sudden and unforeseen damage to the roof of the Property.

What is Excluded?

Damage to flat roofs over 10 years of age.

BOILER REPLACEMENT CONTRIBUTION**What is Covered?**

Subject to acceptance of a claim under Section 5 of this policy, where Your boiler has failed and is deemed by the Contractor and Us to be Uneconomical to repair, We shall contribute (upon production of an original receipt for payment) the lower of 50% of the capital cost including VAT or £150 towards the cost of a brand new replacement.

What is Excluded?

What is Excluded?

OVERNIGHT ACCOMMODATION**What is Covered?**

Overnight accommodation up to a maximum of £250.00 including VAT (upon production of an official invoice) where it has not been possible to resolve the Emergency following Emergency Work carried out by the Contractor and the Property is rendered uninhabitable.

What is Excluded?

What is Excluded?

GENERAL EXCLUSIONS

We shall not be liable for costs arising from or in connection with:-

1. circumstances known to You prior to the commencement date of this insurance.
2. any system, equipment including boilers or facility which has not been properly installed in accordance with the manufacturer's instructions, or it has been incorrectly used or modified, or which is faulty or inadequate as a result of any inherent or recurring manufacture or design defect.
3. replacement or adjustment to any decorative or cosmetic part of any equipment.
4. garages, out-buildings, cesspits, septic tanks or fuel tanks.
5. wilful act or omission or lack of maintenance or neglect by You.
6. claims relating to Properties left unoccupied for 30 consecutive days or more.
7. materials or labour charges covered by manufacturers, suppliers or installers guarantee or warranty.
8. any other costs or damage that are indirectly caused by the event that led to Your claim, unless specifically stated in this policy.
9. claims arising within the first 48 hours from the date of commencement of this insurance unless You held equivalent insurance immediately prior to the commencement of this policy.
10. any consequences of riot, strike, lock-out, civil commotion, labour disturbances, war, terrorism, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
11. (a) loss or damage to any property, or any resulting loss or expense.
(b) any claims directly or indirectly caused by, or contributed to, by, or arising from:-
 - i) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
 - ii) the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly.
 - iii) pollution or contamination of any kind whatsoever.
12. any Permanent Repair costs which exceed those that would be incurred in carrying out a Temporary Repair.

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. 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, 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)
Roadside Assistance / Recovery	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 cannot be repaired locally within the same working day, your vehicle can be recovered to your home or if you would prefer and it is closer, your original destination. The recovery must take place at the same time as the initial callout
Home Assist	Your vehicle will be covered at your home address.
Alternative Travel	We will pay up to £100 (maximum) towards the cost of alternative transport or car hire if your vehicle is being repaired more than 20 miles from your home address. We will also pay the cost of a single standard rail ticket for one person to return and collect the vehicle
Emergency Overnight Accommodation	If we decide to provide alternative accommodation, 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.
Message Service	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.
Caravans & Trailers	Maximum length 7 metres (23 feet) recovered with the vehicle if the vehicle cannot be repaired roadside.
Keys	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)

- 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.
- The use of Specialist Equipment occasionally required because the Vehicle is not between the kerbs, it has modifications, or nearby obstructions are impeding the usual method of recovery
- 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 twelve month period.
- 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. An additional 15% discount is available from the stated rates by entering the code POLICEFED2415 towards the end of the purchase process.

Accident and Emergency Dental Cover

Dental Cover – Section 1 - Dental Injury

If during the Operative Time the Beneficiary sustains Dental Injury the Company will pay for Dentist Specialist or Dentist expenses necessarily incurred within 2 years of the date the need for treatment first arose the Company will pay

- 1) up to £2,500 per course of treatment per Dental Injury for up to a maximum of four incidents in any one Period of Insurance
- 2) for dental prescription charges in connection with the Dental Injury for up to a maximum of four incidents in any one Period of Insurance
- 3) for Dental Implants that are clinically required we will pay up to £1,000 towards the cost of the equivalent bridgework treatment

Extension to Section 1

Ongoing Treatment

Cover under this Section shall extend to include ongoing treatment for which the Beneficiary was in receipt of prior to the Beneficiary's cover commencing with the Company provided that this cover immediately supersedes a similar annual insurance (whether provided by the Company or not) subject to a maximum treatment period of 90 days

Exclusions to Section 1

The Company will not pay for Dentist Specialist or Dentist expenses

- 1) in connection with Dental Injuries where treatment commences more than 26 weeks after the date of the original incident and or notification of an intention to claim
- 2) incurred more than 2 years after the date of the Dental Injury
- 3) where the Dental Injury occurs in the consumption of food including foreign bodies contained within food
- 4) where Dental Injury occurs whilst training for or participating in Contact Sports unless appropriate Mouth Protection is being worn at the time of the injury
- 5) as a result of self inflicted Dental Injury
- 6) as a result of Dental Injury caused by laparoscopic procedures

The Company will not pay for

- 7) Dental Implants

Dental Cover – Section 2- Emergency Dental Treatment

If during the Operative Time the Beneficiary requires Emergency Dental Treatment the Company will pay for an initial emergency appointment with a Dentist Specialist or Dentist

- 1) up to £200 of treatment per incident up to a maximum of four incidents in any one Period of Insurance for dental expenses incurred in Britain or
 - 2) up to £400 of treatment per incident up to a maximum of two incidents in any one Period of Insurance for dental expenses incurred outside of Britain
- or a combination of both subject to the Benefit Limits shown below up to an overall maximum of £800 in any one Period of Insurance
- 3) for dental prescription charges in connection with the Emergency Dental Treatment provided for under 1) and 2) above

Exclusions to Section 2

The Company will not pay

- 1) for any subsequent routine treatment required after the initial emergency appointment
- 2) for any costs of Permanent Treatment
- 3) for treatment not exceeding £800 per Policy year under this Benefit

Dental Cover - Section 3 - Dentist Call-Out Fees

If during the Operative Time the Beneficiary incurs Dentist Call-Out fees in the event of a Dental Injury or Initial Emergency Dental Treatment

The Company will pay

Up to £100 per incident up to a maximum of two incidents in any one Period of Insurance

Dental Cover - Section 4 – Hospitalisation

If during the Operative Time a Dental Injury results in the Beneficiary being admitted to a licensed medical or surgical hospital as an in-patient for dental treatment under the care of a consultant specialising in dental or maxillofacial surgery in relation to a head or neck condition

The Company will pay

£50 per night up to a maximum of £1,000 in any one Period of Insurance

Dental Cover - Section 5 - Mouth Cancer Cover

If during the Operative Time the Beneficiary is diagnosed with Mouth Cancer which requires medical treatment within 78 weeks of diagnosis the Company 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 by the NHS or the States of Guernsey and Jersey or the Beneficiary's Country Of Residence or treatment provided by another medical practitioner under referral from a consultant

Exclusions to Section 5

The Company will not pay

- 1) for treatment of Mouth Cancer which was diagnosed prior to or within 90 days of when cover commenced with the Company
- 2) for treatment of Mouth Cancer where the Beneficiary has undergone tests or consultation prior to or within 90 days of when cover commenced with the Company even where diagnosis was not made until after the 90 day period
- 3) for any cost of treatment received after 78 weeks following the date of diagnosis of Mouth Cancer
- 4) for not more than one course of treatment in connection with a specific occurrence of Mouth Cancer No further benefits are payable in the event of a re-occurrence of the same cancer either at the same site or at a different location
- 5) for fees for consultations or tests incurred as a result of non invasive tumours or tests not resulting in a diagnosis of Mouth Cancer
- 6) Mouth Cancer related directly or indirectly to HIV infection or AIDS
- 7) Mouth Cancer resulting from the chewing of tobacco products or betel nut or from prolonged alcohol abuse

General Exclusions applicable to the Dental Cover Extension Sections 1 to 5

The Company will not pay any claim for

- 1) treatment not deemed to be clinically necessary
- 2) any dental treatment which was prescribed planned diagnosed as necessary or was ongoing at the date the Beneficiary's cover commenced with the Company
- 3) damage caused by tooth brushing or other oral hygiene procedures
- 4) loss of or damage to dentures other than whilst in the mouth
- 5) reimbursement of travelling expenses incidental expenses or telephone costs
- 6) treatment care or repair of teeth gums mouth or tongue in connection with 'mouth jewellery'
- 7) toothbrushes mouthwash or dental floss or any other dental consumables
- 8) wisdom teeth extractions or any other dental procedures carried out by a hospital
- 9) routine examinations
- 10) restorative treatment other than treatment necessitated as a result of Dental Injury
- 11) hygiene treatment other than treatment necessitated as a result of Dental Injury
- 12) dental xrays other than xrays necessitated as a result of Dental Injury



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

