



THE ESSENTIALS GUIDE 2017
Your PCS membership gets you discounts and special offers, free advice and support, helplines and much more...

Contents

Welcome to PCS	4
Legal services	5
Finance	7
Insurance	10
Get involved	14
Shopping	16
Health	18
Contact us	20

Disclaimer

This document is intended to provide a general overview of the schemes on offer to members and should not be considered to be a full legal statement of entitlements. Nothing in this guide should be seen as giving a member or relative any entitlement to services. For full details of the rules of the schemes and your entitlements to services, see pcs.org.uk/about-pcs/member-benefits

Welcome to PCS

Thanks for joining PCS; whether you're new to the union or a long-standing member, we really value your support.

Your membership is essential to protect you at work, especially in these uncertain times, and to support our campaigns to defend public services and jobs. As well as being a safety net at work, providing a wide range of collective and personal employment support, your PCS membership gives you access to substantial savings. Our suppliers all offer excellent value for money, first rate customer service, and have a commitment to PCS which they demonstrate by supporting our union financially.

Mark Serwotka
PCS general secretary

This booklet gives you a taste of these benefits, including discounts on:

- **shopping bills**
- **insurance policies**
- **financial advice**
- **healthcare plans**
- **legal services.**

Keep in touch

Offers can change throughout the year and new benefits become available, so keep up to date by checking [pcs.org.uk/memberbenefits](https://www.pcs.org.uk/memberbenefits)

In addition to the services in this guide we also provide:

- **The PCS Benevolent Service** which, within certain parameters, can provide financial assistance to members in severe

financial hardship. Full details are available on the PCS website in the membership benefits section.

- **A Death Benefit grant** of £1,629 to the nominee of any employed full member who dies whilst in membership (associate members are not entitled to this benefit). You should check your membership record to ensure that your nominee details are up to date. Members can check and amend their personal details including their death benefit nominee details via the PCS website [pcs.org.uk](https://www.pcs.org.uk) by using the members' area or by emailing membership@pcs.org.uk
- **PCS Legal Services** through which the union offers a personal injury compensation claim scheme. For more details please call 020 7801 2651. To register a claim call 0800 328 3255
- **PCS Credit Union** is a fast growing ethical alternative to the high street banks and is owned by its members. For savers it pays a dividend which compares favourably with other current accounts. It also provides low interest rate loans covering a wide range of needs. So if you are looking for a small ethical payday loan of up to £500 or up to £10,000 to buy a car or take that long awaited holiday – join us! [pcs.org.uk/creditunion](https://www.pcs.org.uk/creditunion), creditunion@pcs.org.uk or **020 7924 2727 option 9**
- **PCS Counselling Support Services** your membership of PCS entitles you to access counseling and medical information. To use the services which are available to you 24 hours a day, 365 days a year, telephone **0161 836 9383**

There are also various helplines to help with a range of problems:

- **Breast Cancer Care** on **0808 800 6000**.
- **Domestic Violence** on **0808 2000 247**.
- **A free will service** information pack can be obtained by sending an email to benefits@pcs.org.uk. Please include your membership number.

Legal services

Legal help at work and home

PCS provides a range of legal and personal case support to members and in some cases their partners.

We offer support in five main areas:

- Employment advice and support
- Personal injury claims
- General legal advice
- Free will service
- Conveyancing services.

Employment advice and support

Advice and support on issues arising out of the member's employment (including dismissal) is available to all PCS members, subject to our standard requirements.

We aim to provide local support to members. Reps, where necessary, have access to more experienced support and advice, including, in appropriate cases, professional and/or legal advice. In certain cases, PCS may offer legal representation at tribunal hearings.

Support in employment disputes does not extend to partners, dependents or to associate members in new employment. For more: pcs.org.uk/legal

Personal injury claims

Our personal injury scheme covers members and their families who have an accident or suffer injury or ill health where the claim would be made within the UK. Cover for occupational injuries does not extend to partners, family members or associate members.

The scheme offers the services of a specialist personal injury lawyer to assess the merits and value of your case and, if appropriate, to take your case through to an acceptable settlement. There is a 3-year time limit for making a claim.

To register a claim call the dedicated helpline on 0800 328 3255 – open 8am to 8pm Monday to Friday.

General legal advice

For any legal matter, except personal injury or employment law matters, members can call our 24-hour legal advice line, operated by Slater & Gordon Solicitors. Call **0800 916 9066**

Free will service

PCS, through our solicitors, can offer you a free will service – provided the arrangements are straightforward. More complex arrangements can be put in place, at a reduced cost.

To get further details email benefits@pcs.org.uk

Buying or selling a house?

PCS has arranged exclusively-priced conveyancing for members, through Thompsons solicitors who operate in England, Scotland, Wales and Northern Ireland.

For more details regarding matters in England and Wales calls 0151 326 2152. For matters in Scotland call 0800 089 1331. Remember to mention that you are a PCS member.



Facing divorce?

Worried about your pension?

As the UK's number one divorce and pensions specialists, we understand how valuable your pension is to you. The law in this area is not straightforward and it's paramount that you seek advice from a specialist who understands your scheme. We offer:

- Unrivalled experience advising on pensions on divorce
- 15% discount on fees as a member of PCS
- Personal face-to-face meetings in our offices nationwide or via Skype
- Access to some of the country's best family lawyers

If you think we could help,
call us on **0800 916 9066**

slatergordon.co.uk

Offices throughout the UK.



The complete
Union legal
service.
**Making a
difference.**

+ Slater
Gordon
Lawyers

Finance

You and your money

PCS and our suppliers offer a range of services to help you get the most out of your money and provide financial advice when you need it most.

One of these services is the PCS Credit Union, a fast growing ethical alternative to the high street banks which is owned by its members. For savers it pays a dividend which compares favourably with other current accounts. It also provides low-interest rate loans covering a wide range of needs.

So if you are looking for a small ethical payday loan of up to £500 or up to £10,000 to buy a car or take that long-awaited holiday – join: **pcs.org.uk/creditunion**, email **creditunion@pcs.org.uk** or call **020 7924 2727** and press **option 9**.

Financial peace of mind.

Make it happen.



Dealing with financial issues can be daunting. How would you pay your bills if you fell ill or were made redundant? Do you understand the new "pension freedom" rules? Would you like to help your children financially?

PCS has appointed us to offer members practical, affordable financial advice on these and other financial issues. This advice is specific to you and could improve your financial situation.

Book your complimentary, no obligation appointment now.

Call 08000 85 85 90.

Email appointments@lighthousefa.co.uk.

A pension is a long-term investment. The fund value may fluctuate and can go down. Your eventual income may depend upon the size of the fund at retirement, future interest rates and tax legislation.

Making your money work harder



www.lighthousegroup.plc.uk/affinity/pcs

PCS acts as an introducer appointed representative to the Liverpool Victoria group of companies for investment, general insurance and advice on investment, life protection and pensions. Liverpool Victoria Financial Advice Services Limited is an introducer to Lighthouse Advisory Services Limited. LV= is a registered trade mark of Liverpool Victoria Friendly Society Limited and LV= is a trading style of the Liverpool Victoria group of companies. Lighthouse Financial Advice is a trading style of Lighthouse Financial Advice Limited. Registered in England No. 04795080. Registered Office: 26 Throgmorton Street, London, EC2N 2AN. Lighthouse Financial Advice Limited is an appointed representative of Lighthouse Advisory Services Limited, which is authorised and regulated by the Financial Conduct Authority. Both are wholly-owned subsidiaries of Lighthouse Group plc. 2017-02-15 17.0411

For PCS members – free independent mortgage advice – from our partners at ESPC Mortgages



Photo: Shutterstock

****Free independent mortgage advice – usual adviser fees waived for PCS members**

***Star Mortgages – we manage the whole process – in partnership with:

*ESPC Mortgages– who provide the independent advice

From initial enquiry — through to issue of mortgage offer papers...

the mortgage team take care of it...usual fees waived.

Mortgages/remortgages/buy-to-lets – whether First Time Buyer,
moving home or remortgaging

Freephone: 0800 644-4223 Email: info@starmortgages.co.uk



*ESPC Mortgages which is a trading style of ESPC (UK) Ltd. ESPC (UK) Ltd is a wholly owned subsidiary of Edinburgh Solicitors Property Centre Limited and is an Appointed Representative of

Lyncombe Consultants Limited which is Authorised and Regulated by the Financial Conduct Authority.
YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT

KEEP UP REPAYMENTS ON A MORTGAGE OR OTHER LOANS SECURED AGAINST IT.
**Although our usual adviser fees are waived, ESPC may receive a fee from the lender.

***Star Mortgages are not regulated by the FCA and do not advise or make personal recommendations in respect of mortgage products – we leave that to our ESPC partners.

Insurance

Peace of mind for a fair price

We have teamed up with big name companies to offer you great deals on a wide range of insurance cover for our members.

You can take advantage of special offers on:

- Car and home insurance
- Healthcare
- Travel insurance.

Find out more: pcs.org.uk/memberbenefits

We love pets!
Pet Insurance.co.uk

PCS Members receive a great deal on Pet Insurance



Visit www.pet-insurance.co.uk/pcs
or call **03300 243 877** quoting PCS
to claim your **45% Discount**

www.pet-insurance.co.uk is a trading name of The Equine and Livestock Insurance Company Limited, Thorpe Underwood Hall, Ouseburn, York, YO26 9SS (registered in England and Wales no. 294940) which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority no. 202748.



Discounted 5 Star Home Insurance for PCS members



Take full advantage of your exclusive PCS member discount

0800 756 8296

LV.com/PCS



Caravan Insurance
0800 032 0939



Motorbike Insurance
0800 032 0939



Good value, great values

Research from YouGov BrandIndex using 'Recommend' measure conducted online between November 2015 and October 2016, sample size 30,435. More information go to LV.com/PCS
For Text Phone first dial 18001. Mon-Fri 8am-9pm, Sat 8am-5pm, Sun 9am-5pm.
PCS acts as an introducer to Liverpool Victoria Insurance Company Limited for General Insurance.

12607:2017



LIVERPOOL VICTORIA

Bringing discounted Car Insurance to PCS members

Plus an extra

£20 off*



Take full advantage of your exclusive PCS member discount

0800 756 8391

LV.com/PCScardiscount1



Good value, great values



Caravan Insurance
0800 032 0939



Motorbike Insurance
0800 032 0939



Research from YouGov BrandIndex using 'Recommend' measure conducted online between November 2015 and October 2016, sample size 30,435. More information go to LV.com/PCS

*To receive £20 off a new car insurance policy you must be a current PCS member and obtain a quote and buy online through the link above or by calling our call centre on 0800 756 8391 only. This offer is for your first year of cover only, not renewal. The quote price displayed will automatically include the discount and any other applicable discounts. LV reserves the right to change the terms and conditions and to withdraw the offer at any time.

The discount can be used in addition to the current online discount and membership discount but cannot be used in conjunction with any other offer.

For Text Phone first dial 18001. Mon-Fri 8am-9pm, Sat 8am-5pm, Sun 9am-5pm.

PCS acts as an introducer to Liverpool Victoria Insurance Company Limited for General Insurance.

12606-2017



TRAVEL INSURANCE

Protect your holiday with PCS Travel Insurance

PCS Travel Insurance offers quality cover at a competitive price and now includes three levels of cover, as well as a host of optional extras, so you can tailor your policy to suit your needs.

- ✓ **Three levels of cover:** Bronze, Silver or Gold
- ✓ **Online medical screening option**
- ✓ **£7,500** Cancellation cover (Gold Cover)
- ✓ **£10million** Medical Emergency Cover (Gold Cover)**

INDIVIDUAL
ANNUAL GOLD COVER

£65.30*

(Worldwide, incl USA, Canada
and the Caribbean)

APPLY ONLINE:

WWW.PCSTRAVELINSURANCE.COM

OR CALL:

0333 006 9757

*Price for an individual aged 45 without medical conditions, travelling worldwide incl. USA, Caribbean and Canada.
**Terms and conditions apply. Calls are charged at a national rate (included in mobile tariffs). Our UK based call centre is open Mon to Fri 8am to 8pm, Sat and Sun 9am to 5pm. Cover correct as of 01 March 2017.

PCS is an Introducing Appointed Representative of Union Insurance Services, a trading name of Union Income Benefit Holdings Ltd (UIB), an Introducing for Travel Insurance Facilities plc (TIF) who administer and underwrite this policy. Union Reiseversicherung AG, UK is the insurer. UIB (no. 307575) and TIF (no. 300317) are authorised and regulated by the Financial Conduct Authority. This can be checked on the FCA website www.fca.org.uk

Get involved

Making the most of your PCS membership

Every member of PCS has a role to play in our union. Thousands of PCS members act as the elected union representative in their workplaces, and many thousands more help by doing lots of small but important things which make the union vibrant and visible in our workplaces.

Getting involved in PCS doesn't have to take up lots of time. If you would like to get more involved but do not hold a formal role then we would like you to register as a PCS Advocate. The support you offer could include:

- encouraging your work colleagues to come to union meetings
- making sure colleagues have the latest information from PCS
- encouraging non-members to consider joining the union.

Any member can put themselves forward

to become an Advocate. All we ask is that you have an interest in helping PCS and devoting a small amount of time to supporting the union.

By registering as an Advocate you will receive information about PCS and ideas for getting involved. Your local union branch, regional office and the national union will know that you are prepared to devote a bit of time and energy to support the union whenever you can. After your time as an advocate you may want to become a rep and if you do there is lots of help and support.

Find out more, email: [**organising@pcs.org.uk**](mailto:organising@pcs.org.uk)

Ask a friend to join PCS

The most common reason why someone joins PCS is because someone they know asked them. The more members we have the more effective and persuasive is our voice.

Help us build a strong and vibrant union today by asking a friend who you work with to join PCS, call 0800 317 464, visit [pcs.org.uk/join](https://www.pcs.org.uk/join), or ask your workplace rep for a membership form.



Photo: Andrew Aitchison

Shopping

Great deals

Through our specialist partners we can help get you money off your weekly grocery shopping, household appliances, online shopping, health and fitness and those little treats in life like days out, eating out and holidays.

You can find out more on the web page about what's on offer:

pcs.org.uk/memberbenefits

According to the Office for National Statistics, UK families spend on average £6,000 a year on food, drinks, eating out and clothing and the union pre-paid plus card helps you earn money – up to 6% – as you spend at over 50 major retailers.

Treat yourself

If you want to treat yourself, a friend or loved one to a spot of pampering, a special day out or a trip of discovery, our partners have good deals on great experiences that should make for happy memories.

Visit the shopping and leisure section here:

pcs.org.uk/memberbenefits

pcs+ UNIONREWARDS.com

GET PAID CASHBACK

for your online shopping

**£10
FREE**

WELCOME BONUS**

Shop online at 100s of retailers and get paid cashback! Plus loads of discounts and offers available.*

TESCO

Waitrose



Waterstones

DOROTHY PERKINS

ASOS
discover fashion online

George.



1. Sign up

Join for free and browse through hundreds of retailers.*

2. Shop online

Click on the retailer's link and shop as normal.

3. Earn cashback

Cashback that's earned is added to your online rewards account.

Join **FREE** today at
www.UnionRewards.com/save

*Range of retail partners and cashback rates are subject to change. Some retailer exclusions apply.

**Your FREE welcome bonus is paid once you reach your first cashback total of £25.00. Your cashback will be paid automatically to your registered account each time you reach a cashback total of £25.00.

Union Rewards is a trading name of Union Income Ltd ("UI") who have arranged UnionRewards.com in conjunction with VAC Media Ltd. UI is registered in England and Wales with register number 06595562.

Health

Save money on everyday health costs

As a PCS member, you can pay a small monthly fee to help with the cost of everyday healthcare by getting cashback when you pay your bills for dental treatments and eye tests, as well as other treatments and therapies.

To find out more and view the full list of benefits available visit **www.bhsf.co.uk/pcs**

As a PCS member you have access to the Health4All health cash plan from BHSF.



A health cash plan is an excellent way to manage the cost of your everyday healthcare; pay a small monthly premium and you can claim cash back on dental, optical and therapy treatments, such as physiotherapy and osteopathy, plus much more.

- Five levels of cover to choose from - cover starts from just £5.78 per month
- Personal and family cover available
- Premiums payable through convenient payroll deduction
- Claim from the start date of your policy*

Also included
with your
health cash
plan...

- 24/7 telephone helpline
- GP helpline and online webcam consultation
- Private prescription service
- Discounted gym membership

For further information and to apply, call BHSF on:

0121 629 1197

or email: sales@bhsf.co.uk (quote ref: PCS0317)

*With the exception of maternity/paternity payment (10 month qualifying period) and pre-existing health conditions (2 year qualifying period), BHSF Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. BHSF Employee Benefits is authorised and regulated by the Financial Conduct Authority.

Contact us

**PCS has staff and representatives across the UK.
Our main offices are:**

Head office

020 7924 2727

Scotland

0141 225 5150

pcs.org.uk/Scotland

Yorkshire and Humberside and Northern

0113 200 5300

pcs.org.uk/yh

pcs.org.uk/northern

North West

0151 298 3900

pcs.org.uk/nw

Midlands

0121 643 4342

pcs.org.uk/midlands

Wales and South West

0292 0666 363

pcs.org.uk/wales

pcs.org.uk/sw

London and South East

020 7801 2764

pcs.org.uk/lse

You can find more
contact details at

pcs.org.uk/contact