



CUMBRIA POLICE FEDERATION INSURANCE SCHEME

SCHEME BENEFITS with effect from 1 April 2010

Serving Member

	Police Officer Entry Level Scheme	Full Scheme
Life Insurance	£50,000	£100,000
Terminal Prognosis Advance on Life Insurance	20% of sum insured	20% of sum insured
Permanent Total Disablement (due to accident)	£50,000	£100,000
Accidental Loss of Use Benefit		
One Eye, Limb or Hearing in one ear	£10,000	£25,000
Two Eyes, Limbs or Hearing in both ears	£25,000	£50,000
Critical Illness	£5,000	£10,000
Child Critical Illness	£1,000	£2,000
Child Death Grant	£2,000	£2,000
Red Arc Assistance	Included	Included
Hospitalisation Benefit up to 5 nights		
Accident/incident/emergency admission	£40 per night	£40 per night
Planned admission after first 3 nights	£40 per night	£40 per night
Sick Pay Benefit (after 26 weeks absence)		
Half Pay up to 26 weeks	£50 per week	£100 per week
No Pay up to 26 weeks	£50 per week	£130 per week
Family Travel Policy	Worldwide	Worldwide
Legal Expenses including ID Theft Protection	Included	Included
Home Emergency Assistance	Included	Included
CALENDAR MONTHLY SUBSCRIPTION		£24.75
Weeks of service 1-52	£Nil	
Weeks of service 53-104	£10.95	

Cohabiting Partner of Serving Member

Life Insurance	£25,000	£45,000
Terminal Prognosis Advance on Life Insurance	20% of sum insured	20% of sum insured
Critical Illness	£2,500	£3,000
CALENDAR MONTHLY SUBSCRIPTION		£8.00
Weeks of service 1-52	£Nil	
Weeks of service 53-104	£2.95	

The benefits arranged under this insurance scheme are provided strictly under the terms of insurance policies taken out and owned by the Trustees of the scheme. 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.

RETIRED MEMBER BENEFITS with effect from 1 April 2010

Retired Member Aged under 55

Life Insurance	£80,000
Terminal Prognosis Advance on Life Insurance	20% of sum insured
Permanent Total Disablement	£10,000
Accidental Loss of Use Benefit	
One Eye, Limb or Hearing in one ear	£2,500
Two Eyes, Limbs or Hearing in both ears	£5,000
Critical Illness	£5,000
Red Arc Assistance	Included
Family Travel Policy	Worldwide
Home Emergency Assistance	Included
CALENDAR MONTHLY SUBSCRIPTION	£25.20

Retired Member Aged 55 to 59 inclusive

Life Insurance	£80,000
Terminal Prognosis Advance on Life Insurance	20% of sum insured
Permanent Total Disablement	£10,000
Accidental Loss of Use Benefit	
One Eye, Limb or Hearing in one ear	£2,500
Two Eyes, Limbs or Hearing in both ears	£5,000
Critical Illness	£2,500
Red Arc Assistance	Included
Family Travel Policy	Worldwide
Home Emergency Assistance	Included
CALENDAR MONTHLY SUBSCRIPTION	£25.20

Retired Member Aged 60 to 64 inclusive

Life Insurance	£40,000
Terminal Prognosis Advance on Life Insurance*	20% of sum insured
Permanent Total Disablement	£10,000
Accidental Loss of Use Benefit	
One Eye, Limb or Hearing in one ear	£2,500
Two Eyes, Limbs or Hearing in both ears	£5,000
Critical Illness	£1,500
Red Arc Assistance	Included
Family Travel Policy	Worldwide
Home Emergency Assistance	Included
CALENDAR MONTHLY SUBSCRIPTION	£25.20

Retired Member Aged 65 to 69 inclusive

Life Insurance	£5,000
Red Arc Assistance	Included
Home Emergency Assistance	Included
CALENDAR MONTHLY SUBSCRIPTION	£25.20

Cohabiting Partner Aged under 60 of Retired Member

Life Insurance	£40,000
Terminal Prognosis Advance on Life Insurance*	20% of sum insured
CALENDAR MONTHLY SUBSCRIPTION	£8.85

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

Life Insurance	£20,000
Terminal Prognosis Advance on Life Insurance*	20% of sum insured
CALENDAR MONTHLY SUBSCRIPTION	£8.85

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

Life Insurance	£2,500
CALENDAR MONTHLY SUBSCRIPTION	£8.85

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

Explanation of Benefits

Benefits are in accordance to the membership category which is applicable

Life Insurance

On death of a member or spouse/partner who are covered under the scheme the cash benefit detailed in the current benefits table becomes payable. The scheme is written in Trust so that if a member dies, the proceeds can be paid, by the Trustees, to the member's 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 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

This benefit is provided should the member suffer an accident during the currency of this policy, resulting in total permanent and irreversible disability such that the benefit member is unable to perform any gainful employment and such that the member is unable to exist independently and requires continual supervision and frequent attention of a third party for activities of daily living. Such disabilities must be established for a continuous period of twelve calendar months before the benefit can be paid.

Accidental Loss of Use Benefit

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

Hospitalisation Benefit

Should a member be admitted to hospital in the UK immediately following an accident, incident or emergency, this benefit will pay £40 per night for up to 5 consecutive nights.. Should a member be admitted to hospital in the UK for a planned procedure, a benefit of £40 per night will become payable after the first 3 nights for up to a further 5 consecutive nights..

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 Sick Pay Benefit

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.

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 being diagnosed or undergoing surgery as defined in the Master Policy 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 became insured for this benefit. Claims should be made within 90 days following diagnosis.

Child Critical Illness

This benefit is paid when a dependent child, of a member, who is aged between 6 months and 17 years is first diagnosed or undergoes surgery with one of the listed critical illnesses. This benefit is payable only once in respect of any child.

The listed illnesses are:-

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

Summary of main conditions applicable to Critical Illness

1. Cancer manifested by the presence of malignant tumours characterised by the uncontrolled growth and spread of malignant cells and the invasion of tissue. The term cancer includes leukaemia and Hodgkin's disease. All non-invasive cancers, cancer in situ, tumours in the presence of any human immunodeficiency virus and any skin cancer other than malignant melanoma are specifically excluded. Malignant melanoma is included provided that it is histologically classified as having caused invasion beyond the outer layer of skin - the epidermis. The diagnosis must be supported by histological evidence of malignancy.
2. Coronary artery bypass surgery means the undergoing of surgery to correct narrowing or blockage of two or more coronary arteries with bypass grafts in persons of limiting anginal systems. Balloon angioplasty, laser relief or any other procedures are excluded.
3. Aorta Surgery means the actual undergoing of surgery of the aorta requiring excision and surgical replacement of the diseased aorta with a graft.
4. Major organ transplant means the actual undergoing as a recipient of a transplant of a heart, liver, lung, pancreas or bone marrow.
5. Benign Brain Tumour is a non-cancerous tumour in the brain, which has resulted in neurological deficit for a continuous period of six months. Cysts, granulomas, malformations in, or of, the arteries or veins in the brain, haematomas and tumours in the pituitary gland or spine are specifically excluded.
6. Coma is defined as unconsciousness, with no reaction to stimuli, continuing for at least 96 hours. Life support systems must be required throughout the period of unconsciousness.
7. Stroke is defined as any cerebrovascular incident producing neurological sequelae lasting more than 24 hours and including infarction of brain tissue, haemorrhage and embolism from an extra cranial source. Evidence of permanent neurological deficit must be produced.
8. Parkinson's Disease must be an unequivocal diagnosis by a consultant neurologist holding an appointment at a major hospital in the UK. Only idiopathic Parkinson's Disease is covered.
9. Severe burns constitutes First degree burns covering at least 60% of the total body surface area or Second Degree Burns covering at least 40% of the total body surface area or Third degree burns covering at least 20% of the total body surface area.
10. Heart Attack - Death of a portion of heart muscle as a result of inadequate blood supply to the relevant area. Diagnosis will be based on all of the following criteria:-
 - a) a history of chest pain
 - b) new electrocardiographic changes
 - c) elevation of cardiac enzymes.
11. Paralysis means the complete and Permanent Loss of Use of two or more limbs. Disability must be established for a continuous period of 12 months and must be supported by neurological evidence.
12. Renal Failure relates to end stage renal failure presenting as chronic irreversible failure of both kidneys to function, as a result of which either renal dialysis or renal transplant as a recipient is initiated.

Exclusions applicable to Permanent Total Disablement, Accidental Loss of Use, Sick Pay Benefit, Critical Illness and Hospitalisation Benefit

No exclusions apply due to illness or injury incurred in the bona fide execution of police duty, whether or not the Benefit Member is formally on duty at the time. Otherwise no Benefit shall be payable under this Policy if a claim occurs directly or indirectly from any of the following causes:-

- 1) War (whether declared or not) other than civil war or any act incidental thereto.

- 2) Whilst engaged as a passenger, or otherwise, in aeronautics (other than as a fare-paying passenger) or in underwater operations.
- 3) Any breach of the law by the Member.
- 4) Misuse of alcohol or drugs.
- 5) Taking part in any Hazardous Pursuit. Other than in the Bona Fide execution of duty the following pursuits are deemed to be hazardous.
 - a) Diving or skin diving involving the use of underwater breathing apparatus.
 - b) Rock climbing or mountaineering involving the use of ropes or guides.
 - c) Potholing.
 - d) Aerial activity other than as a fare-paying passenger in a recognised airline.
 - e) Hunting on horseback.
 - f) Driving or riding in any form of race.
 - g) Bungee jumping.

Red Arc Assistance

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

This policy covers the member, their partner and dependant children under 18 years or 21 years if in full time education, all normally resident with the member, for any number of trips in any year up to 31 days per trip. It covers travel worldwide and also in the United Kingdom.

The main sections of cover are:

- Cancellation and curtailment up to £3,000
- Emergency medical expenses up to £5,000,000
- Personal Baggage up to £1,500
- Personal Money up to £500
- Personal Liability up to £1,000,000
- 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 Mondial Assistance Europe N.V.), 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 **MT10/1095**, 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 the Federation Office.

Legal Expenses

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

Section of Cover	Cover Provided	Specific Section Exclusions (Please note that this only shows the significant exclusions and reference should be made to the policy wording for a definitive list)
Employment Disputes	Disputes with a Beneficiaries employer for compensation or reinstatement on the grounds of unfair dismissal or unfair selection for redundancy.	We do not cover disputes where this relates to a Beneficiaries employment as a Police Officer.
Criminal Prosecution	<p>Defence of criminal court Legal Proceedings brought against a Beneficiary as a result or 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) Magistrate 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 Legal Expenses incurred under the Crown Court Means Testing scheme.</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 Legal Aid is available.</p> <p>2) Magistrates Court Representation a) Any matter where the Appointed Representative assesses that reasonable prospects of success do not exist. b) Any offence relating to a motor bike / vehicle. (See separate section) c) Where funding is available from the Police Federation, Chief Constable or any other appropriate body.</p> <p>3) Crown Court Representation a) Legal Expenses 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 Legal Expenses incurred under the Crown Court Means Testing scheme which exceed the Limit of Indemnity. d) Any Legal Expenses where the Beneficiary fails to: i) apply for a Representation Order under the Crown Court Means Testing scheme, ii) fails to submit any required information under the Crown Court Means Testing scheme , iii) fails to 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>

		f) Where funding is available from the Police Federation, Chief Constable or any other appropriate body.
Consumer Disputes	Pursuing or defending a claim, which arises from a contract for services, purchase, hire, hire purchase or sale 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 commencement of the insurance.
Peaceful Occupation	Pursuing or defending a Beneficiaries legal rights arising out of the ownership or rightful occupation of their home.	Any lease tenancy or rental dispute other than where the Beneficiary has been unlawfully evicted from the Home.
Residential Protection	Pursuit of legal proceedings following any event causing loss of or damage to the Beneficiaries home.	
Personal Injury	Death of or bodily injury resulting from the negligence of another person.	Cover does not apply to a serving Police Officer unless the anticipated damages do not exceed £1000 and legal proceedings are not funded by the Policyholder.
Discrimination	Defence of Civil Legal Proceedings brought against the Beneficiary alleging discrimination related to sex, race, age, religion or disability at work.	Where representation or indemnity is provided under the rules of the Federation Fund, the Police Authority or by the Chief Constable.
Uninsured Loss Recovery & Motor Prosecution Defence	<p>The recovery of uninsured losses of a Beneficiary resulting from a road accident in their motor vehicle.</p> <p>The defence of Legal Proceedings taken against the Insured Person arising from a breach of road traffic regulations relating to the Vehicle.</p>	<p>Any claim where :-</p> <p>The motor insurers are entitled to repudiate their policy or refuse cover, or where the vehicle is being driven by somebody else under a "driving other cars" extension to their motor insurance policy.</p> <p>A Beneficiary does not hold or is disqualified from holding a driving licence.</p> <p>We do not cover :-</p> <p>Claims against passengers or involving conflict of interests between the Beneficiary and the driver or passengers.</p> <p>Vehicles being used for racing, competition and the like.</p> <p>Legal Proceedings relating to parking offences.</p> <p>Where funding is available from the Police Federation, Chief Constable or any other appropriate body.</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>
Probate	Pursuing a claim in respect of a probate dispute involving the Beneficiaries parents, grandparents, children, step-children or adopted children.	Where a will has not been previously made, concluded, or cannot be traced.
Data Protection	Defence of Legal Proceedings taken against the Beneficiary for compensation under Section 22 and/or 23 of the Data Protection Act 1984.	Where representation or indemnity is provided under the rules of the Federation Fund or by the Chief Constable
Fund Trustee	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 Beneficiaries employer.	
Representation at Public Enquiries	Representation of a Beneficiary at a public enquiry ordered by a District Auditor.	
Independent Police Complaints Commission Investigation	Representation at an investigation by the Independent Police Complaints Commission provided that the Beneficiary is a civilian member of the Police at the time at which the investigation occurs.	
Disciplinary Hearings	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 £5000.
Bankruptcy	Where payable, the fee required for filing for Bankruptcy (a Debtors Petition) and the deposit towards the administration Your Bankruptcy.	Any Professional Fees related to an application for Bankruptcy.
Taxation	Defence of any Full Enquiry by HM Revenue & Customs into the Beneficiary's income and records with a view to assessing the Beneficiary's liability under: i) Section 19, Schedule E of the Taxes Act 1988, relating to the Beneficiary's wages / salary and pension. ii) Section 18, Schedule D of the Taxes Act 1998 relating to income received on investments in the UK, provided that this cannot be the Beneficiary's main source of income.	Any tax or penalties imposed. Late filing or failure to file a tax return on time. Aspect enquiries of a specific tax return. Where there has been fraudulent activity. Any business activity or venture for gain other than a normal private investment.
Identity Theft	Defending a claim from a financial institution, merchants or their collection agencies. The removal of any criminal or civil judgments wrongly entered against the Beneficiary. Challenging the accuracy or completeness of any information in a Credit Reference Agency report. Creating documents needed to prove the Beneficiary's innocence in terms of any financial irregularities committed unlawfully Postal and phone costs the Beneficiary has to pay in dealing with financial institutions, the Police and Credit Reference Agencies to report or discuss an actual Identity Theft. Fees charged for reapplying for a loan which has been rejected due to the original application being rejected solely because the lender received incorrect credit information. The Beneficiary's lost earnings as a result of time away from work to go and see the Police, financial institutions or Credit Reference Agencies to report or discuss an actual Identity Theft.	Any Identity Theft connected with the Beneficiary's business, profession, or occupation. Any fraudulent, dishonest or criminal act by a Beneficiary, or any other person acting in collusion with a Beneficiary.

Education	Appealing against a decision of a Local Education Authority arising out of the LEA's failure to comply with its published admission policy resulting in the refusal to accept the Insured's child at the school of their preference.	Where acceptance at the school involves examinations or other selection criteria. If the refusal is within 6 months of the first period of insurance. Unless the formal appeals process has first been followed. If the child has been previously excluded from another school. Children under 5 years other than for admission disputes arising where entry shall be in the academic year prior to their 5th birthday.
Legal Helpline	Free access to legal advice & assistance.	The helpline can provide general advice only and cannot assist with complex legal matters which may require the review of documentation and is not intended to replace the services of a solicitor.

The limit of indemnity for any one claim is £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/256/0632

Arranged by Legal Insurance Management Ltd underwritten by Fortis Insurance UK Ltd

Identity Theft Helpline

You must contact the identity theft helpline on 01384 377000 quoting LES/256/0632 before you pay or agree to pay any costs. Failure to do so may lead us to decline your claim. We will give you a dedicated case manager who will assist you in identifying the extent of your problem. They will offer advice, guidance, and assist in the preparation of documentation to ensure the extent of your problem and any potential losses are minimized.

SIGNIFICANT AND UNUSUAL EXCLUSIONS OR LIMITATIONS

The policy will exclude claims where the incident falls outside of the scope of cover provided by the policy wording or where this is subject to a specific exclusion or limitation. Please refer to the policy wording for full details. The most significant or unusual exclusions or limitations are outlined below.

- Other than the excess (first amount of any claim the Beneficiary is required to pay) shown under the relevant section of cover listed above, unless otherwise shown on the policy schedule, no additional excess applies.
- If the Beneficiary can convince us that there are sensible prospects of being successful in their claim and that it is reasonable for Professional Fees to be paid we will take over the claim and appoint a specialist of our choice to act on their behalf.
- We may limit the Professional Fees that we will pay under the policy where we consider it is unlikely a reasonable settlement of the claim will be obtained, there is insufficient prospects of obtaining recovery of any sums claimed; or the potential settlement amount of the claim is disproportionate compared with the time and expense incurred in pursuing or defending the claim.
Where it may cost us more to handle a claim than the amount in dispute we may at our option pay to the Beneficiary the amount in dispute which will then constitute the end of the claim under the policy.
- If Legal Proceedings have been agreed by us the Beneficiary may at that stage decide to nominate and use their own solicitor or indeed, they may wish to continue to use our own specialists. If the Beneficiary decides to nominate their own Professional we must agree this in advance and they will be responsible for any Professional Fees in excess of those which our own specialists would normally charge us (Details are available upon request).
- At conclusion of the claim if the Beneficiary is awarded any costs (not their damages), these must be paid to us.
- Please note that if the Beneficiary should engage the services of a Professional prior to making contact with us any costs that they incur are not covered by this Insurance.
- This is a policy where the Beneficiary must notify us during the period of insurance and within 180 days of any circumstances which may give rise to any claim under the policy. Failure to do so could mean that we decline to pay a claim for their professional fees. In the case of Identity Theft, you must notify the Police and the appropriate institution within 12 hours of you discovering the Identity Theft.

- The jurisdiction and territorial limits of the policy is The United Kingdom, Isle of Man or the Channel Islands, and any country which is a member of the European Union, and additionally Liechtenstein, Norway, Switzerland countries bordering and islands in the Mediterranean in respect of temporary visits overseas for domestic and pleasure purposes.
- We do not cover claims connected to Matrimonial or Family Disputes.
- The policy does not cover any activity connected to a business or any venture for gain.
- In the event that the Beneficiary makes a claim under this policy which they subsequently discontinue due to their own disinclination to proceed, any legal costs incurred to date will become their own responsibility and will be required to be repaid to the insurer.

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 2 hours
- Parts and materials up to a maximum of £100 (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 heating system
- Plumbing and drainage problems
- Home security including locks and windows
- Breakage or failure of your sole toilet unit
- Loss of domestic power supply
- Lost keys
- Vermin infestation

Claims Procedure

In the event of an emergency in the home, please telephone 0844 880 1760 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.

*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 arrange for boiler servicing Nationwide. A standard service should cost between £65-£70. To arrange a service please call 0844 880 1139

Significant Features & Benefits

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

Significant Exclusions or Limitations

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 circumstances which could give rise to a claim under this policy

Limit of Indemnity

The Insurer will pay the following:

- a) Call-out charge, and/or
 - b) Labour up to a maximum of 2 hours, and/or
 - c) Parts and materials up to a maximum of £100, and/or
 - d) Alternative accommodation costs up to a maximum of £250
- The maximum payable per claim is £1,000

1 MAIN HEATING SYSTEM

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

Any claim

- relating to the central heating boiler which
 - is more than 15 years old and/or
 - has not been subject to an annual service
- relating to LPG fuelled, oil fired, warm air, solar and un-vented heating systems or boilers with an output over 60Kw/hr

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

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 renders the home uninhabitable

Exclusions Applicable to All Sections

Any claim

- where costs have been incurred before we accept a claim
- where there is no one at home when the contractor arrives
- involving a pre-existing problem
- arising from any wilful or negligent act or faulty workmanship (including any attempted repair or DIY)
- for effecting permanent repairs once the emergency situation has been resolved
- arising out of the failure to maintain any system or equipment or the replacement of parts that gradually wear and tear over time
- relating to garages (except where the boiler is housed in a garage), 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.

Complaints Procedure

The Federation Insurance Scheme is arranged on behalf of the Federation by Philip Williams and Company who are authorised and regulated by the Financial Services Authority, as are all of the Insurers who underwrite the Federation Policies. All brokers have to handle business in a particular way and deal with complaints in accordance with the Financial Service Authority Codes of Business. The Federation are responsible for dealing with the insurance brokers and organising the Policies.

A list of insurers under the scheme is available upon request. 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.

Any complaints about any aspect of the Federation Insurance Scheme should in the first instance be directed to the Trustees of the Cumbria Police 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 about the Federation Insurance Scheme please contact the Federation Office on:

Telephone 01768 217 426
Fax 01768 217 425

Or simply write, giving details of your complaint to: The Secretary, Police Federation Office, 1 The Green, Carleton Hall, Penrith, Cumbria CA10 2BA

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