



FAQ

As we approach the Summer Holiday Period thoughts turn towards the all important summer holiday break and with it the issue of travel insurance.

Your Group Insurance Scheme includes comprehensive world wide travel insurance cover provided by ACE assistance, and there is therefore no need to take out separate insurance cover at the time of booking your holiday or prior to travelling.

It is very important that your holiday insurance provides adequate cover for your trip. The below is a guide to some of the more common questions from police officers, but for full details of the cover, or if there is anything about which you are unsure, you should always consult the full policy document or contact the Police Federation Office for further guidance.

The full policy document is available to view on the Defence Police Federation Website www.dpf.org.uk.

- **Who is covered under the policy?**

The scheme provides cover for you, your co-habiting partner and dependent children up to the age of 18, or 22 years if they are in full time education. Your partner or children are covered even if they are not travelling with you. If your child is going on a school trip make sure that the school are aware of the cover available and how to access help in the event of an emergency. If you are travelling with Grandchildren they can be added to the cover for the payment of an additional premium.

- **What is covered?**

You are covered for holiday and leisure trips with a maximum duration of up to 60 days. For trips with a scheduled duration of more than 60 days you must arrange an extension of the cover which will attract an additional premium.

Cover is worldwide; however, if you intend to travel to a destination to which the Foreign and Commonwealth Office advise against there may be limitations and you may wish to seek advice should circumstances arise. Please see their website for details www.gov.uk/foreign-travel-advice

Medical Conditions

If you are aware at the time of booking or payment of the holiday in part or full of any condition or set of circumstances which may lead to a claim you should seek further advice prior to making payment. This may include situations such as the serious/ terminal illness of a close family relative whether they are travelling with you or not. The insurers shall not be liable for a claim where a journey is undertaken against the advice of a Qualified Medical Practitioner or where a terminal complaint has previously been diagnosed or where the purpose of the journey is to receive medical treatment or advice.

If in doubt for further advice contact Philip Williams and Company on 0845 230 1656

Emergency Medical Assistance

Getting treatment abroad in the event of a medical emergency can be expensive. Whilst you have cover up to £5,000,000 for medical emergencies that may occur whilst travelling abroad please note this is not a private medical health insurance policy. **ACE assistance will decide the most appropriate course of action to help in an emergency.**

In the event of a medical emergency ACE Assistance can be contacted at any time of the day or night 365 days per year. You must contact Ace Assistance immediately on +44(0)20 7173 7798 before incurring any expenses.

For trips in the EU you should also ensure that you have the new European Health Insurance Card (EHIC). To obtain the card ring 0845 606 2030, pick up an application form from the post office or apply on line at WWW.EHIC.ORG.UK

- **Am I covered for Sports and Activities?**

Whilst you are covered for any standard sporting activities there are exclusions for participation in any hazardous sporting activity unless an additional premium is paid. There is no cover when participating in extreme sporting activities which are generally classed as being more dangerous pursuits.

If in doubt for further advice contact Philip Williams and Company on 0845 230 1656

Valuables and Personal Effects

A travel insurance policy is not designed to provide full cover for valuables and personal effects and there are maximum limits for any claim.

Valuables and personal effects are most effectively covered through your Home Contents Insurance and you should ensure that you have appropriate "all risks" cover prior to travelling.

- **Am I covered whilst driving a hire car on holiday?**

You are **not** covered by the Personal Liability Section of the policy whilst driving any type of vehicle (this section covers legal costs for third party/property damage for which you are liable). You are however covered for any medical expenses incurred for treatment of injuries you may receive during an incident, for which you may or may not be responsible.

When hiring a car abroad you should ensure that you have adequate insurance for such eventualities which is usually offered by the Hire Car Company.

Making a claim

In the event that you do need to claim please be obtain a claim form from the Federation Office.

If you are not a member of the Group Insurance Scheme but are interested in joining the necessary forms are accessible from the Defence Police Federation Website.

We are currently offering 12 months cover for the price of 9 with no payments taken in the first three months.