

Cheshire Police Federation

Travel Insurance Policy



BENEFITS TABLE - POLICY REFERENCE VOY/PWCP/2006/IGCS1701

Arranged exclusively for the Grantees of the Cheshire Police Federation insurance scheme.

Beneficiaries are covered in accordance with the full wording shown herein up to the limits indicated below. The limits apply per person for each separate trip. The excesses apply for each person and each section of each claim, Valid for issue no later than 30th April 2007.

Description of cover	Limits	Excess*
1 Cancellation and curtailment	£3,000	£50 (£20**)
2 Emergency medical and repatriation expenses	£5,000,000	£50
3 Hospital benefit (amount per day)	£500 (£20)	Nil
4 Personal accident	£20,000	Nil
– Maximum payable in the event of death	£5,000	Nil
5 Travel delay (a/b/c as defined in wording)	£25 / £15 / £100	Nil
Abandonment	£3,000	£50
6 Missed departure	£500	£50
7 Hijack (amount per day)	£1,000 (£100)	Nil
8 Personal effects – overall limit	£1,500	£50
– Maximum per item, pair or set	£250	
– Total limit for all valuables	£250	
– Emergency purchases	£100	Nil
9 Personal Money	£500	£50
– Cash limit	£300	
10 Loss of Passport	£200	Nil
11 Public liability	£2,000,000	£100
12 Legal expenses	£25,000	£100

Winter sports cover applies as standard for sections 1-12. Additional cover under sections 13-15 can be arranged upon payment of an additional premium and the provision of an endorsement. Call 0845 230 1650 if you require this cover.

13 Ski equipment - overall limit	£400	£50
Maximum per item or pair owned or borrowed	£250	£50
Maximum per item or pair hired	£150	Nil
14 Ski pack	£250	£50
15 Piste closure (amount per day)	£200 (£20)	Nil

Annual Multi-Trip Policy Features

Family Members can travel independently	Yes
Business Travel for main policyholder only	Yes
Cover for UK Holidays/trips	Yes (min 1 night paid accommodation or an internal flight)
Maximum age at start date of cover	69 years
Maximum duration per individual trip	31 days (extensions available up to 60 days for members aged under 65 years)
Winter Sports in all	17 days max. (cover under sections 1-12 provided as standard)

*Maximum excess of £100 per policy per incident **loss of deposit only

IMPORTANT - Existing Health Conditions

Medical conditions - Please answer these questions in relation to yourself and your travelling companions and contact the pre-screening services if necessary. Serious medical conditions suffered by people who are not insured on this policy but on whom your travel plans depend should be declared to us as Material Facts. Please see section headed Material Facts. Please note calls may be recorded.

Are any of you suffering from cancer or have suffered from any form of cancer in the last 5 years?

No

Have any of you been treated for any breathing difficulties (other than stable well-controlled asthma) or any heart related condition (including angina) and are still taking medication or receiving follow up consultations?

No

Do any of you have any other medical conditions that require continuing medication (unless both the condition and dosage levels are normally stable and well-controlled) or have required medical treatment or surgery within the last 6 months?

No

Your medical conditions (if any) will be covered.

There is **NO** cover for claims related directly or indirectly to these conditions. However, cover may be available by contacting our Medical Pre-screening service on **0870 241 8035** (9am–5.00pm Mon–Sat).

You must quote reference **MSC10162**

In most cases, cover is provided at no extra cost. If special terms are necessary we will explain them to you and confirm them in writing.

Please note

You are not covered for any related claims if you

- are planning to travel against the advice of your doctor or with a view to obtaining treatment
- have been given a terminal prognosis
- are pregnant with an anticipated delivery date of less than 14 weeks after you plan to return home
- have any previously diagnosed psychiatric or psychological disorder
- are on a waiting list for treatment or investigation



MATERIAL FACTS

You MUST tell us all material facts. A material fact is one that is likely to influence us in accepting your Insurance. This could be the state of your health or that of a close relative or any planned hazardous activities. This requirement also applies to any changes in these things prior to departure. **Please refer to General Condition 2.**

If you are in any doubt as to whether a fact is 'material', you should tell us by calling 01483 562662. If you do not tell us this may result in your claim being invalid. Please note that calls may be recorded.

MEDICAL AND OTHER EMERGENCIES

Our nominated emergency services

Inter Group Assistance Services and Global Excel Management Incorporated will provide immediate help if you are ill or injured outside the UK or Channel Islands. They provide a 24-hour emergency service 365 days a year.

The nominated emergency service MUST be contacted BEFORE making any arrangements. If this is not possible because the condition requires immediate treatment to save life or limb, the nominated emergency service must be contacted as soon as possible thereafter.

Whilst In USA, Canada, Caribbean or Mexico

Global Excel should be contacted before proceeding with any medical treatment when travelling within the USA, Canada, the Caribbean or Mexico. If you do not notify Global Excel, this could mean we will provide no cover or we will reduce the amount we pay for medical expenses. Global Excel will direct you to the nearest medical provider and may guarantee costs on your behalf.

From the USA and Canada

Global Excel Management Incorporated
Toll Free 1-800-709-3422

From Caribbean or Mexico

Global Excel Management Incorporated
Phone +1- 819-566-1513

When travelling anywhere else in the world contact:

Inter Group Assistance Services
Phone +44 (0) 1252 740100
Fax +44 (0) 1252 740110

When contacting either of the above you will need to quote the reference number stated below, provide your name, address, telephone number and confirm that your insurance is arranged by UK Underwriting Ltd.

Reference Number: VOY/PWCP/2006/IGCS1701

When travelling anywhere else in the world

If you are admitted to hospital and you are likely to remain in hospital for more than 24 hours, you must contact Inter Group Assistance Services immediately. If you do not, this could mean we will provide no cover or we reduce the amount we pay for medical expenses. If you receive medical treatment abroad and costs are likely to exceed £500, or the equivalent in local currency, you must notify Inter Group Assistance Services.

Returning early to the United Kingdom or Channel Islands

If you have to return to the United Kingdom or Channel Islands under section 1 (Cancellation and Curtailment), or section 2 (Medical and other expenses) our nominated emergency services must authorise this. If they do not, this could mean that we will not provide cover or we may reduce the amount we pay for your return to the United Kingdom or Channel Islands.

SPECIAL NOTICE

This is **not a private medical insurance** and only gives cover in the event of an accident or sudden

illness that requires emergency treatment.

In the event of any medical treatment becoming necessary which results in a claim under this insurance, the insured person will be expected to allow insurers or their representatives unrestricted reasonable access to all their medical records and information.

PERIOD OF INSURANCE

If you have paid the appropriate annual multi-trip travel insurance premium and you are under 70 years old, the overall period of insurance shall start from 1st May 2006 and shall expire on 30th April 2007. This insurance then covers an unlimited number of holiday/leisure trips starting within that period, except that no cover exists at all for a trip if it is intended to be for longer than 31 days. Winter Sports are covered up to a total of 17 days.

Except as stated below, cover under this insurance starts when you leave your home or place of business in the United Kingdom at the start of your trip and finishes immediately you return to your home or place of business in the United Kingdom for any reason.

For Cancellation only (Section 1), cover starts from 1st May 2006 or the date you book your trip, whichever is the later. Personal Money (Section 9) will be covered from the time of collection but not more than 72 hours before you travel.

If you are going on a one-way trip all cover will finish 48 hours after your arrival in the country of final destination. If your return is unavoidably delayed for an insured reason, cover will be extended free of charge for the period of delay.

HOW TO MAKE A CLAIM

For all claims other than medical emergencies please request an appropriate Claim Form by telephoning:

Inter Group Claims Services Ltd

Waverley House, Farnham Business Park
Weydon Lane, Farnham, Surrey GU9 8QT
Tel: 0870 240 7867

In relation to any benefit sought by you, the Grantees authorise you to notify the Insurer (or its agent) and make a claim under the Policy on their behalf and to agree, receive and/or direct payment in relation to all benefits available under the Policies. This authority does not extend to bringing legal proceedings against the Insurers whether in your own name or in the name of the Grantees of the Cheshire Police Federation; such proceedings can only be commenced by the Grantees of the Cheshire Police Federation where a claim has been rejected by the Insurer, the Grantees of the Cheshire Police Federation reserve the right to decide in their absolute discretion, whether or not to bring any such proceedings and whether or not to make any ex-gratia payments to you. Please do not send in any documentation until you have a completed Claim Form to go with it. The Claim Form lists the additional documentation necessary to support your claim.

Always make sure that any loss or theft of valuables or any items worth more than £100 are reported to the police within 24 hours and a written report obtained. If your baggage is damaged or lost in transit whilst "checked-in" you must report it to the handling agents or airline immediately on collection and obtain a Property Irregularity Report. These reports (if applicable to your claim), together with all available receipts and any other requested documentation, must be submitted with your Claim Form.

DEFINITIONS

Listed below are certain words that appear throughout the policy. In all cases they will have the meanings shown below.

Beneficiary means the subscribing member, spouse (or co-habiting partner) and their

dependent children under the age of 18 years or under 21 years if still living with the parents. Your membership of the scheme must be accepted by the Grantees. You must be resident in the United Kingdom. Each person is separately insured.

Breakdown means that the vehicle in which you are travelling stops as a result of mechanical or electrical failure due to any cause other than lack of fuel, oil or water.

Business colleague means any person that you work closely with whose absence for a period of one or more complete days necessitates the cancellation or curtailment of the trip as certified by a director of the business.

Curtailment means cutting your planned journey short by early return to the United Kingdom or admission to hospital as an inpatient so that you lose the benefit of accommodation you have paid for.

Family means the subscribing member, spouse (or cohabiting partner) and their dependent children under the age of 18 years or under 21 years if still living with the parents, all normally resident in the family home, for independent travel.

Grantees means the trustees for the time being of the Cheshire Police Federation.

Personal Effects means personal belongings, including clothing worn, and personal luggage owned or borrowed by you that you take with you or buy on your trip.

Personal Money means Cash, being Banknotes and Coins, Travellers' Cheques and Postal Orders, travel tickets and accommodation vouchers carried by you for your personal use.

Public Transport means any aeroplane, ship, train or coach on which you are booked to travel.

Relative means husband or wife (or named partner with whom you are living at the same address), parent, grandparent, parent-in-law, brother, sister, child, grandchild, brother-in-law, sister-in-law, son-in-law, daughter-in-law or fiancé(e).

Ski Equipment means skis, snowboards, ski-poles, bindings and ski-boots.

Trip means any holiday, leisure or business trip for which you have paid the appropriate premium.

Valuables means cameras and other photographic equipment; audio and video equipment; computers; all disks, CDs, tapes and cassettes; mobile telephones; other electronic or electrical equipment of any kind; spectacles and/or sunglasses; works of art; telescopes and binoculars; sports equipment; jewellery; watches; furs and items made of or containing precious or semi-precious stones or metals.

We, us and our means the Insurers.

You and your means the **Beneficiary**

INSURERS

Arranged with UK Underwriting Ltd on behalf of: AXA Insurance UK plc. Registered Office: 5 Old Broad Street, London EC2N 1AD, Registered in England No. 78950.

Primary Insurance Company Limited, an insurance company established in Ireland and authorised and licensed by the Irish Financial Services Regulatory Authority. Registered in The Republic of Ireland, registration number E340407, registered office First Floor, Fitzwilton House, Wilton Place, Dublin 2, Ireland.

UK Underwriting Limited and AXA Insurance UK plc, are authorised and regulated by the Financial Services Authority. This can be checked on the FSA's register by visiting the FSA's website at www.fsa.gov.uk/register or by contacting them on 0845 606 1234.

The subscribing insurers' obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing insurers are not responsible for

the subscription of any co-subscribing insurer who for any reason does not satisfy all or part of its obligations.

Compensation Scheme

AXA Insurance UK is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if they cannot meet our their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 100% of the first £2,000 and 90% of the remainder of the claim. You can get more information about compensation scheme arrangements from the FSCS.

Primary Insurance Company Limited is authorised and regulated by the Irish Financial Services Regulatory Authority ("IFSRA"). In the event that the company cannot meet its insurance obligations you may be entitled to compensation from the Irish Insurance Compensation Fund. Further information about compensation scheme arrangements is available from the IFSRA by writing to P.O. Box 9138, College Green, Dublin 2, Republic of Ireland or by telephone or fax (Tel: 00 353 14104000 or Fax: 00 353 1 4104900), or by email (consumerinfo@ifsra.ie).

Governing Law

This Certificate shall be governed by and construed in accordance with the Law of England and Wales unless the Certificate holder's habitual residence (in the case of an individual) or central administration and/or place of establishment is located in Scotland in which case the law of Scotland shall apply. In the event of the place of establishment being situated in the Channel Islands the relevant law governing the Channel Islands shall apply.

SECTION 1 CANCELLATION AND CURTAILMENT

(Cover under this Section starts from the date shown in your documentation or the date travel is booked, whichever is the later).

You are covered up to the amount shown in the Benefits Table in respect of irrecoverable costs for unused travel and accommodation (including unused pre-booked excursions up to a value of £100) that you have paid or that you are contractually liable for if it is necessary to cancel or curtail the planned trip because of any of the following events involving you or a travelling companion that first occur during the period of insurance:-

- the accidental serious injury, serious illness or death of you, your travelling companion, your business colleague or person with whom you intended to stay.
- the accidental serious injury, serious illness or death of your relative or that of a travelling companion, a business colleague or person with whom you intended to stay.
- medical complications related to a pregnancy, as certified by your Doctor, where the expected birth is more than 14 weeks after you are booked to return home.
- pregnancy that is confirmed during the period of insurance, where the expected birth is less than 14 weeks after you are booked to return home.
- receipt of a summons for jury service, being subpoenaed as a court witness or being placed in compulsory quarantine.
- unexpected requirement for emergency and unavoidable duty as a member of the armed forces, police, fire, nursing, ambulance or coastguard services resulting in cancellation of previously agreed leave.
- redundancy, provided that you are entitled to payment under the current redundancy payments legislation and that at the time of booking your trip you had no reason to believe that you would be made redundant.
- your presence being required to make your

property safe and secure following fire, flood or burglary that causes serious damage at your home within 48 hours of departure, or whilst you are away.

i. your car becoming unusable as a result of theft, fire or accident within 7 days of your departure. This only applies if you are planning to go on a self-drive trip in the car.

You are not covered for

- the amount of the Excess shown in the Benefits Table.
- anything not included in the items **You are covered** above.
- any claim directly or indirectly arising out of:
 - any cancerous condition for which you or any of your travelling companions have received treatment or undergone investigation in the last 5 years.
 - any breathing difficulties (other than stable and well controlled asthma) or any heart related condition (including angina) for which you or your travelling companions are still taking medication or receiving follow-up consultations.
- any claim directly or indirectly arising out of any medical condition which, at the time this Insurance is arranged and each time you make arrangements for a trip or extend the original period of your insurance, affects you or any of your travelling companions or, as far as you are aware, anyone else on whom your travel-plans may depend and:
 - you are aware is likely to result in a claim under this insurance, or
 - requires any of you to take continuing medication (unless both the condition and dosage levels are normally stable and well-controlled), or
 - has required treatment or surgery in the previous 6 months, or
 - has resulted in any of you being on a hospital waiting list for treatment or investigation.

We may agree not to apply (c) and (d) above or to accept this insurance at special terms but only if you supply us with details of your condition. Please contact the Medical Pre-screening Service on **0870 241 8035** quoting **MSC10162**.

- any claim arising if any of you made arrangements for a trip:
 - against the advice of your doctors, or
 - with a view to obtaining medical treatment, or
 - after you have been given a terminal prognosis, or
 - when you were aware of any other circumstances that could reasonably be expected to give rise to a claim.
- any costs incurred in respect of visas obtained in connection with the trip.
- disinclination to travel.

Please note that curtailment claims will be calculated from the day you return to the United Kingdom or you are hospitalised as an in-patient. Your claim will be based solely on the number of complete nights' accommodation lost. In respect of travel expenses, we will pay for any additional costs but not for the loss of your pre-booked arrangements.

Conditions

It is a requirement of this Insurance that if you a. (for Cancellation) become aware of any circumstances which make it necessary for you to cancel your trip, you must advise your tour operator or travel agent in writing within 48 hours. The maximum amount we will pay will be limited to the applicable cancellation charges at that time.

b. (for Curtailment) wish to return home differently to your original plans and claim any additional costs under this Insurance, you must contact our nominated emergency service and obtain their agreement to the new arrangements.

Failure to do so will affect the assessment of your claim.

Please also refer to the general exclusions and conditions.

SECTION 2 EMERGENCY MEDICAL, REPATRIATION AND ASSOCIATED EXPENSES

You are covered up to the amount shown in the Benefits Table for **either**

- the necessary and reasonable costs incurred as a result of your bodily injury, illness or death during your trip in respect of:-
- emergency medical, surgical and hospital treatment and transportation. At the sole discretion of **our nominated emergency service**, who reserve the right to make the final decision as to whether or not it is medically necessary, this also includes the cost of repatriation to the U.K., by whatever means deemed medically necessary. The cost of emergency dental treatment to natural teeth is covered up to £350 provided that it is for the immediate relief of pain only.
 - additional travel expenses and accommodation (on a bed and breakfast basis) to enable you to return home if you are unable to travel as originally planned.
 - additional travel expenses and accommodation (on a bed and breakfast basis) for
 - a travelling companion to stay with you and accompany you home or,
 - a relative or friend to travel from the United Kingdom to stay with you and accompany you home.
 - returning your remains to your home or of a funeral in the country where you die, up to the equivalent cost of returning your remains to the United Kingdom.
 - your necessary additional travel expenses to return home following the death, serious injury or serious illness of a travelling companion or of your relative or business colleague in the United Kingdom.

You are not covered for

- the amount of the Excess shown in the Benefits Table in respect of each claim unless a recovery can be made under the terms of the EHC or any other reciprocal agreement.
 - any claim directly or indirectly arising out of:
 - any cancerous condition for which you or any of your travelling companions have received treatment or undergone investigation in the last 5 years.
 - any breathing difficulties (other than stable and well controlled asthma) or any heart related condition (including angina) for which you or your travelling companions are still taking medication or receiving follow-up consultations.
 - any claim directly or indirectly arising out of any medical condition which, at the time this insurance is arranged and each time you make arrangements for a trip or extend the original period of your insurance:
 - you are aware is likely to result in a claim under this insurance, or
 - requires you to take continuing medication (unless both the condition for which you are taking it and your dosage levels are normally stable and well-controlled), or
 - has required treatment or surgery in the previous 6 months, or
 - has resulted in you being on a hospital waiting list for investigation or treatment.
- We may agree not to apply (b) and (c) above or to accept this insurance at special terms but only if you supply us with details of your condition. Please contact the Medical Pre-screening Service on **0870 241 8035** quoting **MSC10162**.
- any claim arising if you made arrangements to travel
 - against the advice of your doctors, or
 - with a view to obtaining medical treatment, or
 - after you have been given a terminal prognosis, or
 - when you were aware of any other circum-

stances that could reasonably be expected to give rise to a claim.

e. any treatment or surgery

i. which is not **immediately** necessary and can wait until you return home. We reserve the right to repatriate you when you are fit to travel in the opinion of our nominated emergency service.

ii. which in the opinion of our nominated emergency service is considered to be cosmetic, experimental or elective.

iii. carried out in the United Kingdom or more than 12 months after the expiry of this Insurance.

iv. not given within the terms of any reciprocal health agreements, wherever such agreements exist.

f. claims related to pregnancy or childbirth, unless the expected delivery is more than 14 weeks after you are booked to return home.

g. exploratory tests unless they are normally conducted as a direct result of the condition which required referral to hospital.

h. claims related to manual labour unless declared to and accepted by us.

i. the additional cost of accommodation in a single or private room, unless it is medically necessary or there is no alternative.

j. the costs of medication or treatment that you knew at the time of your departure would need to be continued during your trip.

k. the costs of replacing or repairing false teeth or of dental work involving the use of precious metals.

Conditions

Please note that it is essential under the terms of this insurance that:

a. Whilst In USA, Canada, Caribbean or Mexico Global Excel should be contacted before proceeding with any medical treatment (when travelling within the USA, Canada, the Caribbean or Mexico). If you do not notify Global Excel, this could mean we will provide no cover or we will reduce the amount we pay for medical expenses. Global Excel will direct you to the nearest medical provider and may guarantee costs on your behalf.

When travelling anywhere else in the world

If you are admitted to hospital and you are likely to remain in hospital for more than 24 hours, you must contact Inter Group Assistance Services immediately. If you do not, this could mean we will provide no cover or we reduce the amount we pay for medical expenses. If you receive medical treatment abroad and costs are likely to exceed £500, or the equivalent in local currency, you must notify Inter Group Assistance Services.

Returning early to the United Kingdom or Channel Islands

If you have to return to the United Kingdom or Channel Islands under section 1 (Cancellation and Curtailment), or section 2 (Medical and other expenses) our nominated emergency services must authorise this. If they do not, this could mean that we will not provide cover or we may reduce the amount we pay for your return to the United Kingdom or Channel Islands.

b. wherever possible you must use medical facilities that entitle you to the benefits of any reciprocal health agreements, such as the EHIC in Europe and Medicare in Australia.

c. we reserve the right to repatriate you to the UK or your usual country of residence when, in the opinion of the doctor in attendance and our medical advisers, you are fit to travel.

SECTION 3 HOSPITAL BENEFIT

You are covered for the amount shown in the Benefits Table for each night spent receiving in-patient hospital treatment that is covered under Section 2.

Please also refer to the exclusions and conditions relating to Section 2 - Medical expenses and the general exclusions and conditions.

SECTION 4 PERSONAL ACCIDENT

You are covered for the amount shown in the Benefits Table if you have an accident whilst you are on your trip which is the sole and independent cause of your death, Permanent Total Disablement, Loss of Sight or Loss of Limb(s) within 12 months of the accident.

If you are aged under 16 at the date of the accident, the amount you are covered for in the event of your death is £2,000.

Payment under this section in respect of all the consequences of an accident shall be limited in total to the amount shown in the Benefits Table. In the event of your death within 12 months of the accident, the total payment will be limited to the amount shown for death.

“Accident” means that you suffer bodily injury as a result of an identifiable and unexpected external cause.

“Permanent Total Disablement” means that for the twelve months following your accident you are totally unable to work in any occupation for which you are suited by experience, education or training and at the end of that time there is no prospect of improvement.

“Loss of Limb(s)” means physical loss of a hand or foot or complete loss of use of a hand, arm, foot or leg.

“Loss of Sight” means complete and permanent loss of sight in one or both eyes.

You are not covered for

- a. claims resulting from motorcycling and quad biking.
 - b. claims arising out of manual labour.
 - c. a “Permanent Total Disablement” claim if at the date of the accident you are over the statutory retirement age and are not in full time paid employment.
 - d. personal accident if you are aged 65 or over.
- Please also refer to the general exclusions and conditions.**

SECTION 5 TRAVEL DELAY AND ABANDONMENT

You are covered up to the amounts (a), (b) and (c) shown in the Benefits Table if the arrival of the public transport on which you are booked to travel is delayed by at least 12 hours (a) for the first complete 12 hour period of delay and (b) for each subsequent complete 12 hour period, up to the maximum payable (c). However if you are delayed on your outward journey from the United Kingdom such that you will arrive at your destination more than 24 hours after the original scheduled arrival time and you choose to abandon your trip instead of a payment for delay you are covered for the cost of the trip, up to the maximum claimable under Section 1.

You are not covered

- a. for a claim caused by a strike if it had started or been announced before you arranged this Insurance or booked your trip, whichever is the later.
- b. if you fail to check-in on time.
- c. if transport services are withdrawn as the result of a recommendation or instruction from the Civil Aviation Authority, Port Authority or similar body.
- d. for the amount of the Excess shown in the Benefits Table in respect of each claim for abandonment.
- e. to claim under this section if you have claimed under Section 6 from the same cause.

Please also refer to the general exclusions and conditions.

SECTION 6 MISSED DEPARTURE

You are covered up to the amount shown in the Benefits Table for necessary additional accommodation and travel expenses that you incur in reaching your destination if you arrive

at any departure point shown on your pre-booked itinerary too late to board the public transport on which you are booked to travel as a result of:

- a. the failure of public transport or,
- b. a road traffic accident or vehicle breakdown delaying the vehicle in which you are travelling.

You are not covered

- a. for a claim caused by a strike if it had started or been announced before you arranged this insurance or booked your trip, whichever is the later.
- b. to claim under this Section if you have claimed under Section 5 from the same cause.
- c. for any claim for more than the cost of the original booked trip.

Conditions

It is a requirement of this insurance that you must:

- a. have planned to arrive at your departure point in advance of your earliest scheduled check-in time and provide a written report from the carrier, Police or relevant transport authority confirming the delay and stating its cause.
- b. obtain a report from repairers if your claim is because of breakdown or accident to your car.

Please also refer to the general exclusions and conditions.

SECTION 7 HIJACK

You are covered up to the amounts shown in the Benefits Table if the aircraft on which you are travelling as a passenger or the crew of the aircraft are Hi-jacked.

You are not covered for

- a. claims arising from you being individually selected as a hijack victim.
- b. claims arising from you, your family or your business connections having been or being engaged in activities that could reasonably be expected to increase the risk of hijack.

Please also refer to the general exclusions and conditions.

SECTION 8 PERSONAL EFFECTS

You are covered up to the amounts shown in the Benefits Table, after making reasonable allowance for wear, tear and depreciation for the loss or theft of, or damage to,

- a. your Personal Effects.
- b. your Valuables.

You are also covered up to the amount shown in the Benefits Table in respect of Emergency Purchases for the reasonable cost of buying essential requirements if you are deprived of your baggage for more than 12 hours after arrival at your outbound destination. You must provide receipts for the items that you buy. If your baggage is permanently lost, any amount that we pay for Emergency Purchases will be deducted from the total claim.

You are not covered for

- a. the amount of the Excess shown in the Benefits Table in respect of each claim, except for Emergency Purchases.
- b. more than the amount shown in the Benefits Table for any one item, pair or set in respect of Personal Effects and Valuables.
- c. any additional value an item may have because it forms part of a pair or set.
- d. more than £100 in total for Personal Effects stolen from an unattended motor vehicle between the hours of 9 p.m. and 8 a.m. or, if the theft occurs at any other time of day, unless the vehicle is being used for travel between different points of overnight accommodation.
- e. loss or theft of or damage to Valuables whilst they are out of your immediate control and supervision unless locked in a hotel safe (or equivalent facility) or locked in your private accommodation.

- f. breakage of fragile articles unless caused by fire or by an accident to the aeroplane, ship or vehicle in which they are being carried.
- g. loss or theft of or damage
 - i. to household goods, bicycles, waterborne craft and their fittings of any kind,
 - ii. to motor vehicles, trailers or caravans or any fixtures, fittings or accessories therein or thereon,
 - iii. to watersports and ski equipment,
 - iv. to contact lenses, dentures and hearing aids,
 - v. to Personal Effects or baggage in transit unless reported to the carrier immediately and a written Property Irregularity Report is obtained,
 - vi. to Personal Effects sent by post, freight or any other form of unaccompanied transit,
 - vii. to sports clothes and equipment whilst in use,
 - viii. caused by moth or vermin or by gradual wear and tear in normal use,
 - ix. caused by any process of cleaning, repairing or restoring,
 - x. caused by leakage of powder or fluid from containers carried in your baggage.
- h. mechanical or electrical breakdown.
- i. more than £50 in respect of non-prescription sunglasses unless substantiated by the original purchase receipt pre-dating the loss.

Please also refer to the special exclusions and conditions shown below and to the general exclusions and conditions.

SECTION 9 PERSONAL MONEY

(Cover under this Section starts at the time of collection from the Bank, or 72 hours prior to departure, whichever is the later).

You are covered up to the amount shown in the Benefits Table for loss or theft of Personal Money.

You are not covered for

- a. the amount of the Excess shown in the Benefits Table in respect of each claim.
- b. loss or theft from an unattended motor vehicle at any time.
- c. more than the amount shown in the Benefits Table in respect of cash carried by you whoever it may belong to.
- d. any loss resulting from shortages due to error, omission or depreciation in value.
- e. loss or theft of Personal Money whilst out of your immediate control or supervision unless locked in a hotel safe (or equivalent facility) or locked in your private accommodation.

Please also refer to the special exclusions and conditions shown below and to the general exclusions and conditions.

SECTION 10 LOSS OF PASSPORT

You are covered up to the amount shown in the Benefits Table following loss or theft of your Passport for any reasonable additional necessary costs incurred in obtaining a replacement to enable you to continue your trip or return to the United Kingdom.

You are not covered for loss or theft from an unattended motor vehicle at any time or from baggage whilst in transit unless you are carrying it.

Please also refer to the special exclusions and conditions shown below and to the general exclusions and conditions.

Special exclusions applicable to Sections 8, 9 and 10

You are not covered for

- a. more than £100 in total under these Sections in respect of loss or theft of anything left unattended in a public place, including on a beach.
- b. loss or theft of Valuables, Personal Money, Passport and any item valued over £100 unless reported to the police within 24 hours of discovering the loss, and a written report obtained.
- c. loss of bonds or securities of any kind.

d. delay, detention, seizure or confiscation by customs or other officials.

Special conditions applicable to Sections 8, 9 and 10

It is a requirement of this insurance that you must:

- a. in the event of a claim,
 - i. provide receipts or other documentation to prove ownership and value, especially in respect of valuables and any items for which you are claiming more than £100, and
 - ii. retain any damaged items for our inspection.
- b. take care of your property at all times and take all practical steps to recover any item lost or stolen. Failure to exercise all reasonable care may result in your claim being reduced or declined.

Please also refer to the general exclusions and conditions.

SECTION 11 PUBLIC LIABILITY

You are covered up to the amount shown in the Benefits Table, plus legal costs incurred with our written consent, if you are held legally liable for causing

- a. accidental bodily injury to someone else or
- b. accidental loss or damage to someone else's property, including your temporary holiday accommodation and its contents.

You are not covered for

- a. the amount of the Excess shown in the Benefits Table in respect of each claim.
- b. any liability arising from loss or damage to property that is
 - i. owned by you or a member of your family or your travelling companions, or
 - ii. in your care, custody or control, other than your temporary holiday accommodation and its contents, not owned by you or a member of your family or your travelling companions.
- c. any liability for bodily injury, loss or damage
 - i. to your employees or members of your family or household or your travelling companions or to their property.
 - ii. arising out of or in connection with your trade, profession, business, or assumed under contract.
 - iii. arising out of the ownership, possession, use or occupation of land or buildings.
 - iv. arising out of the ownership, possession or use of motorised vehicles, yachts or motorised waterborne craft, airborne craft of any description, animals or firearms and weapons.
 - v. arising out of your criminal, malicious or deliberate acts.
 - vi. arising out of dangerous sports or pastimes including contact sports unless declared to and accepted by us.

Conditions

If something happens that is likely to result in a claim, you must immediately notify **the claims handlers** in writing. You must not discuss or negotiate your claim with any third party without the written consent of **the claims handlers**. Any related correspondence or documentation that you receive must be sent immediately, unanswered, to **the claims handlers**.

Please also refer to the general exclusions and conditions.

SECTION 12 LEGAL EXPENSES

You are covered up to the amount shown in the Benefits Table for legal costs and expenses incurred in pursuit of a claim for compensation or damages from a third party who causes your death or bodily injury or illness during your trip.

You are not covered for

- a. the amount of the Excess shown in the Benefits Table in respect of each claim.
- b. any costs and expenses
 - i. to pursue a claim against any member of your family or any of your travelling companions.
 - ii. incurred without prior written permission

from the claims handlers.

- iii. which are to be based directly or indirectly on the amount of any award.
- iv. to pursue a claim as part of or on behalf of a group or organisation.
- v. if we think an action is unlikely to succeed or if we think the costs will be greater than any award.
- vi. to pursue a claim against your Tour Operator, Travel Agent, or us or our agents.
- vii. to pursue legal action relating directly or indirectly to medical negligence or any allegation thereof.

Conditions

- a. We will have complete control over the appointment of any solicitor(s) acting on your behalf and of any legal proceedings.
- b. We will be entitled to repayment of any amounts paid under this section in the event that you are awarded legal costs as part of any judgement or settlement
- c. We will be entitled to add any amounts we have paid under this insurance to the claim against the third party and to recover such amounts from any compensation awarded to you.

Please also refer to the general exclusions and conditions.

WINTER SPORTS SECTIONS 13, 14 AND 15

Cover only applies if you have paid the appropriate premium for Winter Sports.

SECTION 13 SKI EQUIPMENT AND OTHER EXPENSES

You are covered up to the amounts shown in the Benefits Table, after making reasonable allowance for wear, tear and depreciation and subject to the Special Condition shown below, for

- a. Loss or theft of, or damage to Ski Equipment owned or borrowed by you,
- b. Loss or theft of, or damage to Ski Equipment hired by you,
- c. The cost of necessary hire of Ski Equipment following:
 - i. loss or theft of, or damage to, your Ski Equipment insured by us or,
 - ii. the delayed arrival of your Ski Equipment, subject to you being deprived of their use for not less than 12 hours.

You are not covered for

- a. the amount of the Excess shown in the Benefits Table for each claim other than claims for hire costs
- b. Ski Equipment stolen from an unattended motor vehicle between the hours of 9 p.m. and 8 a.m. or, if stolen at any other time, unless they were forcibly removed whilst locked either inside the vehicle or to a purpose designed ski rack
- c. damage to Ski Equipment whilst in use for race training or racing
- d. your damaged Ski Equipment unless returned to the United Kingdom for our inspection
- e. loss or theft of Ski Equipment not reported to the police within 24 hours of discovering the loss and a written report or reference obtained
- f. loss or theft of, or damage to, Ski Equipment whilst in transit unless reported to the carrier and a Property Irregularity Report obtained
- g. loss or theft of, or damage to, Ski Equipment over 5 years old.

Special condition applicable to Section 13

In respect of loss or damage to Ski Equipment, we will not pay more than the proportion shown below depending on the age of the equipment

Age of Equipment	Proportion of original purchase price
Up to 1 year	85%
Up to 2 years	65%
Up to 3 years	45%
Up to 4 years	30%
Up to 5 years	20%
Over 5 years	NIL

Please also refer to the general exclusions and conditions.

SECTION 14 SKI PACK

You are covered up to the amounts shown in the Benefits Table for the proportionate value of any ski pass, ski hire or ski school fee that you are unable to use following

- a. accidental injury or sickness that prevents you from skiing, as medically certified, or
- b. loss or theft of your ski pass.

You are not covered for

- a. the amount of the Excess shown in the Benefits Table for each claim.
- b. loss or theft of ski pass not reported to the police within 24 hours of discovering the loss and a written report or reference obtained.

Please also refer to the general exclusions and conditions.

SECTION 15 PISTE CLOSURE

(Valid for the period 15th December to 31st March only)

You are covered for the daily amount shown in the Benefits Table for each day that it is not possible to ski because all pistes are closed due to a complete lack of snow, adverse conditions or avalanche danger in your pre-booked holiday resort, up to the total amount shown either.

- a. for the costs you have paid for travel to an alternative resort including the necessary additional cost of a ski pass or
- b. a compensation payment to you after you return where no alternative is available.

You are not covered if you arranged this insurance or booked your trip within 14 days of departure and at that time there was a lack of snow in your planned resort such that it was likely to be not possible to ski.

Conditions

- a. You must provide written confirmation from the resort authorities or ski lift operators for the period that there was no skiing available owing to the closure of all ski lifts.
- b. You must submit receipts for the travel and ski pass costs that you wish to claim.

Please also refer to the general exclusions and conditions.

GENERAL CONDITIONS

1. **You must** tell us all material facts. A material fact is one that is likely to influence us in accepting your Insurance. This could be the state of your health or that of a close relative or any planned hazardous activities. If you are in any doubt as to whether a fact is 'material', you should tell us. If you do not tell us this may result in your claim being invalid.

2. **You must** tell us as soon as possible about any change in risk or material fact which affects your policy, including you, a person you are travelling with, a close business associate or relative receiving confirmation of a new or changed medical condition or currently being under medical investigation, change in sporting activity or leisure activities you intend to participate in during your trip or any additional person(s) to be insured under this policy. We have the right to re-assess your coverage, policy terms and/or premium after you have advised us of any material fact. If you do not advise us of any change then any related claim may be reduced or rejected or your policy may become invalid.

3. **You must** tell us if your plans for your trip include travel to areas affected or threatened by war or similar risks as set out in General Exclusion 1. You will not be covered if you choose to travel to a specific area against the advice issued by the Foreign & Commonwealth

Office. Telephone: 0870 606 0290 Website: www.fco.gov.uk. We reserve the right not to cover such trips or, if we will cover them, to apply special terms or conditions and/or charge an additional premium as we think appropriate. No cover for such trips shall attach unless you accept such terms, including any additional premium, before you depart

4. **You must** advise the **claims handlers** of any possible claim within 31 days of your return home. You must supply them with full details of all the circumstances and any other information and documents we may require.

5. **You must** keep any damaged articles that you wish to claim for and, if requested, send them to the **claims handlers** at your own expense. If we pay a claim for the full value of an article, it will become our property.

6. **You must** agree to have medical examination(s) if required. In the event of your death, we are entitled to have a post mortem examination. All such examinations will be at our expense.

7. **You must** assist us to obtain or pursue a recovery or contribution from any third party or other insurers (including the Department of Social Security) by providing all necessary details and by completing any forms.

8. **You must** pay us back within 1 month of demand any amounts that we have paid on your behalf that are not covered by this Insurance.

9. **You must** take all reasonable steps to avoid or minimise any loss that might result in you making a claim under this Insurance.

10. **You must** comply with all the terms, provisions, conditions and endorsements of this Insurance. Failure to do so may result in a claim being declined.

11. Except for claims under Sections 3, 4 & for Travel Delay under Section 5, this Insurance shall only be liable for its proportionate share of any loss or damage that is covered by any other insurance.

12. **We may** take action in your name but at our own expense to recover for our benefit the amount of any payment made under this Insurance.

13. **We may** at our option discharge any liability under this insurance by replacing or repairing any article or articles lost or damaged, or by issuing you with a Credit Voucher.

14. This insurance is non-transferable. If a trip is cancelled for any reason other than that described in Section 1 then the cover for that trip terminates immediately and no refund of premium in whole or part will be made.

15. If you or anyone acting on your behalf makes any claim knowing it to be false or fraudulent in any way then this insurance shall become void, premiums non-refundable and all claims shall be forfeited.

GENERAL EXCLUSIONS

You are not covered for claims arising out of:

1. loss or damage directly or indirectly occasioned by, happening through or in consequence of war, terrorism, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation, or requisition or destruction of or damage to property by or under the order of any government or public or local authority. However cover is provided in respect of claims under section 2 of the policy arising through terrorism other than losses arising from nuclear, chemical or biological exposures unless you planned to travel to areas that were publicly known to be affected or threatened by such risks (Please see general condition 3)
2. loss, damage, expense or indemnity incurred as a result of travelling to an area that the Foreign and Commonwealth Office (or its equivalent in other EU Countries) have advised against travel provided that such loss, damage,

expense or indemnity is directly or indirectly related to any such circumstances that are the reason for the advice.

3. loss, damage, expense or indemnity directly or indirectly resulting from or attributable to radioactive contamination of any nature.

4. loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other flying objects travelling at sonic or supersonic speeds.

5. any loss, damage, expense, indemnity or benefit under any Section other than Sections 2, 3 & 4 that is contributed to or caused by the failure (or fear of failure) of any computer hardware or software or other electrical equipment to recognise or process any date as the true calendar date or to continue to function correctly beyond that date.

6. you travelling in an aircraft other than as a fare paying passenger in a fully licensed passenger carrying aircraft.

7. your suicide or attempted suicide or your deliberate exposure to unnecessary danger (except in an attempt to save human life).

8. your anxiety, stress or related disorder or any previously diagnosed psychiatric or psychological disorder.

9. sexually transmitted diseases or the influence of alcohol or drugs.

10. your participation that was planned or intended at the time of arranging this insurance in activities of a hazardous nature such as (but not limited to) mountaineering, potholing, white-water rafting/canoeing, parachuting, hang-gliding or any other aerial activities, sports involving intentional bodily contact, motor-sports and sailing outside territorial waters, unless declared to and accepted by us. We reserve the right to apply special terms and conditions (which may include additional premiums) and coverage will be subject to your compliance with them.

11. sections 13, 14 and 15, except when this insurance is taken in connection with a winter-sports trip and the appropriate premium paid. In no event, however, is cover granted for winter-sports if you are aged over 65 or for ski or skibob racing in major events, ski jumping, ice-hockey or the use of skeletons or bob-sleighs.

12. scuba diving if you are

i. not qualified for the dive undertaken unless you are accompanied by a properly qualified instructor or,

ii. diving to a greater depth than 30 metres or,

iii. diving alone,

iv. diving on or in wrecks or at night.

13. racing of any kind (other than on foot).

14. you taking part in civil commotions or riots of any kind.

15. any consequential loss of any kind, except as may be specifically provided for in this insurance.

16. you breaking or failing to comply with any law whatsoever.

17. any financial incapacity, whether directly or indirectly related to the claim.

18. the bankruptcy or insolvency of a tour operator, travel agent, transport company or accommodation supplier.

19. a tour operator failing to supply advertised facilities.

20. any Government regulation or Act.

CUSTOMER SERVICES

Our aim at all times is to provide a first class standard of service. However, there may be times when you feel that this objective has not been achieved. Should you have any query or complaints regarding this insurance or the way a claim has been dealt with, the Grantees authorise you in the first instance to write to;

**Customer Services Department
Voyager Insurance Services Ltd.
13-21 High Street, Guildford
Surrey GU1 3DG**

If you are not satisfied with the way we have dealt with your complaint, the Grantees may take

up the complaint on your behalf by writing to:
The Managing Director
UK Underwriting Ltd, 2 Gibraltar House
Bowlcliffe Road, Leeds, W. Yorks LS10 1HB

If the Grantees are still not satisfied, they have the right to ask the Insurance Ombudsman to review your case. This will not affect their right to take action against us. The address is;
Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London E14 9SR

Please always quote your insurance reference and claim number and enclose copies of relevant documentation. This procedure is intended to provide you with prompt and practical assistance in dealing with any complaints but does not affect the Grantees legal rights.

The Grantees have absolute discretion as to whether to pursue a complaint on your behalf. The policy is held by the Grantees of the Cheshire Police Federation, which is the only policyholder and only it has direct rights under the contract of insurance against the insurer. These rights are held for the benefit of (and in trust for) Cheshire Police Federation scheme members.

IMPORTANT FEATURES

We would like to draw your attention to some important features of your insurance including:

1. Insurance Document

You should read this document carefully. It gives full details of what is and is not covered and the conditions of the cover. Cover can vary from one policy to another so you should familiarise yourself with this particular insurance.

2. Conditions and Exclusions

Specific Conditions and Exclusions apply to individual Sections of your insurance, whilst General Exclusions and Conditions will apply to the whole of your insurance.

3. Health

This insurance contains restrictions regarding pre-existing medical problems concerning the health of the people travelling and of other people upon whose health the trip depends. You are advised to read the document carefully.

4. Property Claims

These claims are paid based on the value of the goods at the time you lose them and not on a 'new for old' or replacement cost basis. Allowance will be made for their age and likely condition.

5. Limits

This insurance has limits on the amount the insurer will pay under each Section. Some Sections also include other specific limits, for example, for any one item or for valuables in total.

6. Excesses

Under some Sections of this insurance, claims will be subject to an excess. This means you will be responsible for paying the first part of the claim under each applicable section.

7. Reasonable Care

You need to take all reasonable care to protect yourself and your property, as you would if you were not insured. Any amounts the insurers will pay for property left unattended in a public place or unattended vehicle is very limited, as specified in the wording.

8. Dangerous Sports and Pastimes

You may not be insured if you are going to take part in dangerous sports or pastimes where there is a generally recognised risk of injury. Please check that this insurance covers you, or ask your agent.

DATA PROTECTION ACT 1998

Please note that any information provided to us will be processed by us and our agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any,

which may necessitate providing such information to third parties.

TERRITORIAL LIMITS

You are covered to travel anywhere in the world outside the UK. Trips wholly within the United Kingdom are also insured but only if they include one night away from home in paid accommodation or involve an internal flight.

EXTENSIONS TO POLICY

Extensions for trips over 31 days are available for members aged under 65 years upon request to a maximum of 60 days. An additional charge will be made. Additional cover may be arranged for certain activities not covered as standard under this policy. Please call Philip Williams & Company for details on 01925 604421.

TOP-UP COVER

This section does not form part of this policy wording.

Top-up cover is available if you require higher sums insured and additional benefits under the policy. This top-up cover will also remove the excess in the event of a claim. Details of this top up cover are below.

It is hereby noted and agreed that subject to the appropriate premium for Top-up cover having being paid and the Insured being under the age of 65, the limits of cover and policy wording are amended as shown»

Subject otherwise to the original terms and conditions contained in the attached policy wording.

The charge for this top-up cover is £20 per policy period. No pro-rata refund will be available upon cancellation of this endorsement. Please contact Philip Williams and Company on 0845 230 1650 if you require this cover.

Summary of cover	Top up cover
1 Cancellation or curtailment charges	£5000
2 Medical Expenses	£10,000,000
8 Personal Effects - maxi. per item, pair or set - total limit for all valuables	£2,500 £300 £400
16 Resumption of trip	£400/£800
17 Search and rescue cover	£5,000
18 Mugging	£100
19 Disaster	£500
20 24 Hr Personal Assistance	Unlimited

Note: All excesses on the attached policy will be waived, with the exception of any excesses applied by the medical screening company.

Section 16 Resumption of trip

For each **insured-person** this insurance will pay:
 1. Up to a maximum of £400 in respect of the cost of flights to a European destination or a maximum of £800 for flights to a Worldwide destination if:

- You become ill or are injured and are repatriated under the provisions of this policy to the U.K or, if,
- You have to interrupt your trip due to any of the following reasons: The death, severe injury or serious illness occurring during the period of insurance of:

- You or a travelling companion insured through us;
- A close relative of yours resident in the UK

For each **insured-person** this insurance will not pay:

- If the return transportation is not arranged

through or agreed by Inter Group Assistance Services Ltd.

2. If the original duration of your booked travel was for a period of less than one month from date of first departure and there is less than fifty per cent (50%) of the original period remaining at the time you wish to resume your trip.

3. If the original duration of your booked travel was for a period of more than one month from date of first departure and there is less than twenty five per cent (25%) of the original period remaining at the time you wish to resume your trip.

4. If you are on a One-way trip

5. For anything mentioned within the General Exclusions.

Section 17 Search & rescue cover

(included only when the appropriate Activities Endorsement has been paid for and issued)

For each insured-person this insurance will pay: Up to £5,000 in respect of costs necessarily and reasonably incurred by official local search and rescue organisations in the locality in which you are in as a result of their

- Searching for you;
- Rescuing you;
- Recovering you if you are missing or if you have suffered a serious accident.

For each **insured-person** this insurance will not cover

- search and rescue costs if it has not been arranged and authorised by a locally based recognised search and rescue facility
- expenses incurred by persons acting as an informal search and rescue party
- search and rescue costs that have arisen as a result of your directly or indirectly failing to take heed of any local warning notices about the area in which the need for your search and rescue has arisen
- for anything mentioned within the General Exclusions

Section 18 Mugging

For each **insured-person** this insurance will pay: up to £100 if you suffer an injury and go into hospital as an inpatient as the result of a mugging attack as long as you report the incident to the police within 12 hours and get a police report.

You are not covered for anything mentioned in the General Exclusions.

Section 19 Disaster

For each **insured-person** this insurance will pay: Up to £500 for the cost of providing other similar accommodation if your booked accommodation cannot be lived in because of a fire, flood, earthquake or storm occurring whilst you are in resort. You are not covered for anything mentioned in the General Exclusions.

Section 20 24 Hr Personal Assistance

As well as providing 24 hour medical advice and help through Inter Group Assistance Services, this insurance also gives you the valuable additional benefits of a concierge service which you can call upon 24 hours a day, 365 days a year, to help you in any non medical difficulties that you may come across. Telephone: +44 (0) 1420 566130

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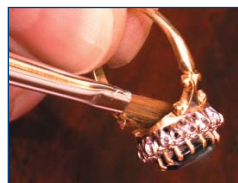
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