



JUNE 2016

WELCOME TO
THE RCTU
MEMBERSHIP
BENEFITS

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IMPORTANT - PLEASE NOTE:

Matters that relate to your HMRC employment MUST be advised to the RCTU and you CANNOT access any service directly without reference to the RCTU for HMRC employment issues.

STANDARD MEMBERSHIP PACKAGE

- ★ Access to fully trained representatives regarding workplace discipline, misconduct and grievance matters
- ★ Legal assistance with regards to Contractual Employment Law
- ★ Comprehensive Family Legal Expenses Insurance for on and off-duty incidents
- ★ Personal Injury claims
- ★ Home Emergency Assistance 24/7 – central heating breakdown, plumbing, drainage, gas/water leaks, pest infestation, lost keys, damaged locks and roofing emergencies
- ★ £2000 death grant payable to any nominee

ASSOCIATE MEMBERSHIP PACKAGE

- ★ Legal assistance with regards to Contractual Employment Law
- ★ Comprehensive Family Legal Expenses Insurance
- ★ Personal Injury claims
- ★ Home Emergency Assistance 24/7 – central heating breakdown, plumbing, drainage, gas/water leaks, pest infestation, lost keys, damaged locks and roofing emergencies

CONTACT NUMBERS

- ★ RCTU: **0161 818 1744**
- ★ Legal Advice: **01384 887 623** *Quote Scheme LES/256/1455*
- ★ Identity Theft: **01384 377 000** *Quote Scheme LES/256/1455*
- ★ Debt Advice: **01384 884 085**
- ★ Home Emergency: **0333 600 7369**

HOME EMERGENCY ASSISTANCE -

Included in your RCTU Membership

Home Emergency Insurance is a cost-effective insurance product that provides immediate assistance in the event of a domestic emergency. Home emergencies can be stressful and sometimes difficult to resolve, but with Home Emergency Insurance you will have peace of mind knowing that we are with you every step of the way, by not only appointing a suitably qualified contractor to attend your home but also meeting the costs associated with this.

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

CLAIM LIMIT(S)

The amount payable in respect of any one claim and during any one Period of Insurance for Emergency Work shall be limited (inclusive of VAT) to:

- i) The Contractors call-out charge
- ii) The Contractors labour up to a maximum of 3 hours
- iii) Parts and materials up to £150
- iv) Contribution to alternative heating purchased or hired by the Beneficiary up to £50
- v) Boiler Replacement Contribution up to £150
- vi) Alternative Accommodation up to £250

Subject to a maximum Claim Limit of £1000 for each claim related by time or original cause.

WHAT IS AN EMERGENCY?

A sudden and unforeseen situation which if not dealt with quickly and without reasonable intervention by you would:

- i) render the Property unsafe or insecure; or
- ii) damage or cause further damage to the Property; or
- iii) cause significant discomfort, risk or difficulties for or to You.

CLAIMS HELPLINE – 0333 600 7369

(If you are unable to make a connection, please contact 01384 884041)

This Claims Helpline is only in respect of Property Emergency Assistance and cannot assist with any other insurance matter. It does not take the place of Your Home Insurance. If the situation is not an Emergency likely to cause insecurity, unreasonable discomfort, risk or difficulties, You should telephone Your Buildings Insurer direct for claims assistance and advice.

REASONABLE CARE

You must take reasonable care and maintain the Property and its equipment in good order and take all reasonable precautions to prevent loss or damage.

This policy is designed to respond to an Emergency situation. Efforts will always be made by the Contractor to resolve an Emergency by completing a Permanent Repair where this can be done at a similar cost to a Temporary Repair. However, where a Temporary Repair has been carried out, the onus will be upon you to carry out any additional repairs or work to permanently resolve the reason for the Emergency occurring. Should you fail to carry out any necessary Permanent Repair, We will be unable to accept any further claims in relation to this problem until this has been undertaken and completed.

HOW TO ARRANGE HOME EMERGENCY ASSISTANCE AND MAKE A CLAIM

- ★ Before requesting assistance and making a claim check that the circumstances are covered by this insurance.
- ★ Telephone the Claims Helpline and provide details of the problem.
- ★ To ensure an accurate record Your telephone conversation may be recorded.
- ★ All requests for assistance must be made to the Helpline and not to the Contractors direct otherwise any Emergency Work will not be covered.
- ★ The Helpline will obtain a suitable Contractor provided that there are no circumstances preventing access to the Property or otherwise making the provision of the Emergency Work impossible such as adverse weather conditions, industrial disputes, failure of the public transport system.
- ★ The Helpline and the Contractor will have reasonable discretion as to when and how the Emergency Work is undertaken.
- ★ Major emergencies which could result in serious damage or damage to life or limb should be immediately advised to the supply company and/or the public emergency services. Gas leaks must be immediately notified to the local gas company.
- ★ The Contractor will charge the cost of all work covered by the insurance directly to the Insurer, but You will be asked to pay the cost of:
 - a) callout charges if there is not a responsible person at the Property when the Contractor arrives.
 - b) any work not covered by or excluded by this insurance.
 - c) any additional costs incurred at Your request in fitting replacement parts or components of a superior specification to the original.

Please note that if You should engage the services of a contractor prior to making contact with this Helpline any costs that You incur are not covered by this insurance. Where it is not possible to validate Your claim at the time of initial notification, You may be required to leave either credit or debit card details which may be debited in the event that the cost of the call out and any subsequent repairs are not covered by this insurance.

INSURED EVENTS

1

SECTION

PLUMBING AND DRAINAGE

WHAT IS COVERED?

- 1) Damage to or failure of the plumbing and drainage system where internal flooding or water damage is a likely consequence.
- 2) Blocked toilet.
- 3) Blocked external drains within the boundaries of the Property where this can be resolved by jetting.

WHAT IS EXCLUDED?

- 1) The replacement of water tanks, cylinders, and central heating radiators; external WC's; external pipes, taps and overflows not causing internal water damage.
- 2) Blocked toilets where this has been caused as a consequence of wilful misuse.
- 3) All public sewers, drains and pipe work which are maintained by local utilities or service undertakings.
- 4) Descaling and any work arising from hard water scale deposits.
- 5) Dripping taps or systems where water is safely escaping down a drain or the failure of waste disposal units.
- 6) External overflows unless internal damage is a likely consequence or the leakage of water from swimming pools and hot tubs.
- 7) The repair of domestic appliances that are leaking water, other than from external fixed pipe work.

2

SECTION

INTERNAL ELECTRICITY, GAS, AND WATER SUPPLIES

WHAT IS COVERED?

- 1) Electricity failure of at least one complete circuit.
- 2) Gas leak.
- 3) Water supply system failure.

WHAT IS EXCLUDED?

- 1) Repair work to or the cost of replacing lead pipework
- 2) The interruption or disconnection of public services to the Property however caused, or the failure, breakdown or interruption of the mains electricity or water or gas supply system.
- 3) External lighting including security, garages and outbuildings and the replacement or adjustment of any light bulbs.
- 4) Electricity supply to burglar/fire alarm systems, CCTV surveillance, or to swimming pools and the plumbing and filtration system for swimming pools and leisure equipment.
- 5) Descaling and any work arising from hard water scale deposits.
- 6) Photovoltaic systems.

3

SECTION

SECURITY

WHAT IS COVERED?

- 1) External lock failure or damage.
- 2) External door failure or damage.
- 3) External window failure or damage.

WHAT IS EXCLUDED?

- 1) Internal locks, doors, glass, external garages or outbuildings.
- 2) Any damage caused by the Contractor in gaining access to the Property.
- 3) Doors subject to swelling.

4

SECTION

LOST KEY

WHAT IS COVERED?

Loss of the only available key to the Property which cannot be replaced and normal access cannot be obtained.

WHAT IS EXCLUDED?

- 1) The loss of keys to internal doors, garages and outbuildings.
- 2) Any damage caused by the Contractor in gaining access to the Property.

5

SECTION

PRIMARY HEATING SYSTEM

WHAT IS COVERED?

- 1) The Primary Heating System has failed or broken down completely.
- 2) A contribution towards the cost of purchase or hire by the Beneficiary (upon production of an original receipt for payment) of alternative heating sources where these are deemed necessary given the temperatures in the event that the Primary Heating system has failed completely and it is not possible to reinstate the heating within a 6 hour period.

WHAT IS EXCLUDED?

- 1) Boilers that are over 15 years old or over 238,000 btu net input (70 Kilowatt)
- 2) Lighting of boilers or the correct operation or routine adjustment of time or temperature controls.
- 3) Any form of solar heating systems.
- 4) Power flushing or descaling.
- 5) The replacement of water tanks, cylinders, and central heating radiators.

6**SECTION****PEST INFESTATION****WHAT IS COVERED?**

- 1) Wasp nests.
- 2) Hornet nests.
- 3) House mice.
- 4) Field mice.
- 5) Rats.
- 6) Cockroaches.

WHAT IS EXCLUDED?

Where the infestation is not directly affecting the living areas of the Property.

7**SECTION****ROOFING****WHAT IS COVERED?**

Sudden and unforeseen damage to the roof of the Property.

WHAT IS EXCLUDED?

Damage to flat roofs over 10 years of age.

8**SECTION****BOILER REPLACEMENT CONTRIBUTION****WHAT IS COVERED?**

Subject to acceptance of a claim under Section 5 of this policy, where Your boiler has failed and is deemed by the Contractor and Us to be Uneconomical to repair, We shall contribute (upon production of an original receipt for payment) the lower of 50% of the capital cost including VAT or £150 towards the cost of a brand new replacement.

WHAT IS EXCLUDED?**9****SECTION****OVERNIGHT ACCOMMODATION****WHAT IS COVERED?**

Overnight accommodation up to a maximum of £250.00 including VAT (upon production of an official invoice) where it has not been possible to resolve the Emergency following Emergency Work carried out by the Contractor and the Property is rendered uninhabitable.

WHAT IS EXCLUDED?**EXCLUSIONS**

We shall not be liable for costs arising from or in connection with:-

1. circumstances known to You prior to the commencement date of this insurance.
2. any system, equipment including boilers or facility which has not been properly installed in accordance with the manufacturer's instructions, or it has been incorrectly used or modified, or which is faulty or inadequate as a result of any inherent or recurring manufacture or design defect.
3. replacement or adjustment to any decorative or cosmetic part of any equipment.
4. garages, out-buildings, leisure equipment, cesspits, septic tanks or fuel tanks.
5. wilful act or omission or lack of maintenance or neglect by You.
6. claims relating to Properties left unoccupied for 60 consecutive days or more.
7. materials or labour charges covered by manufacturers, suppliers or installers guarantee or warranty.
8. any other costs or damage that are indirectly caused by the event that led to Your claim, unless specifically stated in this policy.
9. claims arising within the first 48 hours from the date of commencement of this insurance unless You held equivalent insurance immediately prior to the commencement of this policy.
10. any consequences of riot, strike, lock-out, civil commotion, labour disturbances, war, terrorism, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
11. (a) loss or damage to any property, or any resulting loss or expense.
(b) any claims directly or indirectly caused by, or contributed to, by, or arising from:-
 - i) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
 - ii) the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly.
 - iii) pollution or contamination of any kind whatsoever.
12. claims directly or indirectly occasioned by, happening through or in consequence of pollution or contamination of any kind whatsoever.
13. any Permanent Repair costs which exceed those that would be incurred in carrying out a Temporary Repair.

LEGAL EXPENSES INSURANCE -

Included in your RCTU Membership

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

LEGAL HELPLINE

There is a 24 hour legal helpline and this can be contacted on **01384 887 623** for initial advice and further instructions in how to make a claim. For help and advice on criminal matters please call **0800 908 977**. Please quote scheme number **LES/256/1455**.

IDENTITY THEFT HELPLINE

You must contact the identify theft helpline on **01384 377000** quoting **LES/256/1455** before you pay or agree to pay any costs. Failure to do so may lead us to decline your claim. We will give you a dedicated case manager who will assist you in identifying the extent of your problem. They will offer advice, guidance, and assist in the preparation of documentation to ensure the extent of your problem and any potential losses are minimized.

DEBT ADVICE HELPLINE

We have also arranged a 100% confidential Debt Advice Helpline. This service is provided via our Legal Expenses Insurance and gives you direct support from a specialist Insolvency Solicitor. They will look at your circumstances and give you free advice on how to address any and all your debt problems. It will ensure that any action you may have to take will be the most appropriate for your own specific circumstances.

Should the circumstances be so severe that Bankruptcy is the appropriate course of action we have also put in place a package that will pay all legal fees associated with Bankruptcy. It also includes the Solicitor's fees in preparing the petition required to instigate the legal procedure.

To access this service please call **01384 884 085**
Mon-Friday 0900hrs -1700hrs.

Section of Cover & Claim Limit applying in respect of any one claim

Cover Provided

Specific Section Exclusions

(Please note that this only shows the significant exclusions and reference should be made to the policy wording for a definitive list)

Criminal Prosecution Defence
(£185,000)

Defence of criminal court Legal Proceedings brought against a Beneficiary as a result of any act or omission or alleged act or omission.

1) Police Station Representation

Legal Expenses incurred in representing a Beneficiary at a Police Station where they are being interviewed under caution in relation to an alleged criminal act.

2) Magistrates' Court Representation

Legal Expenses incurred in representing a Beneficiary at a Magistrates Court.

3) Crown Court Representation

A sum equal to any assessed income based contribution payable by the Beneficiary towards Professional Fees incurred under the Crown Court Means Testing scheme.

4) Overseas Legal Assistance

Professional Fees incurred in providing emergency legal assistance or representing a Beneficiary at a Police Station where they are being interviewed, in relation to an alleged criminal act.

1) Police Station Representation

Any matter where the Appointed Representative assesses that reasonable prospects of success do not exist.

2) Magistrates' Court Representation

Any matter where the Appointed Representative assesses that reasonable prospects of success do not exist.

3) Crown Court Representation

- a) Professional Fees required to be paid by a Beneficiary in excess of the pre-conviction assessed income based contribution under the Crown Court Means Testing scheme following conviction.
- b) Any matter where the Appointed Representative assesses that reasonable prospects of success do not exist.
- c) Assessed income based contributions payable by the Beneficiary towards Professional Fees incurred under the Crown Court Means Testing scheme which exceed the Claim Limit.
- d) Any Professional Fees where the Beneficiary fails to:
 - i) apply for a Representation Order under the Crown Court Means Testing scheme.
 - ii) submit any required information under the Crown Court Means Testing scheme.
 - iii) comply with the terms of the Representation Order,
 - iv) use a representative that can act under the terms of a Representation Order under the Crown Court Means Testing scheme.
- e) The defence of any action, enforcement, or recovery of sums payable against a Beneficiary under the terms of or for a breach of the terms and conditions of a Representation Order under the Crown Court Means Testing scheme.

4) Overseas Legal Assistance

Any claim for Legal Expenses in excess of £2500 (or local currency equivalent).

Personal Injury
(£100,000)

Recovery of damages or compensation following any event causing death of or bodily injury to a Beneficiary.

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| Residential Protection (£100,000) | Pursuit of Legal Proceedings following any event causing loss of or damage to the Home. | |
| Peaceful Occupation (£100,000) | Pursuing or defending a Beneficiaries legal rights arising out of the ownership or rightful occupation of the Home. | Any lease tenancy or rental dispute other than where the Beneficiary has been unlawfully evicted from the Home. Any dispute relating to the letting or subletting of or licence to occupy the Home. Any dispute which in the first instance falls within the jurisdiction of the Rent, Rates or Land Tribunals or any appeals therefrom. |
| Consumer Protection (£100,000) | Pursuing or defending a claim which arises from a contract for services including insurance, sale, purchase or hire purchase of personal goods. | We do not cover claims where the value in dispute is less than £50.00, or which arise from a contract entered into prior to the inception of the first Period of Insurance or a contract of insurance dispute relating solely to quantum. |
| Data Protection (£100,000) | Defence of Legal Proceedings taken against the Beneficiary for compensation relating to the way that they have kept or used personal information about another person or organisation. | |
| Uninsured Loss Recovery & Motor Prosecution Defence (£100,000 but limited to £2,500 in providing representation following the seizure of a vehicle as a result of incorrect information being on the Motor Insurance Database and £5000 for Motor Defence claims) | The recovery of uninsured losses of a Beneficiary resulting from a motor accident in the Vehicle. The defence of Legal Proceedings taken against the Beneficiary arising from a breach of road traffic regulations relating to the Vehicle. | Any claim where a Beneficiary does not have a valid driving licence, the appropriate motor insurance policy, valid road tax certificate/disc or MOT certificate for the Vehicle. We do not cover Legal Proceedings relating to parking offences. Any claim where funding is available from the Director General or any other appropriate body. A £50 excess applies to Motor Prosecution Defence claims. Any Professional Fees in excess of £5000 in respect of Motor Prosecution Defence claims. |
| Discrimination (£100,000) | Defence of Civil Legal Proceedings brought against the Beneficiary alleging discrimination related to sex, race, age, religion or disability at work. | |
| Probate (£100,000) | Pursuing a claim in respect of a probate dispute involving the will of the Beneficiary's parents, grandparents, children, stepchildren or adopted children. | Where a will has not been previously made, concluded, or cannot be traced. |
| Employment (£100,000) | Pursuing Legal Proceedings between a Beneficiary and their employer in respect of a contract of employment dispute. | |
| Fund Trustee Defence (£100,000) | Defence of any civil Legal Proceedings against the Beneficiary in respect of any act or omission or alleged act or omission as a trustee of a fund set up by the Beneficiary's employer. | |
| Representation at Public Enquiries (£100,000) | Representation of a Beneficiary at a public enquiry ordered by a District Auditor. | |

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| Independent Police Complaints Commission Investigations (£100,000) | Representation by an Appointed Representative at an investigation by the Independent Police Complaints Commission. | |
| Debt Advice & Bankruptcy (£1,000) | Where payable, the fee required for filing for Bankruptcy (a Debtor's Petition) and the deposit towards the administration of Your Bankruptcy. | Any Professional Fees related to an application for Bankruptcy. |
| Education (£100,000) | Appealing against a decision of a Local Education Authority (LEA) arising out of the LEA's failure to comply with its published admission policy resulting in the refusal to accept the Beneficiary's child at the school of their preference. | Where acceptance at the school involves examinations or other selection criteria. Where the refusal occurred within 6 months of the first Period of Insurance. Where the child has been expelled, suspended or permanently excluded from another school. Where the procedure for appealing against the decision to refuse a place at the school has not been followed. Children under 5 years other than for admission disputes arising where entry shall be in the academic year prior to their 5th birthday. |
| Identity Theft (£100,000) tel 01384 377000 quoting LES/256/1455 | Defending a claim from a financial institution, merchants or their collection agencies. The removal of any criminal or civil judgments wrongly entered against the Beneficiary. Challenging the accuracy or completeness of any information in a Credit Reference Agency report. Creating documents needed to prove the Beneficiary's innocence in terms of any financial irregularities committed unlawfully. Postal and phone costs the Beneficiary has to pay in dealing with financial institutions, the Police and Credit Reference Agencies to report or discuss an actual Identity Theft. Fees charged for reapplying for a loan due to the original application being rejected solely because the lender received incorrect credit information. The Beneficiary's lost earnings as a result of time away from work to go and see the Police, financial institutions or Credit Reference Agencies to report or discuss an actual Identity Theft. | Any Identity Theft connected with the Beneficiary's business, profession, or occupation. Any legal action where the Beneficiary does not have reasonable prospects of success. Any costs, expenses or losses incurred due to any fraudulent, dishonest or criminal act by a Beneficiary, or any other person acting in collusion with a Beneficiary. Any Indirect Losses other than as identified above. |
| Assistance | The provision of professional assistance and guidance to the Beneficiary in respect of any personal legal or quasi legal problem of the Beneficiary. | We shall not be obliged to correspond negotiate or otherwise deal on the Beneficiary's behalf with any third party. We will not provide assistance on matters relating to a dispute under this policy between the Policyholder, any Beneficiary, the Agent and Us, the Insurer, their servants or agents. |

RCTU INSURANCE BENEFIT TRUST (*Optional additional benefit*)

In addition to the benefits afforded by the Standard Package, members can select upon payment of an additional subscription the below comprehensive package of insurance benefits.

Application forms are available on the RCTU intranet pages. Alternatively contact **Philip Williams and Company** on **01925 604421** or visit the website **www.philipwilliams.co.uk** for further details.

| ★ SCHEME BENEFITS <i>1st June 2016</i> | |
|---|--------------------------------|
| Serving member to age 65 | BENEFITS |
| Life Insurance | £100,000 |
| Terminal Prognosis Advance on Life Insurance | 20% of sum insured |
| Permanent Total Disablement (due to accident) | £100,000 |
| Accidental Loss of Use Benefit | £20,000 |
| Critical Illness | £15,000 |
| Child Critical Illness | £3,000 |
| Child Death Grant | £2,000 |
| Hospitalisation Benefit up to 5 nights | |
| <i>Accident/incident/emergency admission</i> | £50 per night |
| <i>Planned admission after first 3 nights</i> | £50 per night |
| Sick Pay Benefit (Revenue & Customs Conditions of Service) | |
| Members less than 5 years of service within Revenue & Customs <i>On Reduction of Pay. For up to a period of 12 Weeks</i> | 20% Scale Pay |
| Members more than 5 years of service within Revenue & Customs <i>On reduction of pay to half up to 26 Weeks</i> <i>On Reduction to Nil Pay 26 Weeks</i> | 20% Scale Pay 50% Scale Pay |
| Family Travel Policy | Worldwide |
| Mobile Phone Insurance | Member & Partner |
| Dental Emergency and Injury | Member & Partner |
| Motor Breakdown Cover (UK & Europe) | Member & Partner |
| CALENDAR MONTHLY SUBSCRIPTION | £31.45 |

Spouse or cohabiting partner to age 65 of member

| | BENEFITS |
|--|--------------------|
| Life Insurance | £50,000 |
| Terminal Prognosis Advance on Life Insurance | 20% of sum insured |
| Critical Illness | £7,500 |
| Child Critical Illness | £1,500 |
| CALENDAR MONTHLY SUBSCRIPTION | £9.50 |



★ R&C TRADE UNION - PROTECTING REVENUE AND CUSTOMS MEMBERS AT WORK AND HOME

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