



Northumbria Group Insurance Scheme Trust

1 April 2024 – 31 March 2025

Northumbria Police Federation is an appointed representative of Arthur J. Gallagher Insurance Brokers Limited which is authorised and regulated by the Financial Conduct Authority.
Registered Office: Spectrum Building, 55 Blythswood Street, Glasgow, G2 7AT. Registered in Scotland. Company Number: SC108909.



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Please take time to read this booklet carefully, it contains a summary of the covers provided by the Group Insurance Scheme. It is not the policy document, the actual policy documents containing full details of the cover, terms, conditions and exclusions are retained by the Federation Office.

Please note it is your responsibility to advise the Federation Office of any change in your personal circumstances and to ensure that deductions continue to be taken at the correct rate.

Should you have any queries in relation to any aspect of the Group Insurance Scheme, please contact:-

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Scan QR code to
access the
Federation website
and downloadable
documents



Arranged by Northumbria Group Insurance Scheme Trust in association with Gallagher

This booklet has been produced for distribution to all members of the Group Insurance Scheme.

The covers which form part of the Group Insurance Scheme are noted below:-

Serving Member	Retired Member
Life Assurance	Life Assurance – up to 70 years of age only
Personal Accident & Sick Pay	Worldwide Travel
Worldwide Travel	Legal Expenses
Legal Expenses	Care first Counselling
Care first Counselling	Motor Breakdown
Motor Breakdown	

Please read the following important information. This summary does not describe all the terms and conditions of the policies which form the Group Insurance Scheme as it is not the policy document. The actual policy documents containing full details of the cover, terms, conditions and exclusions are retained by the Federation Office.

An all-inclusive insurance scheme is in force. Whilst membership is on a voluntary basis, subscribers are automatically included within the applicable elements of the scheme, as detailed above. This can be extended to include Life Assurance for the member's partner (if an additional subscription amount is paid). The child Life benefit is automatically provided in conjunction with the member benefit. Cover in respect of the partner and dependent children is automatically provided (where relevant) under the Travel and Legal Expenses Insurance. Motor Breakdown also includes the member's partner.

Please note, we cannot take into account an individual member's personal circumstances and advise them on the suitability of cover. **The decision of whether you should join the Scheme and the assessment of whether it meets your demands and needs is entirely yours based on the information about the product features, benefits, terms and conditions provided by Gallagher and the Police Federation.**

Deductions are taken on a monthly basis from pay or pension – please contact the federation office for details of the current cost. The deductions payable will be subject to periodic review and may go up or down. Monthly deductions are inclusive of Insurance Premium Tax (where applicable) and a fee, details of which can be obtained from the Federation.

Membership of the scheme ceases at the age of 70 years for serving members and 75 years for retired members. Life cover is not available between the age of 70 to 75. You must contact the Federation Office if you do not wish to stay in the scheme past your 70th birthday. **Please note cover would cease earlier if you are no longer employed by Northumbria Police Force, if the retirement option is not taken, or you stop your monthly deductions.**

The partner Life Assurance is the only element of the scheme which is optional, although this cannot be taken in isolation. The partner cover ceases:-

- upon the member reaching the age of 70; or
- upon the death of the member; or
- earlier, upon the partner reaching the age of 70 if the partner is older than the member.
- the life benefit payable in respect of a partner is dictated by the age of the member.

Membership is available to retirees who live overseas. This is restricted to Life and Travel* cover only. Top Up Life cover is not available to members who live outside of the UK. (*subject to satisfying the criteria detailed in the Travel section of this booklet.)

Prior notification of maternity leave and secondments from the Force should be given to the Federation who will advise on the availability of cover.

This scheme is subject to annual review and is administered by your Federation. It incorporates covers which they believe are beneficial to the majority of members. The Federation reserve the right to amend or remove cover as they deem appropriate. It is your responsibility to ensure that you are in possession of the up-to-date literature.

Entry Criteria

Serving Members

12 month Entry Period – automatic membership can be granted if applications to join the scheme are made within 12 months of joining Northumbria Police. Thereafter, discretionary entrant procedures are followed and cover may be subject to medical underwriting.

Retired Members

Cover can continue without declaration of health subject to maximum age of 75 years (although members must previously have been a member of the Group Insurance Scheme as a serving member and membership must be continuous from the date of retirement).

Partners

No referral is necessary if the partner seeks membership within 3 months of marriage or within 3 months of the serving member joining the scheme at the first opportunity. Thereafter, discretionary entrant procedures must be followed and cover may be subject to medical underwriting. Partner cover can also continue for retired members, however, it must have previously been in force prior to the date of retirement.

Please note:-

- The partner must permanently reside with the member.
- With regard to an unmarried partner, there must be a 3 month period of co-habitation before cover can be granted. In the event of a claim, documentary evidence may be requested.
- For serving members, if there is a change of partner and cover is required, a Late Entrant form must be completed. This option is not available to retired members.



Life Assurance
Assurer: Canada Life
Policy No: R5610

Serving and Retired Member (up to 70 years of age) Benefits:-

The following benefits are payable in the event of death from any cause on a worldwide basis, 24 hours a day:-

Serving Officer	Up to 69 years of age inclusive	£120,000
Partner of the above		£ 60,000
Police Staff Employee	Up to 69 years of age inclusive	£ 25,000
Partner of the above		£ 10,000
Retired Officer	Up to 64 years of age inclusive	£ 32,500
Partner of the above		£ 25,000
Retired Officer	65 to 69 years of age inclusive	£ 7,500
Partner of the above		£ 7,500
Retired Police Staff Employee	Up to 64 years of age inclusive	£ 12,500
Partner of the above		£ 5,000
Retired Police Staff Employee	65 to 69 years of age inclusive	£ 5,000
Partner of the above		£ 5,000
Child (dependant of a Member)	6 months to 17 years of age inclusive	£ 5,000
Terminal Prognosis Advance Payment – restricted to under the age of 64 years		20% of sum assured
<i>(The diagnosis must be made before the person's 64th birthday and confirm a life expectancy of less than 12 months). Claims must be submitted within 6 months of the terminal diagnosis. Please note, if an advance payment is made under this policy, the death benefit will reduce by this amount from the benefit applicable at the time of death.</i>		

- Catastrophe Limit – in the event of a catastrophe affecting multiple lives, an overall limitation applies which may limit the total payment.
- The retired member cover is provided without declaration of health (subject to the entry criteria detailed earlier).
- Child means any natural or legally adopted child, who is more than 6 months old and under 18 years old, of a member.
- Members must ensure that the Federation have up to date details of the nominated beneficiary.
- Partner cover ceases:-
 - upon the member reaching the age of 70; or
 - upon the death of the member; or
 - earlier upon the partner reaching the age of 70 if the partner is older than the member.

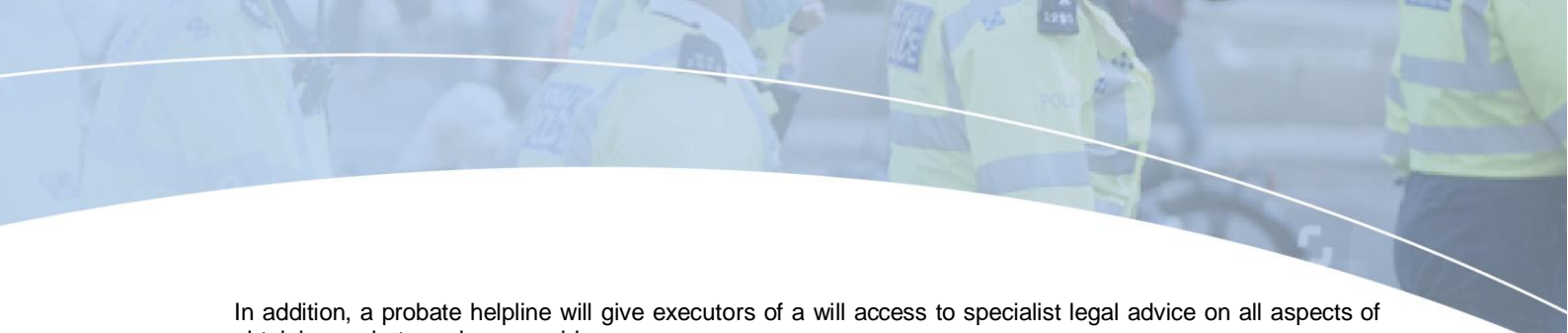
The life benefit payable in respect of a partner is dictated by the age of the member.

▪ **Help and Support:-**

A confidential bereavement counselling service is provided by Lifeworks in conjunction with Canada Life, which offers family members with:-

- Unlimited telephone support and, where further support is required, up to four face-to-face sessions with qualified counsellors
- Details of self-help groups
- Practical advice on how to adjust to new circumstances

The helpline is available 24 hours a day, 7 days a week – 0800 912 0826



In addition, a probate helpline will give executors of a will access to specialist legal advice on all aspects of obtaining probate and can provide:-

- Guidance on financial matters
- Advice on legal matters linked to bereavement, such as family disputes, powers of attorney, the validity of wills, dealing with creditors and the process for obtaining probate
- An explanation of state benefits
- Information concerning social services

Helpline – 0808 164 3079

- **All claims should be notified within 2 years of death to the Federation Office who will arrange for a claim form to be completed. Please note that an original Death Certificate must be provided.**



Personal Accident and Sick Pay
Insurer: Millstream
Policy No: FI8950AHA243

PERSONAL ACCIDENT

- Cover for accidental bodily injury sustained whilst on or off duty.
- Worldwide and operative 24 hours.
- A Catastrophe Limit of £15M applies in the event of multiple claims arising directly or indirectly as a result of one event.

Serving Member Benefit:-

Permanent Total Disablement from any occupation	£60,000
Permanent Disabling Injury – up to (max benefit)	£60,000
Loss of sight in one or both eyes	£60,000
Loss of one or more limbs	£60,000
Loss of hearing in both ears – up to	£24,000
Loss of hearing in one ear – up to	£12,000

Permanent Disabling Injuries (Scale of Benefits) is extended to include the following benefits:

	Percentage of Maximum Benefit payable
a. Total loss of use of:	
i) the back or spine below the neck with no damage to the spinal cord	40%
ii) the neck or cervical spine with no damage to the spinal cord	30%
iii) shoulder or elbow	25%
iv) wrist	25%
iv) hip, knee or ankle	20%
b. Total loss of or total loss of use of:	
i) foot below the level of the ankle (talo-tibial joint)	50%
ii) a thumb	25%
iii) a forefinger	20%
iv) any other finger	10%
v) a big toe	20%
vi) any other toe	5%
c. Fractured leg or foot with established non-union	25%
d. Fractured knee cap with established non-union	20%
e. Shortening of leg by at least 3 centimetres	15%
f. Removal of lower jaw by surgical operation	30%

For a Permanent Disability not listed above, the benefit payable will be based on insurer's medical assessment of the degree of disability in relation to the above scale and without reference to the Insured Person's occupation
 Provided that:

- a. The total benefit payable shall not exceed 100% of the Maximum Benefit for each Insured Person in respect of any one Accident.
- b. If benefit is payable for Loss of or Loss of use of a Limb then benefits for parts of that limb cannot be claimed.

Temporary Total Disablement (max 104 weeks excluding first 14 days) – per week	£35
On-Duty Post Traumatic Stress Disorder (max 104 weeks excluding first 14 days) – per week	£35
Dependent Childcare Costs – in the event that a member is notified (irrespective of time of day) within 5 days of a scheduled tour of duty or scheduled leave that there is to be a change in the scheduled tour of duty or leave and childcare costs are incurred, insurers will pay £15 per hour up to a maximum of	£500

Hospitalisation Benefit (as a result of an accident – up to 14 nights) – per night	£25
Infection of HIV/Hepatitis B on duty	50% of PTD benefit
Unrecovered Criminal Court Compensation (serving officer benefit only) – up to	£250
On Duty Assault – payable following an absence period of at least 3 consecutive days immediately after the attack:-	
- Firearm	£2,500
- Knife/Sharp Instrument	£1,250
- Disfigurement/Scarring from Burns – up to	£5,000
Benefit payable in relation to one event regardless of the number of wounds sustained	
Casting Benefit (serving officer benefit only) – Occupational Disability due to accident or illness resulting in termination of employment on medical grounds (only applicable to Officers with less than 10 years' service)	£2,000
Accidental Death of a child aged 6 months to under 18 years, who is a dependant of an Insured Person	£5,000

Partner of Serving Member Benefit

Hospitalisation Benefit (as a result of an accident – up to 14 nights) – per night	£25
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Key Definitions:-

Permanent Disabling Injury means Bodily Injury resulting in disablement which has lasted for at least 12 months and which has not resulted from On Duty Post Traumatic Stress Disorder and which in Insurers opinion is beyond hope of recovery and will in all probability continue for the remainder of the Insured Person's life.

Permanent Total Disablement means Disablement caused other than by Permanent Disabling Injury and which has not been caused by On-Duty Post Traumatic Stress Disorder and which has lasted for at least 52 consecutive weeks from the date of the Accident and in all probability will continue for the rest of the Insured Person's life which prevents the Insured Person from engaging in or giving attention to business profession or occupation of any and every kind for the remainder of their life.

Post-Traumatic Stress Disorder means severe anxiety disorder that has solely and directly developed after exposure to an incident(s) occurring while On-Duty which prevents the Insured Person from carrying out all duties of their Usual Occupation, that has been diagnosed by a Registered Qualified Medical Practitioner and occurs within 24 months of the date of the incident.

Temporary Total Disablement means temporary disablement which has not resulted from On-Duty Post Traumatic Stress Disorder and which entirely prevents the Insured Person from engaging in their Usual Occupation.

Please note there is no cover for any claim which is caused by or results from the Insured Person undertaking any of the following occupations on either a full time, part time or voluntary basis:

- Forestry/Sawmill
- Mining (both opencast and quarrying)
- Professional Sportspeople and Entertainers (where an Insured Person's livelihood depends on his/her being able to participate in sports, athletics or entertainment).
- Aircrew
- Agricultural and Horticultural work
- Farming and Fish Farming
- Media Groups

All claims/incidents which could give rise to a claim should be notified as soon as reasonably possible to the Federation Office who will issue a claim form for completion and return.

SICK PAY

Serving Member Benefit:-

Weekly Benefit (up to 26 weeks)

£75

Serving Officer – Payable in the event that the Chief Constable places an officer on half/reduced pay following a period of absence of 182 days (not necessarily consecutive days) in any 12 month period due to accident or sickness.

Police Staff Employee – payable in the event that the police staff employee is placed on half or reduced pay in accordance with Force policy.

- Cover ceases in the event of any of the following:-
 - retirement
 - recovery
 - after 26 weeks on reduced pay
 - termination of employment
 - resignation
 - if you decline any reasonable recuperative duties

Please Note: If the member is not actively at work due to sickness at the time an application for membership into the Group Insurance Scheme is made, then cover will not become effective until the member has returned to work and a period of 60 days has elapsed without recurrence of symptoms, treatment or advice in respect of the condition which has caused the period of absence.

- In the event that the decision to reduce pay is over-turned, you are required to refund any benefits which have already been paid to you.
- All claims should be notified as soon as reasonably possible to the Federation Office, who will issue a claim form for completion and return.

Exclusions and limitations may apply. Should you require further details of the Policy Terms, Conditions and Exclusions, please contact the Federation with any questions or for sight of the policy document.

Please take time to read this booklet carefully, it contains a summary of the covers provided by the Group Insurance Scheme. It is not the policy document, the actual policy documents containing full details of the cover, terms, conditions and exclusions are retained by the Federation Office.



Worldwide Travel
Insurer: Millstream
Policy No: FI8960AHA243

Serving and Retired Member Benefits:-

Emergency Medical Expenses - up to	£10,000,000
Emergency Dental Treatment - up to	£350
Cancellation/Curtailment (for incidents as specified in the policy) - up to	£5,000
Trip Abandonment (after 24 hours) - up to	£5,000
Travel Delay - £60 per 12 hour delay - up to	£120
Missed Departure – up to	£1,000
Personal Liability - up to	£2,000,000
Personal Accident - up to	£25,000
Baggage and Personal Belongings (single article limit - £400; total in respect of valuables - £400) - up to	£2,000
Delayed Baggage – after 24 hours – up to a maximum of	£250
Money – Cash Limit up to	£1,000
Credit Card Misuse - up to	£1,000
Loss of Passport, Driving Licence Expenses – up to	£250
Legal Expenses - up to	£50,000
Collision Damage Waiver Excess – up to	£1,500
Rental Car Key Cover – up to	£500
Policy excess per person per section	£50
Policy excess – maximum for any one loss or event	£100

- Cover is provided to the member, their partner and children* under the age of 18, or under the age of 23 if in full time education, dependant and ordinarily resident with the member. Benefits apply per Insured Person. *If the dependent child has a disability, either mental or physical, which is substantial and long term as defined under the Equality Act 2010, no age limit will apply.
- Grandchildren under the age of 18, or under the age of 23 if in full time education (up to 3 per trip) travelling with the member are automatically included as long as the member has parental control and the child’s parents are not holidaying with them.
- Maximum duration any one trip/journey – 60 days.
- Maximum period away in any one insurance year – 180 days.
- UK trips must involve a pre-booked overnight stay.
- No cover is provided in respect of travel to a destination which the Foreign & Commonwealth Development Office (FCDO) advise against all or all but essential travel.
- There is no Cancellation or Medical Expenses cover for pregnancy unless there have been complications. In addition, there is no cover for pregnancy 12 weeks before and 12 weeks after the estimated date of delivery.
- There is no cover for any loss if the insured person has been taking part in any activity or sport not listed in the Activities and Sports section of the Travel policy.
- Cover is provided for conventional skiing and snow-boarding holidays – on piste or off piste within the ski area boundaries of a recognised ski resort and following ski patrol guidelines – 30 days in any one insurance period.
- There is no cover for a set of circumstances which you knew about at the time the trip was booked unless you could not reasonably have expected such circumstances to result in a claim.
- It is your responsibility to ensure safe-keeping of your possessions at all times.
- ***A policy document is available for members to download from the Federation website. This details the full policy terms, conditions and exclusions as well as the medical emergency contact numbers and claims procedures.***

Health Declaration:-

The policy will not cover **you** if any of the following apply to **you**, a travelling companion, an **immediate relative, close business associate** or someone upon whom **your** trip depends whether they are travelling with **you** or not (including any third party with whom **you** may be staying on **your** trip):

1. **You/they** were aware of any medical reason why the trip would be cancelled or curtailed.

2. **You/they** were travelling against the advice of a medical practitioner or in order to get medical treatment abroad.

3. **You/they** have been diagnosed as having a **terminal illness**.

If you are unsure if any of the above apply, please contact the federation office or Gallagher.

If there is any change in a person's health between the date the policy is issued and the start date of a trip **you** must still comply with the Health Declaration. If **you** are unable to comply with the Health Declaration, the Money Helper has launched a travel insurance directory on its website for people with serious pre-existing medical conditions which will enable **you** to find travel insurance that suits **your** needs. **You** will need to visit www.moneyhelper.org.uk/en/everyday-money/insurance/travel-insurance-directory

Claims & Assistance Service

For emergency assistance, please contact +44 (0)330 660 0785 or email claims@mstream.co.uk.

For non-emergency claims, we strongly advise that you submit your claim using the dedicated online portal which provides an easy to follow way to log your claim.

You will be provided with your reference number confirming receipt of your claim instantly. You can also enter your claim after this has been submitted so you can upload any documentation you need to support your claim in a few easy steps. You must submit your claim within 60 days of the incident giving rise to the claim. First, check the policy wording to make sure your claim is valid.

You can log your claim via www.submitclaim.co.uk/NPF

SmartDelay Plus

Should you experience a significant delay, SmartDelay can provide complimentary access to one of over 1000+ airport lounges in more than 500 airports across 100+ countries, or cash compensation paid immediately to your PayPal account. (If you do not have a PayPal account linked to the email address used for SmartDelay registration, PayPal will send a link to register for an account.)

All you need to do is visit <https://itz4.me/northumbria> to register your flight and passenger details at least 24 hours before you fly. You'll need to use the PIN code **5245** to access the page.

360 Assistance

360 Assistance service gives an up to date, country by country information at the click of a mouse. Members can access online detail on the latest medical, political and security situation in most countries around the world including vaccination requirements, contact details for consulates and medical facilities and other useful information. To register please visit <https://itz4.me/northumbria> and use PIN code **5245** to access this feature.

Optional Extensions in Cover - Refer to the Federation for further details.

Upon payment of an additional premium, prior to the commencement date of the trip, cover can be extended to include the following:-

- Cover beyond 60 days any one trip (up to a maximum of 90 days)
- To include up to 2 children up to 18 years of age (who are not grandchildren) for whom the Member has parental control for the duration of the trip
- To increase the limit under the Disruption section to £10k per person for any one trip

Legal Expenses including Care first Lifestyle Counselling Helpline and Online Support Service

Provider: Arc Legal Assistance

Contract No: 10033/60131

Serving and Retired Member Benefits:-

Cover can include indemnity for legal and professional costs incurred, and in order to handle cases arising from:-

Section No	Sections of Cover
1a	Crime Pre Charge (Interview and Post Interview)
1b	Crime - Magistrates Court
1c	Crime - Crown Court
2	Disciplinary Hearings
3	IOPC Complaints
4	Representation at Public Enquiries and Inquests
5	Discrimination
6	Fund Trustees
7	Personal Injury
8	Certain Employment Disputes
9	Consumer Disputes
10	Property Disputes
11	Tenancy Disputes
12	Motor Uninsured Loss Recovery and Property Damage
13	Tax
14	Data Protection
15	School Admission Disputes
16	Probate
17	Personal Identity Fraud
18	Motor Insurer Database Disputes
19	Social Media Defamation
20	Vehicle Cloning

Telephone Helplines

Legal and Tax Helplines – 0333 234 3463

Lifestyle Helpline & Online Support Service – 0800 177 7894 & www.arclegal.co.uk/carefirst - (username and password – NORTH2010)

Legal Document Service (available to the Member and Partner) - www.legalassistanceportal.arclegal.co.uk (voucher code - NORTH2010)

Limit of Indemnity:-

Section No	Section of Cover	Section Limit
1a ii)	Pre Charge	£1,000 or 5 hours of Adviser's time, whichever is the greater
2	Disciplinary Hearings	£15,000
7	Personal Injury – European Economic Area (EEA)	£100,000
7	Personal Injury – Rest of World	£25,000
All Other Sections		£100,000 unless the matter proceeds to Crown Court where the cover will be unlimited, but no more than the maximum contribution authorised by the relevant body under the Crown Court Means Testing Scheme

Insured Persons:-

Who is covered	
2, 3, 4, 5, 6, 10, 11, 16	The Member
1a, 1c, 15	The Member and partner living with the Member
7, 8, 9, 12, 13, 14, 17, 18, 19, 20	The Member and partner living with the Member and their family members normally living with them in their main home including children temporarily away from the home at school or university
1b – Motor and Non-Motor Prosecutions	The Member and partner living with the Member
1b – Motor Prosecutions only	The Members' family normally living with the Member in their main home including children temporarily away from the home at school or university

- **A policy document is available for members to download from the Federation website. This details the full policy terms, conditions and exclusions as well as contact numbers and claims procedures.**
- No excess applies to this policy.
- Insured Persons – member, partner, children and parents providing they all live with the member (some sections are not applicable to certain categories – refer to the Insured Person table detailed in the Policy Wording).
- **In the first instance, all claims/enquiries should be made via the 24 hour Legal Helpline – 0333 234 3463**

CARE FIRST

Serving and Retired Member (Anyone belonging to the main household over 18 years of age)

At some stage in their lives most people require advice and information on workplace and personal issues, but it can often be difficult to know where to start looking. The pressure of daily life can sometimes be stressful, but having access to the right advice and information can be helpful in combating such pressures. Arc Legal Assistance, in partnership with Care first, provides a lifestyle information and advice service as an additional benefit of your insurance package, via an online information library and a 24/7 information and counselling helpline service.

The Care first online resource offers immediate information, answers and advice for a wide range of personal issues such as finance management, childcare and relationship advice, as well as health guides and tips. Resources for work related issues are also available, such as returning to work after illness, planning for retirement and working effectively.

To complement the online resource, members also have access to a confidential 24/7 counselling and information helpline. Expert advisors, trained by Citizens Advice, are at hand to provide comprehensive answers and assistance on a wide range of issues which may affect their daily life.

The helpline can also provide members with access to a telephone counselling service to provide instant support, advice and counselling on workplace or personal issues. All Care first counsellors are accredited to the British Association for Counselling and Psychotherapy (BACP). The Care first counsellors are available to provide support for any issues that members may wish to discuss, such as bereavement, relationship problems, stress and work-loads. The service is confidential and impartial, and no one will be informed that Care first has been contacted, you don't even need to give a name if you don't want to.

To speak to a Care first Counsellor call 0800 177 7894

Or visit: www.arclegal.co.uk/carefirst - (Username and password – NORTH2010)

Motor Breakdown

Provider: RAC

Contract No: NGIS001

- **Serving and Retired Member (UK Residents only) benefits:-**
- Cover applies to the member and partner resident at the same address.
- The member or partner must be travelling in the vehicle at the time of breakdown. The vehicle must meet the criteria specified in the policy document.
- European Assistance: 90 days any one trip (with an overall limit of £2,500 per claim)
- **The Terms & Conditions document is available to download from the Federation website. This details the full policy terms, conditions and exclusions, as well as claims procedures.**

Features:-

What is insured?

Roadside

Help to repair the vehicle at the roadside when you're more than a quarter of a mile from your home
Help to transport the vehicle, you and your passengers to a destination of your choice, up to 10 miles, if the RAC cannot repair the vehicle at the roadside.

At Home

Help to repair the vehicle at, or within, a quarter of a mile of your home

Recovery

Help to transport the vehicle, you and your passengers to a destination of your choice, within the UK, if the RAC cannot repair the vehicle.

Onward Travel

A replacement hire car for 2 consecutive days or £150 per person and £500 in total for either alternative transport or overnight accommodation for the passengers while the vehicle is repaired.

Mis-fuel Rescue (UK only)

Help to repair the vehicle at the roadside by cleaning out the fuel system, topping up the vehicle with up to 10 litres of fuel and disposing of the contaminated fuel.

EUROPEAN MOTORING ASSISTANCE

Onward travel in the UK

Help to repair the vehicle if it breaks down within 12 hours before the departure date and a hire car if it can't be repaired in time (up to 14 consecutive days).

Roadside assistance in Europe

Help to repair the vehicle at the roadside or recovery to a local repairer, with a contribution towards the garage labour costs if the vehicle can be repaired on the same day – up to £150.
If spare parts are required, the RAC will organise and pay for their despatch.

Onward travel in Europe

If the vehicle can't be repaired within 12 hours, the RAC will pay for the passengers to continue their journey in a replacement car or by rail, plane or taxi (up to £125 per person per day and £1500 in total) or for additional accommodation expenses of £30 per person per day – up to £500.

The RAC will provide alternative transport to get the passengers back home if the vehicle is unreparable in Europe and will be returned home.

Getting the vehicle home

The RAC will return your vehicle home if it can't be repaired.

Reimbursement for a hire car in the UK, once the RAC have brought the passengers home – up to 2 consecutive days.

The RAC will arrange and pay for you to collect the vehicle if it was left abroad for repairs up to £600 for transport and £50 for accommodation.

Vehicle break-in emergency repairs

The RAC will cover the costs to carry out emergency repairs to make the vehicle safe again following a break-in – up to £175.

Replacement driver

The RAC will provide a replacement driver if a driver is medically unfit to drive.

What is not insured?

- Any breakdown which has occurred prior to purchase.
- Anything which is not a breakdown, eg, a road traffic collision.
- The cost of any parts.
- Any breakdown resulting from a fault that has previously been attended and has not been properly repaired or the advice after a temporary repair has not been followed.
- Vehicles used for hire and reward or courier services.

Restrictions in cover

- The vehicle must be less than:
 - 3.5 tonnes,
 - 6.4 metres long
 - 2.55 metres wide
- Motorcycles under 49cc or mobility scooters are not covered.
- If a caravan or trailer breaks down in the UK, RAC will only attend at the roadside and attempt a repair. No other benefits of the policy are available.
- If the vehicle breaks down while towing a caravan or trailer and the RAC provide recovery, the caravan or trailer will be recovered with the vehicle (provided it is no heavier than 3.5 tonnes, no longer than 7 metres and no wider than 2.55 metres) to a single destination.
- If the breakdown is as a result of a tyre fault and a spare wheel or the manufacturer's repair equipment is not being carried we will only tow you 10 miles.
- There are limits on the amount of cover per section. Please see your terms and conditions.
- European Breakdown is limited to journeys up to 90 days for any one trip, 1 call out per journey and 3 call outs per policy year (with an overall limit of £2,500 per claim).

Making a Claim:-

Please note you must state that you are a member of this scheme. RAC will be unable to trace you by your name or registration.

- For UK breakdown assistance:-

call **0330 159 0248**

online: www.rac.co.uk/breakdown

- For European breakdown assistance:-

- **00 33 472 43 52 55***

- Calling from a French landline – **Freephone 0800 290 112**

- Calling from the Republic of Ireland – **Freephone 1800 535 005**

- Bringing the vehicle back to the UK after a breakdown – **0330 159 0342**

- Claim Form Requests:-

- From the UK

0330 159 0337

europaclaims@rac.co.uk

- From Europe

0044 161 332 1040*

www.rac.co.uk/europaclaimform

*please replace the 00 at the beginning with 810 when in Belarus or Russia

Hearing Assistance – Telephone prefix 18001 to access Tynetalk or text on 07855 828282

- You should have the following information available:-

- Your name and contract number NGIS001

- Your collar number (serving officer) or state that you are a police staff employee or retired member

- Identification such as a bank card or driving licence

- The vehicle's make, model and registration number

- The exact location of the vehicle – the road you are on or the nearest road junction

- The number of the phone you are using

- The cause of the breakdown, if you know it

- Your credit card number if you need additional services

If you fail to make contact within 24 hours of becoming aware of the breakdown, cover may be refused in relation to the breakdown.



Important Information

- **How to cancel your cover**

In the event that you need to cancel your cover, please contact the Federation Office.

- **What to do if you have a complaint**

Step 1 – In the first instance, please contact the Federation Office.

Step 2 – Please contact the Gallagher Team, if your complaint is about an insurer we will acknowledge your complaint and refer it on to them for investigation.

Step 3 – If you feel that we have not been able to resolve the matter to your satisfaction, after this process you may have the right (subject to eligibility) to refer your complaint to the Financial Ombudsman Service; this address is:

The Financial Ombudsman Service Exchange Tower London E14 9SR
Telephone: 0800 0234 567 (from landline)
Telephone: 0300 123 9 123 (from mobile)
Email: complaint.info@financial-ombudsman.org.uk
Website: <http://www.financial-ombudsman.org.uk>

Whether or not you make a complaint to us and/or refer your complaint to the Financial Ombudsman Service, your right to take legal action will not be affected.

- **Financial Services Compensation Scheme (FSCS)**

We are covered by the Financial Services Compensation Scheme ("FSCS"). You may be entitled to compensation from the FSCS if we cannot meet our financial obligations to you. This depends on the type of insurance contract that we have arranged for you, certain eligibility criteria and the circumstances of the claim.

Further details regarding the FSCS are available online at www.fscs.org.uk or by calling 0800 678 1100 (+44 20 7741 4100 from overseas).


Please take time to read this booklet carefully, it contains a summary of the covers provided by the Group Insurance Scheme. It is not the policy document, the actual policy documents containing full details of the cover, terms, conditions and exclusions are retained by the Federation Office.

Please note it is your responsibility to advise the Federation Office of any change in your personal circumstances and to ensure that deductions continue to be taken at the correct rate.

Privacy Notice

Arthur J. Gallagher Insurance Brokers Limited is the data controller of any personal information you provide to us or personal information that has been provided to us by a third party. We collect and process information about you in order to arrange insurance policies and to process claims. Your information is also used for business purposes such as fraud prevention and detection and financial management. This may involve sharing your information with third parties such as your Police Federation, insurers, reinsurers, other brokers, claims handlers, loss adjusters, credit reference agencies, service providers, professional advisors, our regulators, police and government agencies or fraud prevention agencies.

We may record telephone calls to help us monitor and improve the service we provide. For further information on how your information is used and your rights in relation to your information please see <https://www.ajg.com/uk/privacy-policy/>. If you are providing personal data of another individual to us, you must tell them you are providing their information to us and show them a copy of this notice.



Northumbria Police Federation are the data controller of any personal information you provide to us or personal information that has been provided to us by a third party. We collect and process information about you in order to arrange insurance policies and to process claims. Your information is also used for business purposes such as fraud prevention and detection and financial management. This may involve sharing your information with third parties such as insurers, reinsurers, other brokers, claims handlers, loss adjusters, credit reference agencies, service providers, professional advisors, our regulators, police and government agencies or fraud prevention agencies.

We may record telephone calls to help us monitor and improve the service we provide. For further information on how your information is used and your rights in relation to your information please see www.norpolfed.org.uk If you are providing personal data of another individual to us, you must tell them you are providing their information to us and show them a copy of this notice.

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