



CUMBRIA POLICE FEDERATION INSURANCE SCHEME

SCHEME BENEFITS with effect from 1 April 2009

Serving Member	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		
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		£24.25
Weeks of service 1-31	£Nil	
Weeks of service 32-104	£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 (Conditions presenting symptoms after 1st April 2006 only)	£2,500	£3,000
CALENDAR MONTHLY SUBSCRIPTION		£7.75
Weeks of service 1-31	£Nil	
Weeks of service 32-104	£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 2009

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	£24.95

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	£24.95

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	£24.95

Retired Member Aged 65 to 69 inclusive

Life Insurance	£5,000
Red Arc Assistance	Included
Home Emergency Assistance	Included
CALENDAR MONTHLY SUBSCRIPTION	£24.75

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.

Insurer - Sterling Life Limited

Child Death Grant

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

Provider - Sterling Life Limited

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.

Insurer - The Ancient Order of Foresters Friendly Society Limited

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. This benefit is payable only if the loss of use occurs as the result of an accident occurring during the currency of this policy.

Insurer - The Ancient Order of Foresters Friendly Society Limited

Hospitalisation Benefit

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

Insurer - The Ancient Order of Foresters Friendly Society Limited

Regulation 28 Cover (Sick Pay)

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

Insurer - The Ancient Order of Foresters Friendly Society Limited

Conditions applicable to Regulation 28 Cover (Sick Pay)

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 with one of the listed critical illnesses and surviving for 28 days following diagnosis. 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. Please note that this is a new benefit for cohabiting partners. Benefit will be payable for conditions first presenting symptoms after 1st April 2006.

Insurer - The Ancient Order of Foresters Friendly Society Limited

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 with one of the listed critical illnesses. This benefit is payable only once in respect of any child.

Insurer - The Ancient Order of Foresters Friendly Society Limited

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

Conditions applicable to Critical Illness

1. All non-invasive cancers in situ, tumours in the presence of any human immunodeficiency virus and any skin cancer other than malignant melanoma are excluded.
2. Coronary artery bypass surgery means the undergoing of open heart surgery on the advice of a consultant cardiologist to correct narrowing or blockage of two or more coronary arteries with bypass grafts is covered. Balloon angioplasty, laser relief or any other procedures are excluded.
3. Aorta Surgery means the thoracic and abdominal aorta but excludes its branches.
4. Major organ transplant includes 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 an 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 caused by carbon monoxide self poisoning or drug induced Parkinson's Disease is not covered under this policy.
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. Complete and Permanent Loss of Use of two or more limbs through paralysis. Disability must be established for a continuous period of 12 months and must be supported by neurological evidence.
12. Irreversible 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

If you, or any member of your family residing with you (Spouse, partner or children aged under 18) are diagnosed with a serious illness (e.g. cancer, heart attack, stroke or MS) you will be eligible to use this service. Your personal nurse advisor will help you decide what extra help and support you need. This might include:

- A specialist nurse home visit.
- Therapy.
- Counselling.
- Links to specialist charities.
- Information on special equipment and home adaptation.

Your personal nurse adviser will be there to help you, and the 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 Elvia Travel Insurance International N.V. Netherlands), 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 **0844 880 1760** quoting reference **MT08/1095**, 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

Cumbria Police Federation Legal Expenses Insurance Scheme provides cover for you and, for certain sections of cover, any family members, including children that live with you, for legal fees incurred in a wide range of personal legal disputes. The policy however does not cover serving police officers for criminal on duty matters, employment disputes or for personal injury occurring on or off duty as these are funded by the Federation. Some examples of disputes that could be covered under the policy are:-

- **Criminal Prosecution Defence** - defending the Beneficiary against prosecution in a court of criminal jurisdiction.
- **Motor Prosecution Defence** - defending the Beneficiary against a prosecution arising from a breach of road traffic regulations.
- **Taxation** - defending the Beneficiary in relation to a Full Enquiry by HM Revenue & Customs into the Beneficiary's personal tax matters.
- **Fund Trustee Defence** - defending the Beneficiary in respect of any act or omission, or alleged act or omission, where the Beneficiary acts as trustee of a fund set up by their employer.
- **Independent Police Complaints Commission** - representation in an investigation ordered by this body.
- **Personal Injury** - actions in pursuing damages following an injury or accident to the Beneficiary or a member of their family that was not their fault.
- **Residential Protection** - pursuit of legal proceedings following any event causing loss of or damage to the Beneficiary's home.
- **Peaceful Occupation** - pursuit or defence of an alleged infringement of the Beneficiary's legal rights or an alleged infringement by the Beneficiary with regards to the legal rights of another person relating to the occupation of the Beneficiary's home.
- **Consumer Protection** - covers contractual disputes such as the Beneficiary's poor experience of a package holiday or the purchase of a new fridge freezer.
- **Data Protection** - defence of legal proceedings brought against the Beneficiary under Section 13 of the Data Protection Act 1998.
- **Discrimination** - defence of legal proceedings brought against the Beneficiary alleging infringement of the Race Relations Act 1976 or the Sex Discrimination Act 1975.
- **Probate** - the pursuit of legal proceedings by the Beneficiary in respect of a probate dispute involving the will of the Beneficiary's parents, grandparents, children, stepchildren or adopted children.
- **Employment** - disputes with the Beneficiary's employer over unfair dismissal, sex or race discrimination at work or breaches of the Beneficiary's existing contract.
- **Public Enquires** - Legal Expenses incurred in respect of the Beneficiary's representation at a public enquiry ordered by a District Auditor.
- **Uninsured Loss Recovery** - pursuit of Legal Proceedings to recover uninsured losses incurred as a result of a motor accident causing loss or damage to the Beneficiary's vehicle.
- **Identity Theft** - defending the Beneficiary against prosecution brought by a financial institution as a result of an unauthorised person using a means of identification belonging to the Beneficiary without the Beneficiary's knowledge.

Under **Cumbria Police Federation Legal Expenses Insurance** the limit of indemnity for any one claim is £100,000.

The territorial limits that apply to the cover are the United Kingdom and any member countries of the European Union, Liechtenstein, Norway, Switzerland, countries bordering and islands in the Mediterranean in respect of temporary visits overseas for domestic and pleasure purposes.

Legal Helpline

There is a 24 hour legal helpline and this can be contacted on 01455 251 500 for initial advice and further instructions in how to make a claim. Please quote scheme number 70959

What are the significant and unusual Exclusions and Limitations?

All insurance policies contain exclusions and limitations. Exclusions are the events that we do not intend to cover under the policy. A limitation is usually a financial limit to an event that we are happy to cover but only to a certain pre-defined limit. For all of the exclusions you will need to refer to the **General Exclusions** section in the policy document.

Summary of Policy Exclusions

We will not pay for;

- Cases without reasonable prospect of success.
- Legal expenses arising from the Beneficiary's intentional wrongdoing.
- Disputes the Beneficiaries were aware of when they applied for **Cumbria Police Federation Legal Expenses Insurance**
- Cases reported to us more than 6 months after their occurrence.
- Any costs incurred without our written consent.
- Matters which are covered under other insurances e.g. household, car insurances.
- Defamation actions.
- Disputes between the Beneficiary and / or members of their family.
- Fines or any other penalties.

Individual Section Exclusions

- Criminal Prosecution Defence - Any prosecution disputes deliberately or intentionally solicited unless the Beneficiary is subsequently acquitted.
- Taxation - Any tax, interest or penalties the Beneficiary may have to pay. Any case where the Beneficiary or their tax advisor has not taken every reasonable care, or where a tax return has arrived after the legal deadline.
- Any Beneficiary of ACPO or Superintending rank in respect of any claim arising from an on duty decision.
- Personal injury - Any serving Police Officer unless the claim is one alleging negligence by a clinical or medical practitioner and the expected damages do not exceed £1,000 and legal proceedings are not funded by the Police Federation or the Chief Constable.
- Peaceful Occupation - Any dispute relating to the letting or subletting of or a licence to occupy the home or any lease tenancy or rental dispute.
- Employment - Any Beneficiary in respect of their activities as a serving Police Officer. Any serving Police Officer in respect of their activities outside of serving as a Police Officer unless the relevant Chief Constable has approved the activity.
- Consumer Contract - A contract of insurance dispute relating solely to quantum or a dispute arising from or relating to a contract entered into prior to the inception of the policy. In respect of consumer contract disputes the amount in dispute must exceed £50.
- Data Protection, Discrimination - Any Beneficiary of ACPO or Superintending rank in respect of any claim arising from an on duty decision and Representation at Public Enquiries.
- Identity Theft - Any claims where the identity theft is related to the Beneficiary's business, profession or trade, or where the claim relates to fraud dishonesty or criminal activity conducted by the Beneficiary or someone acting in collusion with the Beneficiary.

Identity Theft Protection

If you, your cohabiting partner or children under the age of 21 permanently residing at home, fall victim to identity fraud and need to make a claim under the Identity Theft cover, we will ensure that we use tact and discretion whilst we guide you through the process of restoring your good name and credit worthiness. You will be assisted throughout by a legally qualified caseworker who will devise a personalised action plan to restore your identity and credit history. You will also be provided with assistance to help you cope with the emotional strain arising from the incident.

If you become aware of and can prove identity fraud, we agree to pay up to £100,000 for legal fees, subject to prior approval, loss of earnings, reinstatement of credit rating via statutory declaration, or re-application for loans.

Other benefits include access to an identity fraud help line, and defence of proceedings brought against you by credit reference agencies or similar. Exceptions include identity fraud committed by someone in your home or losses that arise from business activity, costs covered by other legal expenses policies, legal costs incurred without obtaining our prior consent or the first £50 of each claim.

If you think you or a family member residing with you has become a victim of identity fraud, please call the helpline on 01455 251 500. Please quote the scheme number 70959

Administered by FirstAssist Insurance Services Limited and underwritten by Great Lakes Reinsurance (UK) PLC.

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 have sourced Reactfast as a reliable provider of 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:

- Call-out charge, and/or
 - Labour up to a maximum of 2 hours, and/or
 - Parts and materials up to a maximum of £100, and/or
 - 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, 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.

Supplementary Insurance Scheme

Members and spouses who require higher levels of cover may take out supplementary life and/or critical illness cover.

This benefit is available up to 60 years of age and is payable by direct debit.

Additional £50,000 life cover	£12.95 per calendar month
Additional £75,000 life cover	£19.45 per calendar month
Additional £30,000 critical illness cover	£12.00 per calendar month
Additional £50,000 critical illness cover	£20.00 per calendar month

Application forms are available from your Federation Office or by calling Philip Williams & Company on **0845 230 1650**.

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.

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

These booklets are produced by



Philip Williams & Company, 35 Walton Road, Stockton Heath, Warrington WA4 6NW

Please note that items of high value may not be fully insured under the Travel policy and are more appropriately insured under a Home Insurance All Risks policy section. The full value of these items may be covered and not subject to the single item limits. Philip Williams and Company would be happy to arrange this for you.

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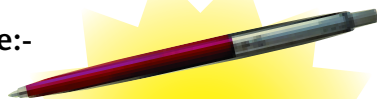
HOME INSURANCE & **FREE Smart Water**



Police use it... criminals fear it!

Why choose Philip Williams Insurance:-

- **FREE & Easy to Use SmartWater**
Powerful burglary deterrent
100% conviction rate
(when SmartWater used as evidence in a Court of Law)
- High levels of service
- Competitive premiums



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