



# Offer Terms and Conditions

If you join the Police Mutual Discretionary Healthcare (PMHC) Scheme (the “PMHC Scheme”) you may be entitled to **12 months free membership, followed by a further 12 month discount on subscription rates for ages 25 and over** (the “Offer”) where you are a student or newly qualified, Officer, Police Community Support Officer (PCSO), Special Constable or Staff applicant. The Offer is only available if you meet these terms and conditions.

## 1. Eligibility

The Offer is available to customers who are: -

student or newly qualified Police Officers, Police Community Support Officers, Special Constables, or new Police Staff who meet the eligibility criteria of these terms and conditions and join the PMHC Scheme as a member.

Applicants must be a student, newly qualified or new employee of Police UK, Police Scotland and Police Service of Northern Ireland, aged between 18 to 65 years (inclusive) at the date of application to the PMHC Scheme.

The Offer is only available to customers who are new members of the PMHC Scheme who have not benefitted from a PMHC offer previously, and who follow the rules on participation as explained in number 2 (participation) below.

The Offer doesn't apply to any other PMHC Limited product or service unless otherwise stated.

The Offer is not open to employees or contractors of PMHC Limited, the Royal London Mutual Insurance Society Limited (Royal London) or any of its subsidiary companies.

Membership of the PMHC Scheme does not make a customer a member of Royal London.

Eligibility of the Offer is subject to eligibility of the PMHC Scheme; the rules of the PMHC Scheme give the board an absolute discretion to determine the eligibility of and whether or not to admit, any person to membership of the PMHC Scheme.

## 2. Participation

Eligible customers may participate in this Offer by contacting us directly by telephone on 01543 441 630 using offer code 'Promo 45' or face to face with one of our Wellbeing Team at Police Mutual events, or applying online using voucher code 'Promo 45' via our website: [www.policemutual.co.uk/products/healthcare/healthcare-scheme/](http://www.policemutual.co.uk/products/healthcare/healthcare-scheme/).

Eligible customers wishing to participate in the Offer are required to complete a tele application over the phone, a paper application form where this is face to face, or an online application form on our website. The eligible (and any additional family) member(s) to be covered by the PMHC Scheme must agree to be bound by these Offer terms and conditions and the rules of the PMHC Scheme which can be found on the Police Mutual website detailed above.

Eligible customers are requested to read the rules of the PMHC Scheme before applying to understand the benefits, limits, and exclusion of the PMHC Scheme and should direct any questions to the Promoter should anything be unclear about the PMHC Scheme or this Offer.

## 3. Offer Contents

The Offer consists of 2 parts; an initial 12 months of free membership of the PMHC Scheme (the “initial offer”), followed by a further 12-month discount on subscription rates for ages 25 and over by providing these eligible customers with a discounted subscription rate at the 18-24-year-old rate (the “further offer”).

The initial offer and the further offer apply to the member only category of membership. Should an eligible customer wish to take out couple, single parent family and family categories of membership, the initial offer and the further offer shall only apply to the applicant who is the main member and any additional family members will be required to pay the subscription rates applicable to their membership.

The further offer shall only provide a discount to eligible customers aged 25 years and over. If an eligible customer is younger than 25, they will already be receiving subscription rates at the 18-24-year-old age bracket, so will receive no monetary discount to their subscription rate during the further offer.

The initial offer and the further offer must be used consecutively without interruption.

The Offer shall start on the date the application form is signed by (the last of) the eligible and any additional person(s) and shall end 12 months thereafter for those members who are age 18-24, or 24 months thereafter for those members who are age 25 and over, unless it ends earlier (see below).

Should a member turn 25 during the further offer but didn't initially qualify for that further offer due to their age, we will allow the member to benefit from a restricted further offer from when they turn 25 within that 12-month period.

The start and end dates of the Offer along with the subscription rate dates will be communicated to the member by welcome letter via email, or post if we are not provided with an email address.

At the end of the initial offer the member is responsible for paying the subscription rates, which may be discounted by the further offer (the “discounted subscription rates”) to continue membership of the PMHC Scheme. If the subscription rates are not made, membership of the PMHC Scheme will end.

The form and amount of deductions for the subscription rates and the discounted subscription rates that may apply made by PMHC Limited will be explained at the time of application/in the welcome letter.

The first subscription rate will be deducted in the 13th month of membership. If the discounted subscription rates apply, these subscription rates will be payable for a period of 12 months.

At the end of the further offer or if no further offer applies, the member is responsible for paying the full subscription rates to continue membership of the PMHC Scheme. If the subscription rates are not made, membership of the PMHC Scheme will end.

Examples of the current subscription rates can be viewed on the Police Mutual website as detailed in number 2 (participation).

The subscription rates are subject to change and any rates detailed at the time of application are provided by way of example and are in no way guaranteed. The subscription rates and the discounted subscription rates could be higher than the rates quoted at application stage and in the welcome letter. The discounted subscription rates could change during the 12-month period of the further offer.

#### **4. Cancellation, Amendment or Withdrawal**

The Promoter may amend, limit, or withdraw this Offer in full or in part at any time before an eligible customer applies to join the PMHC Scheme.

The Promoter may cancel this Offer if it is unable to fulfil the Offer for legal reasons, such as if we suspect we may be breaching a law or regulation which we must comply with, or for the prevention of financial crime.

The Promoter may cancel this Offer where under the rules of the PMHC Scheme the board elect to terminate a member's membership by giving the member not less than 30 days' notice in writing.

An eligible customer, or a member, who no longer wishes to avail of membership of the PMHC Scheme and the Offer may cancel at any time by notifying PMHC Limited of their intention to cancel by telephone, email, or post. If the Offer has not yet started, the eligible customer may cancel with immediate effect. Once the Offer has started, the member may cancel during the 'Initial Offer' and the 'Further Offer' by giving the Promoter 30 days' notice.

If an eligible customer or member elects to cancel membership and/or this Offer, they will not be entitled to any further benefit or payment from the PMHC Scheme for any sums due to the member at the date of termination of the membership.

#### **5. Non-transferable**

This Offer cannot be used in conjunction with any other offer.

There is no cash or cheque alternative to this Offer.

#### **6. Healthcare Rules apply**

These terms and conditions apply in addition to the PMHC Scheme Rules.

The Rules of the PMHC Scheme will take priority over these terms and conditions.

#### **7. Severability**

If any provision of these terms and conditions is held invalid by any law, rule, order, or regulation of any government, or by the final determination of any court of a competent jurisdiction, such invalidity shall not affect the enforceability of any other provisions not held to be invalid.

#### **8. Governing Law**

These terms and conditions are governed by the English Law and subject to the exclusive jurisdiction of the English Courts.

#### **9. Promoter**

The Promoter is PMHC Limited, trading as Police Mutual, registered in England and Wales with Company Number 03018474 and its registered office 80 Fenchurch Street, London, EC3M 4BY.