



GREATER MANCHESTER POLICE FEDERATION

**INSURANCE BENEFITS TRUST
POLICE STAFF SCHEME**

SCHEME BENEFITS

Effective from 1 April 2026



Part of **HOWDEN**

USEFUL TELEPHONE NUMBERS

Federation Office	0161 355 4400
Worldwide Travel Insurance 24hr Emergency Assistance Non-Emergency Claims	Policy Number IQ9590AHA263 +44 (0)330 660 0548 0330 660 0549 claims@mstream.co.uk www.submitclaim.co.uk/gmp
Submit your claim on-line	
Apply for your free GHIC Card which entitles you to Free Healthcare in the EEA https://www.nhs.uk/using-the-nhs/healthcare-abroad/apply-for-a-free-uk-global-health-insurance-card-ghic	
Motor Breakdown Cover	+44 (0)1206 714 306
If you are not able to connect, please call	+44 (0)1603 327 180
<p style="text-align: center;">Download the CallAssist App on the App Store or Google Play To download the Call Assist app on Android visit: https://play.google.com/store/search?q=Call%20Assist&c=apps To download for iPhone visit: https://apps.apple.com/cz/app/call-assist-vehicle-rescue/id6446279862</p>	
Legal and Tax Advice Helpline	01483 514 421
Legal Expenses claims	01483 954 089
Home Emergency	0333 000 3261
GP24 or if overseas	0345 222 3736 +44 345 222 3736
Download the GP24 App at philipwilliams.gp24.co/ to book appointments. On first use, click Reset Password to create an account and Use code GM25 to register	
Philip Williams & Co	01925 604 421



This Scheme is subject to annual review. It incorporates covers which the Trustees believe are beneficial to the majority of Members.

The Trustees reserve the right to amend or remove cover as they deem appropriate.

It is your responsibility to ensure that you are in possession of the up to date literature.

Policy Documents are available for download at www.philipwilliams.co.uk in the Group Schemes section.

Alternatively you can download them by scanning the QR code.

Please Note: Our Privacy Notice can be viewed on our website at www.philipwilliams.co.uk



POLICE STAFF MEMBER BENEFITS

MEMBER AGED UNDER 70

Life Insurance	£40,000
Terminal Prognosis Advance on Life Insurance*	20% of sum insured
Loss of sight in one or both eyes	£10,000
Loss of one or more limbs	£10,000
Sick Pay Benefit – Half Pay (for up to 26 weeks)	£75 per week
Critical Illness	£10,000
Worldwide Travel Policy	Family
Lifestyle Counselling Service (Family over age 18)	Included
GP24 and Virtual Physiotherapy Service	Family
Legal Expenses	Included
Motor Breakdown Cover (UK and Europe)	Member & Partner
Home Emergency	Included
CALENDAR MONTHLY PREMIUM	£29.35

COHABITING PARTNER AGED UNDER 70

Life Insurance	£20,000
Terminal Prognosis Advance on Life Insurance*	20% of sum insured
CALENDAR MONTHLY PREMIUM	£3.25

The price includes an additional contribution to the Insurance Trusts to pay for administration of the scheme and other member benefits as determined by the Scheme Trustees. IPT included at applicable rates.

*Terminal Prognosis Advance only available for members aged 68 and under

IMPORTANT INFORMATION

APPLICABLE TO ALL BENEFITS

This booklet is a summary only. The benefits are subject to certain exclusions and policy conditions not stated in this booklet which in the event of a claim will be applicable. The benefits are provided strictly under the terms of the insurance policies taken out by the trustees of the scheme. 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. The Insurance Scheme is an Independent Trust managed by the Trustees. The Trustees pay the Federation for the Federation Staff/Office to administer the Insurance Scheme on their behalf. The trustees retain the full policy wording detailing all benefits and exclusions which may be viewed on request to the Federation Office.

Applying to join

Eligible members can apply to join by completing an application form which is available from the Federation Office. The Trustees and/or Phillip Williams & Co reserve the right to decline any applications.

Subscription collection

Subscriptions are collected monthly by deduction direct from salary unless that is not possible when alternative arrangements may be agreed. Monthly subscription payments must be maintained in order to remain a member of the scheme and to qualify for any benefits.

Insurers

A list of the insurers is available on request. Full policy wordings for certain policy sections are available to download via QR codes. These may also be available at the Federation Office, on the Federation Website or by visiting the Group Scheme section of www.phillipwilliams.co.uk

How to cancel your cover

In the event that you need to cancel your cover please contact the Federation Office.

Cohabiting Partner Extensions

Any cohabiting partner extension will cease when the member or cohabiting partner reach 70 years of age. Any cohabiting partner cover and/or extension will cease when the member ceases to be a member of the scheme.

Career breaks, maternity leave, secondment or living overseas

Those going on a career break, maternity leave, secondment or are living overseas must contact the Federation Office to identify if cover can be maintained.

Retirement from the Police Service

This scheme is not available into retirement.

Individuals are not eligible to join the scheme after their retirement date.

Transfer, resignation or dismissal

Members who transfer, resign or are dismissed from the police service are not eligible to remain in the scheme and all membership and benefits will cease including any cohabiting partner extension.

Complaints procedure

The Insurance Scheme is arranged on behalf of the trustees by Phillip Williams & Co (*a trading name of Howden UK Brokers Ltd*) who are authorised and regulated by the Financial Conduct Authority No. 307663. The trustees are responsible for organising the policies and dealing with the insurance broker.

Any complaints about any aspect of the scheme should in the first instance be directed to the Federation Office.

The insurance broker will then be asked to investigate the complaint and resolve any matter either via the Federation Office, directly with the member, or through the appropriate underwriting organisation.

Therefore if you have any complaints about the Federation Insurance Scheme please contact the Federation Office on

0161 355 4400

Or simply write, giving details of your complaint to:
Progress House, Broadstone Hall Road South, Reddish,
Stockport, SK5 7DE
Email gmpfederation@gmpf.polfed.org

Should you remain dissatisfied then you may ask the Financial Ombudsman to investigate your complaint. Please contact the Financial Ombudsman Service by telephoning 0800 023 4567 or by downloading the complaint form from www.financial-ombudsman.org.uk

FINANCIAL SERVICES COMPENSATION SCHEME

In the event that an insurer is unable to pay a claim you may be entitled to compensation from the Financial Services Compensation Scheme if an insurer cannot meet its obligations. This depends on the type of insurance and the circumstances of the claim. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme website at www.fscs.org.uk

EXPLANATION OF BENEFITS

Life insurance

On death of a member or subscribing cohabiting partner the cash benefit will be paid. The policy 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 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.

Claims Procedure:

All Death claims should be notified as soon as is practical to the Federation Office who will arrange for a claim form to be completed. Please note that an original death certificate or original coroners certificate will be required. For Terminal Prognosis Advance & Critical Illness claims please contact the Federation Office as soon as is practical who will provide you with the required form for completion.

Any queries must be directed to the Federation Office .

Accidental Loss of Use

Paid in the event of:-

- Loss of sight in one or both eyes
- Loss of use of one or more limbs

Sick Pay

If a member suffers a reduction in pay under regulations or terms of employment, the benefits illustrated on the scheme benefits table will become payable after 26 weeks absence for up to 26 weeks.

The benefit ceases on return to work or if the member retires, resigns, is discharged from the police service or fails to pay the monthly scheme subscription. In addition the benefit shall not be payable if the member has been offered reasonable adjusted duties with a return to full pay and has declined such duties without reasonable cause.

Any overpayment due to a reversal in the decision by the employer which results in a resumption of pay (*including any back payment*) or due to a failure by the member to inform the insurers of a return to work must be repaid in a prompt and timely manner.

The benefit is fixed at the point of claim and will not be increased.

Please refer to the policy wording for full details of terms, conditions and limits.

CRITICAL ILLNESS

Payable if a member, suffers from an insured illness and survives for more than 14 days from the date of diagnosis or surgery. Please note this benefit is applicable for serving/staff members only.

- Alzheimers Disease
- Angioplasty
- Aorta Graft Surgery
- Aplastic Anaemia
- Bacterial Meningitis
- Benign Brain Tumour
- Blindness
- Cancer
- Cardiomyopathy
- Coma
- Coronary Artery By-pass Graft
- CJD
- Deafness
- Dementia/Pre-senile Dementia
- Encephalitis
- Heart Attack
- Heart Valve Replacement/Repair
- Hep B / HIV Infection
- Kidney Failure
- Liver Failure
- Loss of a Hand or Foot
- Loss of Speech
- Major Organ Transplant
- Motor Neurone Disease
- Multiple Sclerosis
- Paralysis of Limbs
- Parkinson's Disease
- Permanent Total Disability
- Primary Pulmonary Hypertension
- Progressive Supranuclear Palsy
- Pulmonary Artery Surgery
- Respiratory Failure
- Rheumatoid Arthritis
- Stroke
- Terminal Illness
- Third Degree Burns
- Traumatic Head Injury

Please refer to the policy wording for full definitions of the illnesses covered.

A pre-existing conditions exclusion applies together with other terms and conditions.

TRAVEL POLICY

This policy covers the member, their cohabiting partner and any number of their unmarried dependant children under 23 years, all normally resident in the family home, for any number of trips in any year up to 60 days per trip. It covers travel worldwide for members aged under 75 years and Europe only for those aged 75–80 years. United Kingdom cover is included to age 80. This includes Cruise holidays with cover provided for emergency medical expenses, and any additional costs incurred to re-join the cruise should you need to disembark for medical treatment on dry land. All cover ceases at age 80 for member and partner. If during your covered trip you or your partner attain the maximum age under the scheme, you will continue to be covered until you return home subject to usual trip limits.

The main sections of cover are:

- Cancellation and Curtailment up to £5,000
- Emergency Medical Expenses up to £10,000,000
- Personal Baggage up to £2,500
- Personal Money up to £500
- Public Liability up to £2,000,000
- Personal Accident up to £20,000

Cruise Cover includes

- Missed Port Departure Up to £500
- Skipped Port benefit £50 per port £250 max
- Cabin Confinement £50 per 24hrs £500 max
- Cruise attire lost or damaged Up to £1,000
- Cruise attire delayed by 24 hours £50 per 24hrs £250 max
- Other benefits included. Please see policy for full details.

In the case of a medical emergency please contact our nominated emergency service on **+44 (0)330 660 0548**

Email: assistance@mstream.co.uk - Please quote **IQ9590AHA263**

Other claims should be reported to the claims service on **0330 660 0549** (9am–5pm Mon–Fri)

Email: claims@mstream.co.uk Alternatively, you can use our online claims system to submit your claim www.submitclaim.co.uk/gmp

SmartDelay Plus

This section provides a benefit entitling you to airport lounge access in the event that your registered flight is delayed or a cash sum of £25 if there is no lounge available. For cover to apply you must register each and every flight via the registration platform. You are unable to claim for both benefits.

It only takes a couple of minutes to register and all you need to do is visit cloud.sdxmessaging.com/vault/phillipwilliams/benefits.html You'll need to use the **PIN code 5342** to access the page.

Alternatively scan the QR code below to register. We recommend you register your flight as soon as you book your trip.



Main conditions and exclusions

The policy will not cover you if any of the following apply to you, a travelling companion, an immediate relative, close business associate or someone upon whom your trip depends whether they are travelling with you or not (including any third party with whom you may be staying on your trip)

1. You/they were aware of any reason why the trip could be cancelled or curtailed.
 2. You/they were travelling against the advice of a medical practitioner or in order to get medical treatment abroad.
 3. You/they have been diagnosed as having a terminal illness.
- If there is any change in a person's health between the date the policy is issued and the start date of a trip you must still comply with the Health Declaration.

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 are 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.

If you need to speak to a GP whilst abroad, remember to use the GP24 Service as detailed on page 11

You are entitled to Free Healthcare in the EEA if you possess a GHIC Card. These are available free at the following link:-
<https://www.nhs.uk/using-the-nhs/healthcare-abroad/apply-for-a-free-uk-global-health-insurance-card-ghic>

GP24

The GP24 service provides you with unlimited 24/7 access to a practising UK-based GP from wherever you are in the world. Consultations are available 24/7 by phone or from 8am–10pm, seven days a week for video consultations. Includes cohabitating family.

Our experienced GPs are able to provide diagnosis, advice, reassurance or a second opinion. Should the GP feel you would benefit from prescription medication, they can arrange and electronically authorise private prescriptions. You can choose to have the medication delivered to you at any UK address, with same-day or next-day delivery options, or you can collect your prescription from most pharmacies. Please note, while there is no charge to issue prescriptions, these are private prescriptions, so medication is subject to a charge. If you choose to have your medication delivered, you will also need to pay for postage and packaging. Where appropriate, the GPs can also issue private open referral* letters and private fit notes. Please note that some employers may not accept private fit notes.

Each consultation is secure and confidential, and there is no limit to the number of consultations, so you can book a separate appointment for each issue you wish to discuss.

To book an appointment, visit philipwilliams.gp24.co or scan the QR Code using access code GM25

- 24/7 GP telephone consultation service
- Video consultation service open seven days a week, 8am–10pm
- Request an appointment
- Health information
- Services near you
- Store your medical notes



Or to book via telephone, please call:

0345 222 3736

or if overseas

+44 345 222 3736

How to save the web app:

On first use, click **Reset Password** to create an account and use code **GM25** to register



iOS Device

In the Safari web browser navigate to the web app link above. Then click the icon shown left and select **'Add to Home Screen'** and then **'Add'**.



Android Device

In the web browser navigate to the web app link above. Then click the icon shown left and select **'Add to Home Screen'**.



Laptop/Desktop - PC

Right click with the mouse to display the menu and select **'Create Shortcut'**.

GP24 is provided to you by HealthHero, specialists in digital healthcare with over 25 years of experience. For more information on our GP service, including prescription and referral, please visit <https://www.healthhero.com/terms-and-conditions>
Privacy Policy www.healthhero.com/privacy-policy/

*Open Private Referrals

Within your appointment, the GP will recommend the best course of treatment/action. Should they feel you would benefit from a specialist assessment or further treatment, they can provide you with an open private referral letter. This referral is for Private Medical Care only and will not be accepted for services in the NHS. Referral letters will be emailed directly to you.

Please note the private referral is not a claims authorisation, and you will need to speak to your Private Medical Insurance company prior to receiving any treatment unless you will be funding this yourself. If you do not have Private Medical Insurance, you will need to fund the consultation yourself. There is no cover under this Group Insurance Scheme to pay for Private Consultations.

Physiotherapy Service

Access to virtual consultations and treatment
via our network of qualified physiotherapists



- Restoring movement and functions in patients that have been affected by injury, illness or disability
- They will do this by delivering exercise plans and supporting patients to be able to safely and independently complete a home exercise programme
- For problems affecting the musculoskeletal system
 - the bones, joints and soft tissue of the body
- Suitability for online physiotherapy is made on a case-by-case basis
- Each session lasts up to 30 minutes

Initial assessment session followed by treatment sessions as appropriate

- Unlimited number of sessions so patients can contact the service whenever they need to
- Opportunity to book with the same clinician, and up to six weeks in advance

Post-consultation outcomes

Treatment plan

Virtual treatment sessions;
self-managed digital exercises
via RehabGuru personal URL

Additional supporting documents (as required)

Advice and signposting to self-help information e.g. recommended lifestyle changes, nutrition advice, etc.

Signposting

To see own GP face-to-face or seek diagnostic services where required

Booking must be done through the HealthHero/GP24 App

Access the GP24 App at philipwilliams.gp24.co to book appointments.

On first use, click Reset Password to create an account. Use code **GM25** to register

HOME EMERGENCY ASSISTANCE

With one call an approved contractor will come to your home and make emergency repairs. Our cover includes the following domestic emergencies:

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

Emergency Costs

- a) The **contractor's** call-out charge
- b) **Contractor's** necessary labour up to three hours
- c) Parts and materials
- d) Alternative Accommodation costs

The maximum payable by the insurer is £1,000 for all claims related by time or original cause.

Home Emergency

A sudden unexpected event which clearly requires immediate action in order to:

- a) prevent damage or avoid further damage to the home, and/or
- b) render the home safe or secure, and/or
- c) restore the main services to the home, and/or
- d) alleviate any health risk.

Claims Helpline 0333 000 3261

A £25 excess applies per claim.

Please note that if you live in rented accommodation, it is the Landlord's responsibility to conduct emergency repairs. This insurance is not intended to cover rented properties as this can lead to conflicts with the property owner and liability issues.

Emergency Repairs

Work undertaken by the Contractor to resolve an Emergency by completing a Temporary Repair (or a Permanent Repair where this can be done at a similar cost) in respect of the occurrences covered by this insurance subject to the Claim Limits under the policy. In relation to Pests, this shall mean the removal or control thereof.

Insured events

Cover is provided for domestic emergencies for the following insured events:

- Complete breakdown of the main heating system (for boiler cover, boilers must be less than 15 years old)
- Plumbing and drainage problems
- Damage which affects the security of the home, including locks and windows
- Breakage or failure of the toilet unit
- Loss of domestic power supply
- Lost keys
- Vermin infestation
- Roof damage

Please note for claims, membership will be validated with the Federation. Any costs incurred from non-members will be reclaimed.

LEGAL EXPENSES

Some important facts about your Professional Fees policy are summarised below. This summary does not describe all the limits, terms and conditions of the policy. References to the cover provided are contained within the full policy wording which is available upon request from the Federation Office, by visiting the Group Scheme section of our website www.philipwilliams.co.uk

Beneficiary/beneficiaries

- Sections 1–11: The member.
- Sections 12–13: The member and their partner permanently living with them in their main home in the UK.
- Sections 14–23: The member, their partner and relatives permanently living with them in their main home in the UK.

(The insurer will cover the member's children temporarily away from home for the purposes of higher education).

Sections of Cover

1. Home rights
2. Fund Trustee Defence
3. Representation at Public Enquiries
4. Independent Office for Police Conduct Investigations
5. Disciplinary Hearings
6. Bankruptcy Assistance
7. Wrongful Arrest
8. Civil Injunction Defence
9. Tenancy Disputes
10. Probate
11. Education
12. Criminal Prosecution Defence
13. Personal Injury
14. Consumer Disputes
15. Taxation
16. Discrimination
17. Data Protection
18. Uninsured Loss Recovery and Motor Legal Defence
19. Identity Theft
20. Motor Insurer Database Disputes
21. Social Media Defamation
22. Vehicle Cloning

Legal Expenses Insurance

Arranged by Temple Legal Protection Limited who are authorised under a binding authority agreement to underwrite and administer this insurance on behalf of Intact Insurance Ltd.

Legal and Tax Advice Helpline

01483 514 421

On duty cover is provided only when legal cover not funded or refused by PFEW and their claims process completed. If you are not a subscribing member of The Police Federation of England and Wales there is no cover in relation to:-

- Representation at any Public Enquiry that relates to an on-duty incident
- Any Independent Office for Police Conduct investigations
- Misconduct issues that arise from an on-duty incident
- Legal Defence allegations that arise from an on-duty incident
- Any Personal Injury claim that arise from an on-duty incident
- Employment issues that relate to your employment with the Police Service

Lifestyle Counselling

This service can help with a range of problems from practical everyday matters to sensitive or emotional issues. Our specialists will help you deal with personal relationship problems, problems with colleagues in the workplace and other issues affecting your general well-being.

Counsellors and information specialists are also trained to help you with practical problems like debt. You can access the Lifestyle Counselling Helpline on

01483 954 832

Temple Legal Document Service

As an addition to your Legal Expenses cover, you have access to Our Legal Document Service.

This will provide you with:

- Access to create a range of legal documents
- A step by step walk-through to assist you in completing the documents.

The service can be accessed by visiting www.temple-legal.co.uk/legal-services-personal where you can register your details with code **PERS440529**

UK AND EUROPEAN MOTOR BREAKDOWN

Comprehensive motor breakdown cover including:

- Roadside Assistance/Recovery
- Home Assist
- Alternative Travel
- Emergency Overnight Accommodation
- Misfuel Assist (*£250 any one incident*)
- Message Service
- Keys
- Driver illness/injury

Covered Individuals

- Member
- Cohabiting Partner

Your Cover

If a Vehicle in which you or your cohabiting partner are travelling suffers a Breakdown due to a mechanical or electrical failure, flat tyre, lack of fuel, misfuel, Accident, theft, vandalism or fire, service will be provided. We will provide cover for any Breakdown in accordance with the policy wording.

How to make a claim

Call the 24 hour Control Centre on

+44(0)1206 714 306

If you cannot connect call

+44(0)1603 327 180

Please have the name of the covered member, your return telephone number, vehicle registration number and precise location available when requesting assistance.

Non-covered Family Member Discount

If you require cover for a non-covered family member, a 15% discounted policy is available by calling Start Rescue on

01206 655 000

Please use the code **POLICEFED0215**

Covered Vehicle

The UK registered car, motorcycle, campervan, motorhome, domestic vans, or car-derived vans all up to 3.5 tonnes, which a covered individual is travelling in/on at the time of the Breakdown including any towed caravan or trailer of a proprietary make which is fitted with a standard towing hitch and doesn't exceed 7 metres/23 feet (*not including the length of the A-frame and hitch*).

Claims will be validated with costs for any claims from non-eligible persons being the responsibility of the claimant.

Cover will apply during the period of insurance and within the territorial limits. There is no age limit to the vehicle for breakdowns occurring in the UK. A vehicle age limit of ten years applies outside the UK.

For details and a list of European countries covered please see the full policy wording.

Six call outs any one period of insurance up to £15,000 in total.

CallAssist

Download the **CallAssist** App on Google Play or the App Store. Using the App will enable you to report a breakdown, receive notifications on who will attend and when, and allow you to track the Recovery Operators progress to you.

To download the Call Assist app on Android visit:
<https://play.google.com/store/search?q=Call%20Assist&c=apps>

To download for iPhone visit:
<https://apps.apple.com/cz/app/call-assist-vehicle-rescue/id6446279862>



SUPPLEMENTARY COVER

As a member of the Group Insurance Scheme, Serving Members and their partners can apply for additional Life and Critical Illness insurance

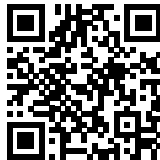
This is optional cover and is available NOW!

Additional Life Cover	£50,000	£5.00 per month
Additional Life Cover	£75,000	£6.75 per month
Additional Life Cover	£100,000	£8.00 per month
Additional Critical Illness Cover	£25,000	£9.00 per month
Additional Critical Illness Cover	£50,000	£15.00 per month

Premiums payable by Direct Debit. You must be a Serving/Staff Member at the time of application. Cover is available to age 70 years.

How do I apply?

Application forms are available in your Group Scheme Section at www.philipwilliams.co.uk or by scanning the QR Code below. Register or login to your Scheme where you will find an online application form. You will need to register on your first visit to the website.



Part of **HOWDEN**



Part of **HOWDEN**

35 Walton Road, Stockton Heath,
Warrington, Cheshire WA4 6NW

Tel 01925 604 421

www.philipwilliams.co.uk

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Philip Williams & Co. is a trading name of Howden UK
Brokers Limited, which is authorised and regulated
by the Financial Conduct Authority No. 307663.

Registered in England and Wales under company
registration number 02831010.

Registered Office: One Creechurch Place,
London, EC3A 5AF.

Calls may be monitored and recorded for quality
assurance purposes.