



HAMPSHIRE POLICE FEDERATION INSURANCE SCHEME

BENEFITS EFFECTIVE FROM 1 DECEMBER 2011

Serving Member to age 65

Life Insurance

Terminal Prognosis Advance on Life Insurance

Permanent Total Disablement (due to accident)

Accidental Loss of Use Benefit

One Eye, Limb or Hearing in one ear

Two Eyes, Limbs or Hearing in both ears

Temporary Total Disablement

(excluding first 7 days)

Hospitalisation Benefit up to 7 nights

Accident/incident/emergency admission

Casting Benefit (due to accident)

Less than 5 years service

5 years to less than 10 years service

Critical Illness

Child Critical Illness

Child Death Grant

Red Arc Assured

Reg 28 Sick Pay - up to 52 weeks

Legal Expenses & ID Theft Protection

Home Emergency Assistance

Family Travel Policy

Denplan Key Cover

Motor Breakdown Cover

CALENDAR MONTHLY SUBSCRIPTION

Full Scheme

£120,000

20% of sum insured

£120,000

£20,000

£40,000

£25 per week

up to 104 weeks

£50 per night

£10,000

£5,000

£15,000

£3,000

£2,000

Family Cover

20% scale pay

Included

Included

Worldwide

Included

Member & Partner

£22.55

Spouse/Cohabiting Partner of Serving Member

Life Insurance

Terminal Prognosis Advance on Life Insurance

Critical Illness

Child Critical Illness

Denplan Key Cover

CALENDAR MONTHLY SUBSCRIPTION

£55,000

20% of sum insured

£7,500

£1,500

Included

£5.65

A rebate facility has now been set up for contributing members and spouse/partners who are BOTH serving members of the scheme. This rebate will take into account the duplicate payments for the Family Travel Insurance, Red Arc Assistance, Home Emergency Assistance, and Motor Breakdown sections of the scheme. To qualify for this rebate, you must register with the Federation Office. Claims will not be back dated and will only apply from the month following your registration. If you cease to be cohabiting with the spouse/partner for which you are claiming a reduced subscription, and do not inform the Federation, this may invalidate your insurance.

RETIRED MEMBER BENEFITS

with effect from 1 December 2011

Retired Member aged under 65

Life Insurance
Terminal Prognosis Advance on Life Insurance (age 63 and under)
Red Arc Assured
Legal Expenses & ID Theft Protection
Home Emergency Assistance
Family Travel Policy
Denplan Key Cover
Motor Breakdown Cover

£50,000
20% of sum insured
Family Cover
Included
Included
Worldwide
Included
Member & Partner
£20.50

CALENDAR MONTHLY SUBSCRIPTION

Retired Member aged 65 to 69 inclusive

Life Insurance
Red Arc Assured
Legal Expenses & ID Theft Protection
Home Emergency Assistance
Family Travel Policy
Denplan Key Cover
Motor Breakdown Cover

£5,500
Family Cover
Included
Included
Worldwide
Included
Member & Partner
£20.50

CALENDAR MONTHLY SUBSCRIPTION

Spouse/Cohabiting Partner aged under 65 of Retired Member

Life Insurance
Terminal Prognosis Advance on Life Insurance (age 63 and under)
Denplan Key Cover

£25,000
20% of sum insured
Included
£6.85

CALENDAR MONTHLY SUBSCRIPTION

Spouse/Cohabiting Partner aged 65 to 69 (inclusive) of Retired Member

Life Insurance
Denplan Key Cover

£2,750
Included
£6.85

CALENDAR MONTHLY SUBSCRIPTION

Explanation of Benefits

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.

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 dependants quickly, free of tax and without having to wait for probate. Members should ensure that they have an up-to-date beneficiary nominated and have lodged the details with the Federation Office, to assist the Trustees in the event of a claim. If a member aged 63 or under receives a terminal prognosis of 12 months or less, they may apply to the Trustees for an advance of the death benefit of 20% of the relevant sum insured.

Child Death Grant

This benefit is paid upon the death of a dependent child of a member or subscribing Spouse/Cohabiting Partner, aged between 6 months and 17 years.

Injury Benefits

Shall provide cover for bodily injury which is caused solely by accidental means and which independently of illness or any other cause within 24 months from the date of the accident results in Permanent Total Disablement, Loss of Sight, Loss of Limb, Loss of Hearing, Temporary Total Disablement or Hospitalisation.

Permanent Total Disablement

Means disablement which has lasted for at least 12 months and which in the insurers opinion is beyond hope of recovery and will in all probability continue for the remainder of the member's life, will prevent the member from engaging in or giving attention to business profession or occupation of any and every kind for the remainder of their life.

Accidental Loss of Use Benefit

Loss of Hearing means total and irrecoverable deafness confirmed by audiometer and sound threshold tests.

Loss of Limb shall mean in respect of:

1. an arm: physical severance of the four fingers at or above the metacarpal phalangeal joints (where the fingers join the palm of the hand) or the permanent total loss of use of an entire hand or arm;
2. a leg: amputation or complete and permanent loss of use - at or above the ankle (talo-tibial joint).

Loss of Sight shall be deemed to have occurred:

1. in both eyes when the member's name has been added to the register of Blind Persons maintained by the government on the authority of a qualified ophthalmic specialist. Or
2. in one eye when the degree of sight remaining after correction is 3/60 or less on the Snellen Scale (which means the member is only able to see at 3 feet that which they should normally be able to see at 60 feet) and the insurer is satisfied that the condition is permanent and without expectation of recovery.

Hospitalisation Benefit

Should a member be admitted to hospital immediately following an accident, illness, incident or emergency, this benefit will pay £50 per night for up to seven consecutive nights.

Temporary Total Disablement

This benefit will be paid should the member suffer injuries which cause the member to be prevented from carrying out their usual occupation as a result of an accident for up to 104 weeks (excluding the first seven days). 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.

Specific Exclusions applicable to Injury Benefits

- a) any illness or disease not directly resulting from Bodily Injury;
- b) any psychological or psychiatric condition;
- c) repetitive stress (strain) Injury or syndrome or any gradually operating cause.
- d) post traumatic stress disorder or related syndromes (except in respect of Temporary Total Disablement benefit)

Sick Pay Benefit (Regulation 28)

If a member suffers a pay cut under regulations or terms of employment, the benefits illustrated on the scheme benefits table will become payable. If you apply, and are refused Employment Support Allowance (ESA) Benefit, the Trustees may apply for an additional payment of £90 per week on your behalf.

Conditions applicable to Sick Pay Benefit (Regulation 28)

Benefits will cease after the benefit period or on early return to work or discharge. If a benefit member is offered recuperative duties and a return to full pay and such duties are declined without reasonable cause, the benefit will cease. Shift allowance and other allowances are not included.

Significant Exclusions or Limitations to Injury and Sick Pay Benefits

1. the member engaging in aviation as a pilot or crew member of a fixed wing or rotary propelled aircraft or any aerial pursuits or sports including, but not limited to, ballooning, bungee jumping, gliding, hang-gliding, micro-lighting, parachuting, paragliding and parasending/parasailing over land. This exclusion shall not apply to a member whilst involved in duties as an air observer;
2. the member being a full time member of the armed forces of any nation or international authority or a member of any reserve forces called out for permanent service;
3. war whether declared or not;
4. suicide, attempted suicide or deliberate self-inflicted injury by the member regardless of the state of their mental health;

5. the member engaging in mountaineering reasonably requiring the use of ropes, guides or any specialist equipment;
6. the member engaging in riding, driving or sailing in any kind of race;
7. the member travelling to, or being resident in Afghanistan, Iraq, Yemen, or Chechnya;

Critical Illness

Serious illness can add financial worries to the emotional upset that accompanies it. This benefit provides cash in the event of a member or subscribing Spouse/Cohabiting Partner being diagnosed or undergoing surgery with one of the listed critical illnesses and surviving for 28 days following diagnosis or surgery. No benefit will be payable for any illness where the condition or any related condition, or symptom existed before the member or subscribing Spouse/Cohabiting Partner became insured for this benefit. Claims should be made within 90 days following diagnosis or surgery.

Child Critical Illness

This benefit is paid when a dependent child, of a member or subscribing Spouse/Cohabiting Partner, who is aged between 6 months and 17 years is first diagnosed or undergoes surgery with one of the listed critical illnesses.

Critical Illness Conditions

- | | | |
|--|--|--------------------------------|
| • Alzheimer's Disease | • Heart Attack | • Loss of Sight |
| • Bacterial Meningitis | • Heart Valve Replacement or Repair | • Major Organ Transplant |
| • Benign Brain Tumour | • Hepatitis B (documented duty related incident) | • Motor Neurone Disease |
| • Cancer | • HIV (documented duty related incident) | • Multiple Sclerosis |
| • Prostate Cancer | • Kidney Failure | • Paralysis |
| • Chronic Liver Disease | • Loss of Hearing | • Parkinson's Disease |
| • Chronic Lung Disease | • Loss of Speech | • Rheumatoid Arthritis |
| • Coma | • Loss of Limbs | • Stroke |
| • CJD | | • Third Degree Burns |
| • Coronary Artery Bypass Graft Surgery | | • Total & Permanent Disability |

Summary of main conditions applicable to Critical Illness

1. **Cancer** - is defined as; Any malignant tumour positively diagnosed with histological confirmation and characterised by the uncontrolled growth of malignant cells and invasion of tissue. The term 'malignant tumour' includes leukaemia, lymphoma and sarcoma.

For the above definition, the following are not covered:-

- All cancers which are histologically classified as any of the following:-
 - pre-malignant;
 - non invasive;
 - cancer in-situ;
 - borderline malignancy; or
 - low malignant potential.
- All tumours of the prostate unless histologically classified as having a Gleason score greater than 6 or having progressed to at least clinical TNM classification T2N0M0.
- Chronic lymphocytic leukaemia unless histologically classified as having progressed to at least Binet Stage A.
- Any skin cancer (including cutaneous lymphoma) other than malignant melanoma that has been histologically classified as having caused invasion beyond the epidermis (outer layer of the skin).

2. **Heart Attack** - Death of heart muscle, due to inadequate blood supply, that has resulted in all of the following evidence of acute myocardial infarction:-

- Typical clinical symptoms (for example characteristic chest pain).
- New characteristic electrocardiographic changes.
- The characteristic rise of cardiac enzymes or Troponins recorded at the following levels or higher:-
 - Troponin T > 1.0ng/ml
 - AccuTnl > 0.5ng/ml or equivalent threshold with other Troponin I methods.

The evidence must show a definite acute myocardial infarction.

For the above definition the following is not covered:-

- Other acute coronary syndromes including but not limited to Angina.

3. **Coronary Artery By-Pass Graft** - with surgery to divide the breast bone;

The undergoing of surgery requiring median sternotomy (surgery to divide the breast bone) on the advice of a Consultant Cardiologist to correct narrowing or blockage of one or more coronary arteries with by-pass grafts.

4. **Major Organ Transplant** includes actual undergoing as a recipient of, or inclusion on an official UK waiting list for, a transplant of a heart, liver, lung, kidney, pancreas or bone marrow.

5. **Stroke** - resulting in permanent symptoms;

Death of brain tissue due to inadequate blood supply or haemorrhage within the skull resulting in permanent neurological deficit with persisting clinical symptoms.

For the above definition the following are not covered:-

- Transient Ischaemic Attack.
- Traumatic injury to brain tissue or blood vessels

6. **Multiple Sclerosis** - with persisting symptoms;

A definite diagnosis of Multiple Sclerosis by a Consultant Neurologist. There must be current clinical impairment of motor or sensory function, which must have persisted for a continuous period of at least six months.

7. **Parkinson's Disease** - resulting in permanent symptoms; A definite diagnosis of Parkinson's disease by a Consultant Neurologist. There must be permanent clinical impairment of motor function with associated tremor, rigidity of movement and postural instability.

For the above definition the following is not covered:-

- Parkinson's disease secondary to drug abuse
- Parkinsonian syndromes

8. **Third Degree Burns** covering at least 20% of the body surface with destruction of the full thickness of the skin.

9. **Chronic Severe Rheumatoid Arthritis** - resulting in a loss of the ability to do specified physical activities; A definite diagnosis by a consultant rheumatologist of chronic rheumatoid arthritis as evidenced by widespread joint destruction with major clinical deformity.

In addition the claimant must permanently satisfy three of the four following criteria:

Bending - the inability to bend or kneel to pick up something from the floor and stand up again and the inability to get into and out of a standard saloon car.

Dexterity - the inability to use hands and fingers to pick up and manipulate small objects such as cutlery, including being unable to write using a pen or pencil.

Lifting - the inability to lift, carry or otherwise move everyday objects by hand. Everyday objects include a kettle of water, a bag of shopping and an overnight bag or briefcase.

Mobility - the inability to walk a distance of 200 metres on flat ground, even with the aid of a walking stick if prescribed by a treating practitioner, and without having to rest.

10. **Benign Brain Tumour** - resulting in permanent symptoms

A non-malignant tumour or cyst in the brain, cranial nerves or meninges within the skull, resulting in permanent neurological deficit with persisting clinical symptoms.

For the above definition, the following are not covered:

- Tumours in the pituitary gland.
- Angiomas

Summary of Main Exclusions to Critical Illness

No benefit will be payable for a critical illness that arises from:-

- i) Alcohol or Drug Abuse - The taking of drugs otherwise than under the direction of a registered medical practitioner;
- ii) Self-inflicted Injury or illness including in this context the consequences of attempted suicide;
- iii) War or any condition arising from active participation in a war (whether declared or not);
- iv) Taking part in (or practising for) boxing, caving, climbing, horse racing, jet skiing, martial arts, mountaineering, off-piste skiing, pot holing, power boat racing, underwater diving, yacht racing or any race, trial or timed motor sport.

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.

Family Travel Policy

An excess of £50 is applicable for most policy sections. The excess is payable per person, per policy section per insured incident subject to a maximum of £100.

Family policy provides cover for the subscribing member, the members spouse/partner and dependant children under 18 years or 22 years if in full-time education, all normally resident with the member.

The spouse/partner and/or dependant children are covered if travelling independently from the member. The maximum duration of any one trip is 60 days.

Where a Journey is for a duration longer than 60 days, or 90 days where the appropriate additional premium has been paid, no cover will be applicable for any part of the trip. The total duration of all Journeys undertaken by a Beneficiary must not exceed 180 days during any one Period of Insurance. Winter sports is automatically included but it should be noted that this is not a bespoke winter sports policy and therefore does not provide certain special extensions, e.g. piste closure.

The policy covers travel worldwide including the United Kingdom and the cover and benefits provided are comparable with those offered by travel agents and tour operators. Full travel policy details are provided in a separate travel insurance document, which is also being circulated. This should be kept in a safe place and taken when travelling.

In the event of medical emergency overseas the 24 hour assistance number is (+44) 0207 173 7798.

In the event of medical emergency overseas the 24 hour assistance number is (+44) 207 173 7798. Policy number 54UK475932.

Insurer - ACE European Group Ltd

Legal Expenses

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. A full policy wording is available at the Federation Office for your inspection 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)
<p>Criminal Prosecution Defence (£185,000)</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 representation or indemnity is provided under the rules of the Federation Fund or by the Chief Constable.</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> <ul style="list-style-type: none"> 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: <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. 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>4) Overseas Legal Assistance Any claim for Legal Expenses in excess of £2500 (or local currency equivalent).</p>

Personal Injury (£100,000)	Recovery of damages or compensation following any event causing death of or bodily injury to a Beneficiary.	Cover does not apply to a serving Police Officer unless the anticipated damages do not exceed £1000, Legal Proceedings are not funded by the Policyholder and the claim is one alleging negligence by a clinical or medical practitioner.
Residential Protection (£100,000)	Pursuit of Legal Proceedings following any event causing loss of or damage to the Home.	
Peaceful Occupation (£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.
Consumer Protection (£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.
Data Protection (£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.	
Uninsured Loss Recovery & Motor Prosecution Defence (£100,000 but limited to £2,500 in providing representation following the seizure of a vehicle as a result of incorrect information being on the Motor Insurance Database and £5000 for Motor Defence claims)	The recovery of uninsured losses of a Beneficiary resulting from a motor accident in the Vehicle. The defence of Legal Proceedings taken against the Beneficiary arising from a breach of road traffic regulations relating to the Vehicle.	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.
Discrimination (£100,000)	Defence of Civil Legal Proceedings brought against the Beneficiary alleging discrimination related to sex, race, age, religion or disability at work.	
Probate (£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.
Employment (£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.

Fund Trustee Defence (£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.	
Representation at Public Enquiries (£100,000)	Representation of a Beneficiary at a public enquiry ordered by a District Auditor.	
Independent Police Complaints Commission Investigations (£100,000)	Representation by an Appointed Representative at an investigation by the Independent Police Complaints Commission provided that the Beneficiary is a civilian member of the Police Federation at the time at which the investigation occurs.	
Disciplinary Hearings (£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.
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 (£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.
Taxation (£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.
Identity Theft (£100,000)	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.	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.

	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.	
Assistance (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/256/0793

Arranged by Legal Insurance Management Ltd underwritten by Ageas Insurance Ltd

Voluntary Top-up Life Cover

Additional Life cover is available for topping-up on an individual basis.

Serving member to age 65

Life Assurance

£25,000 of cover £2.50 per calendar month

£50,000 of cover £5.00 per calendar month

£75,000 of cover £7.50 per calendar month

This Top-Up Cover ceases upon retirement and is payable by payroll. Cover is also available for partners at the same rate.

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).

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 for 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.

Should you wish to supplement the Key Dental Cover detailed earlier, you may upgrade your cover as detailed in the table below:

UPGRADE OPTIONS FOR YOUR DENPLAN KEY COVER

Benefits	Elementary Dental Cover	Essential Dental Cover	Essential Plus Dental Cover	Extensive Plus Dental Cover
Routine examinations (and NHS band 1 treatment)	100% reimbursement for NHS treatment	Up to £50 per policy year	Up to £50 per policy year	Up to £100 per policy year
Hygiene treatments (and NHS band 1 treatment)	100% reimbursement for NHS treatment	Up to £60 per policy year	Up to £60 per policy year	Up to £120 per policy year
Dental x-rays (and NHS band 1 treatment)	100% reimbursement for NHS treatment	Up to £40 per policy year	Up to £40 per policy year	Up to £80 per policy year
Remedial or restorative treatments (and NHS band 2 & 3 treatment) Including, but not limited to, fillings, crowns, bridges and dentures	100% reimbursement for NHS treatment	80% of the cost up to £200 per policy year	80% of the cost up to £1000 per policy year	80% of the cost up to £2000 per policy year
Member	£8.70	£13.20	£17.75	£31.50
Member/Partner	£16.20	£24.60	£33.25	£58.95
Member & Children	£13.95	£21.20	£28.65	£50.80
Family	£21.65	£32.95	£44.60	£79.10

Rates are per person per month payable by direct debit. There are no forms to fill in and acceptance is guaranteed. Rates are subject to change on the 1st April each year.

For further details call **0845 230 1654**

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. To arrange a service please call:

0844 880 1139

Claims Procedure

In the event of an emergency in the home, please telephone 0844 249 8464 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
	<p>Limit of Indemnity The Insurer will pay the following:</p> <ol style="list-style-type: none"> The contractor's call-out charge Labour up to a maximum of 3 hours, and/or Parts and materials up to a maximum of £150, Alternative accommodation costs up to a maximum of £250 <p>The maximum payable per claim is £1,000</p>

1 MAIN HEATING SYSTEM

The total failure or complete breakdown of the main heating system in your home

A main heating system which

- is more than 15 years old and/or
- has not been serviced every twelve months

2 PLUMBING & DRAINAGE

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

Blockage of supply or waste pipes due to freezing weather conditions.

3 HOME SECURITY

Damage to or the failure of external doors, windows or locks which compromises the security of the home

4 TOILET UNIT

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

5 DOMESTIC POWER SUPPLY

The failure of the domestic electricity or gas supply

Any claim relating to the interruption, failure or disconnection of the mains electricity, mains gas or mains water supply

6 LOST KEYS

The loss of the only available keys, if you cannot replace them, to gain access to the home

Any claim relating to damage incurred in gaining access to the home

7 VERMIN INFESTATION

Vermin causing damage inside your home or a health risk to you

8 ALTERNATIVE ACCOMMODATION COSTS

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.

Exclusions Applicable to All Sections

Any claim

- where costs have been incurred before we accept a claim
- 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
- where there is no one at home when the contractor arrives
- involving a pre-existing problem
- arising from any willful or negligent act or faulty workmanship (including any attempted repair or DIY)
- for making permanent repairs once the emergency situation has been resolved
- for damage that is caused by finding the cause of the Beneficiary's claim and making the repair
- arising out of the failure to maintain any system or equipment or the replacement of parts that gradually sustain wear and tear over time
- relating to garages, outbuildings, boundary walls, fences, hedges, cess pits, fuel tanks or septic tanks
- where the property has been left unoccupied for more than 30 days consecutively covered by a manufacturer's, supplier's or installer's warranty.

Territorial Limit

The United Kingdom, Channel Islands and the Isle of Man.

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

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 you or your partner's car, motorcycle, or car derived van suffers a breakdown caused by a mechanical or electrical failure please call our 24 hour Control Centre on 0333 600 7346. If you are unable to make a connection, please contact us on 01206 714 363. Please have the collar number of the covered member, your return telephone number, vehicle registration number and precise location available when requesting assistance. 0333 numbers are chargeable at a local rate including from mobile telephones. They are usually included in network providers "free minute" packages. Please program the Control 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)
Indigo Cover 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.
Home Assist	Your vehicle will be covered at your home address or within a one mile radius of your home address.
Alternative Travel	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 collect the vehicle.
Emergency Overnight 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)

• 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. An additional 15% discount is available from the stated rates by entering the code POLICEFED0715 towards the end of the purchase process.

Claims Procedure

All claims with the exception of legal expenses, dental emergency, identity theft, motor breakdown, home emergency and emergency medical claims under the travel insurance should be reported to the Federation Office on

01962 814 795 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 within 60 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 Federation to make a member aware of their entitlement to claim.

Complaints Procedure

The Federation Insurance Scheme is arranged on behalf of the Trustees by Philip Williams and Company who are authorised and regulated by the Financial Services Authority registration number 308860. The Trustees are responsible for dealing with the insurance broker and organising the Policies. Any complaints about any aspect of the Federation Insurance Scheme should in the first instance be directed to the Trustees. 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 about the Federation Insurance Scheme please contact the Federation Office on:

Telephone 01962 871 588

Fax 01962 842 005

Or simply write, giving details of your complaint to: Hampshire Constabulary JBB, Federation Office, Police Headquarters, West Hill, Winchester, Hampshire SO22 5DB



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