

Northumbria Police Federation Joint Branch Board

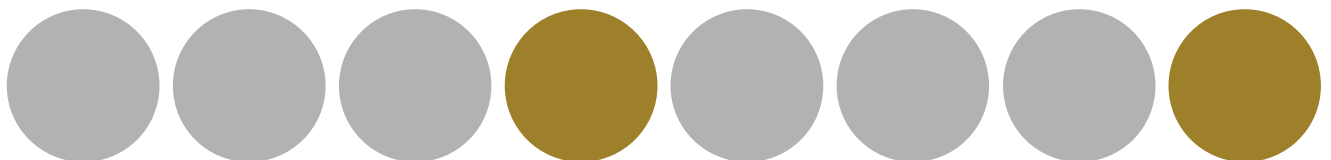
Group Insurance Scheme 1st April 2012 – 31st March 2013

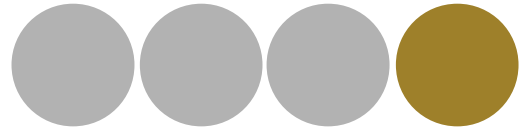
**Gallagher Heath
3rd Floor
Quayside House
110 Quayside
Newcastle upon Tyne
NE1 3DX**

Tel: (0191) 376 2104



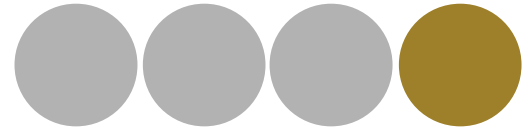
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Arranged by Northumbria Police Federation in conjunction with Gallagher Heath Insurance Brokers

This booklet has been produced on behalf of your Federation Office for distribution to all Members of the Group Insurance Scheme.

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

Serving Officer

- **Group Life Assurance**
- **Sick Pay Insurance**
- **Legal Expenses**
- **Personal Accident Insurance**
- **Worldwide Travel Insurance**

Retired Officer

- **Group Life Assurance**
- **Legal Expenses**
- **Worldwide Travel Insurance**

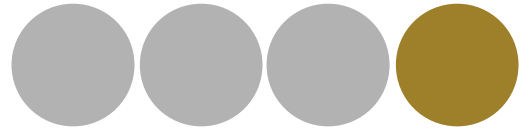
Please Note:

1. 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 extends to include Life Assurance, Travel Insurance and Legal Expenses for the Member's Spouse/Common-law Spouse and Dependant Children (where relevant and the appropriate premium is being paid). 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 provided by Gallagher Heath and the Police Federation.
2. Premiums are deducted on a monthly basis from pay or pension – please contact the Federation Office for details of the current cost. The premiums payable will be subject to periodic review and may go up or down.
3. Cover under the Scheme ceases for all categories of membership at the age of 65 years. 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 Group Insurance Scheme deductions.
4. The Spouse Life Assurance is the only element of the Scheme which is optional and may be taken in isolation.

The Spouse cover ceases:-

- upon the Serving or Retired Officer reaching the maximum age; or
 - upon the death of the Member; or
 - earlier, upon the Spouse reaching the maximum age if the Spouse is older than the Serving or Retired Officer.
5. Membership is available to Retired Officers who live overseas – EEU countries only. (In order for Travel cover to apply, prior notification of holidays must be given to the Federation Office.)
 6. Prior notification of career breaks, maternity leave and secondments from the Force should be given to the Federation who will advise on the availability of cover.
 7. 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.

PLEASE TAKE TIME TO READ THIS BOOKLET, 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.



ENTRY CRITERIA

- **Serving Officers** – 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 Officers** – Cover can continue without declaration of health subject to maximum age limit (although Retired Officers must previously have been a Member of the Group Insurance Scheme as a Serving Officer and membership must be continuous from the date of retirement).
- **Spouses** – No referral is necessary if the Spouse/Common-law Spouse/Partner seeks membership within 3 months of marriage or within 3 months of the Serving Officer joining the Scheme at the first opportunity. Thereafter, Discretionary Entrant Procedures must be followed and cover may be subject to medical underwriting. Spouse cover can also continue for Retired Officers, however, it must have previously been in force prior to the date of retirement.

Notes:-

1. The Spouse/Common-law Spouse/Partner must permanently reside with the Member.
2. With regard to the Common-Law Spouse/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.

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

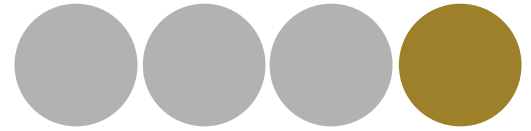
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11 – 14 Apex Business Village
Annitsford
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Northumberland
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Tel No: 01661 863 492
Fax No: 0191 250 2961

Website: www.norpolfed.org.uk



GROUP LIFE ASSURANCE ASSURER: CANADA LIFE POLICY No: R5610

- | | | |
|---------------------------------|---------------------------------------|----------|
| ▪ Serving Officer | | £120,000 |
| ▪ Spouse of Serving Officer | | £ 60,000 |
| ▪ Retired Officer | Up to 65 years of age | £ 32,500 |
| ▪ Spouse of Retired Officer | Up to 65 years of age | £ 25,000 |
| ▪ Child (dependant of a Member) | aged over 6 months and under 18 years | £ 3,000 |
- Terminal Prognosis Advance Payment – restricted to under the age of 64 years (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. 20% of sum assured
- Death from any cause, operative on a Worldwide basis, 24 hour cover.
 - A Catastrophe Limit of £100M applies if an event occurs at a single location or multiple sites. If the event affects members travelling together, the maximum amount payable will be £20M.
 - The Retired Officer cover is provided without declaration of health (subject to the entry criteria detailed earlier).
 - Members must ensure that the Federation have up to date details of the nominated beneficiary.

• **Help and Support:-**

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

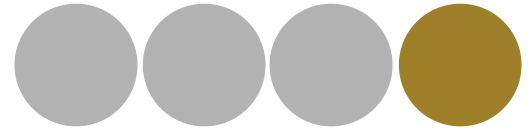
- Unlimited telephone support and, where further support is required, up to four face-to-face sessions with qualified counsellors
- Details of self-help groups
- Practical advice on how to adjust to new circumstances

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

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

- **All claims should be notified to the Federation Office who will arrange for a claim form to be completed. An original Death Certificate must be provided.**



PERSONAL ACCIDENT INSURANCE
INSURER: ACE EUROPEAN GROUP LTD
POLICY No: 54UK474601

Serving Officer Benefit:-

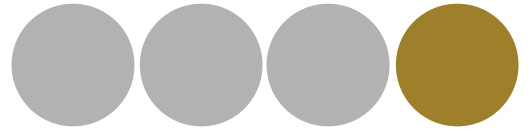
- Permanent Total Disablement from **any** occupation £ 60,000

Or

- Permanent Disabling Injuries – ACE will pay a percentage of the amount shown in the Schedule of Benefits relative to the degree of disability as shown in the table below. The disablement must be expected to last at least 12 months and be beyond hope of recovery:-

		Max Amount Payable
A. Loss of more than one limb or loss of one limb together with the loss of sight in one eye	100%	£60,000
B. Loss of sight in both eyes	100%	£60,000
C. Loss of one limb	100%	£60,000
D. Loss of sight in one eye	100%	£60,000
E. Loss of hearing in both ears	40%	£24,000
F. Loss of hearing in one ear	20%	£12,000
G. Total loss of use of:-		
i. The back or spine below the neck with no damage to the spinal cord	40%	£24,000
ii. The neck or cervical spine with no damage to the spinal cord	30%	£18,000
iii. A shoulder, elbow or wrist	25%	£15,000
iv. A hip, knee or ankle	20%	£12,000
H. Loss of or total loss of use of:-		
i. A foot below the level of the ankle (talo-tibial joint)	50%	£30,000
ii. A thumb	25%	£15,000
iii. A forefinger or big toe	20%	£12,000
iv. Any other finger	10%	£ 6,000
v. Any other toe	5%	£ 3,000
I. Payment for any Permanent Disabling Injury not noted above will be calculated on a medical assessment by ACE of the degree of disability relative to this scale. No account shall be taken of the Insured Person's occupation.		

- Temporary Total Disablement
(maximum of 104 weeks excluding the first 14 days) – per week £ 28
- Casting Benefit – 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 18 years, who is a dependant of an Insured Person £ 3,000
- Cover for accidental bodily injury sustained whilst on or off duty.
- Worldwide and operative 24 hours.
- A Catastrophe Limit of £10M applies in the event of multiple claims arising directly or indirectly as a result of one event.



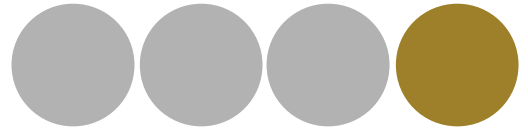
- **Key Definitions:-**

Permanent Disabling Injury shall mean disability which has lasted for at least 12 months and which in Insurer's opinion is beyond hope of recovery and will in all probability continue for the remainder of the Member's life.

Permanent Total Disablement shall mean a Permanent Disabling Injury which results in the Member's inability to perform or give attention to gainful occupation of any and every kind.

Temporary Total Disablement shall mean temporary disablement which entirely prevents the Member from engaging in their usual occupation.

- **All claims/incidents which could give rise to a claim should be notified to the Federation Office (where possible within 30 days), who will issue a claim form for completion and return.**



SICK PAY INSURANCE
INSURER: ACE EUROPEAN GROUP LTD
POLICY No: 54UK474601

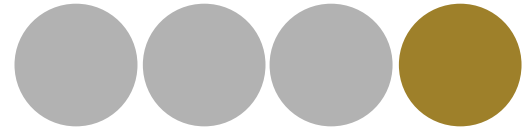
Serving Officer Benefit:-

- Weekly Benefit (up to 26 weeks) £75
- 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.
- **Cover ceases in the event of any of the following:-**
 - retirement
 - termination of employment
 - recovery
 - resignation
 - after 26 weeks on reduced pay
 - 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 to the Federation Office, who will issue a claim form for completion and return.**



WORLDWIDE TRAVEL INSURANCE
INSURER: ACE EUROPEAN GROUP LTD
POLICY No: 54UK474587

Serving and Retired Officer Benefits:-

▪ Emergency Medical Expenses up to	£5,000,000
▪ In-Patient Benefit - £50 per day up to a maximum of 20 days	£ 1,000
▪ Disruption up to	£ 5,000
▪ Abandonment – after 24 hours delay up to	£ 5,000
▪ Travel Delay - 12 hours or more	£ 60
▪ Missed Connection up to	£ 500
▪ Personal Liability up to	£1,000,000
▪ Personal Injury up to	£ 20,000
▪ Personal Belongings (single article limit - £300) up to	£ 2,000
▪ Personal Belongings Delay up to	£ 100
▪ Money up to	£ 500
▪ Overseas Legal Expenses up to	£ 25,000

- Cover is provided to the Member, his or her Partner and dependant Children under the age of 18, or 21 if in full time education, ordinarily resident with the Member. Benefits apply per Insured Person.
- A £50 excess applies per Insured Person per claim under each of the above sections. In respect of claims received from the Member and/or Partner and/or Children due to one cause, the excess shall be limited to £100 in total regardless of the number of sections of the policy to which the claims relate. Under the Medical Expenses section, if the cost of medical treatment is reduced by the use of a European Health Insurance Card (EHIC), then the excess will not apply.
- Cover applies on a Worldwide basis.
- Cover provided for conventional skiing and snow-boarding holidays – on piste only.
- Maximum duration any one trip/journey – 60 days.
- Maximum period away in any one insurance year – 180 days.
- UK trips must involve an air flight or a pre-booked overnight stay.
- ACE Assistance 24 hour Medical Emergency Helpline +44 20 7173 7798.
- **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.**

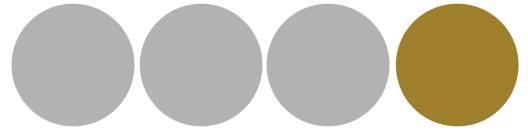
• **Medical Condition Referrals:-**

There is no Pre-Existing Medical Condition Exclusion, however, please be aware the policy excludes cover where a journey is undertaken:-

- i) against the advice of a qualified medical practitioner
- ii) where a terminal complaint has been diagnosed
- iii) to obtain medical treatment

In addition, no cover would be provided under the Disruption section for any condition or set of circumstances known to the Member at the time of booking the journey or paying for the journey in part or in full where such conditions or set of circumstances could reasonably have been expected to give rise to a claim.

If written confirmation of cover is required, completion of a one-page Medical Referral Form (signed and dated by the Consultant/GP) will be necessary.



- **Pregnancy Condition:-**

If travelling between the 28th – 35th (inclusive) weeks of pregnancy, a medical certificate issued by a Qualified Medical Practitioner or Midwife is required confirming the number of weeks of pregnancy and that the Insured Person is fit to travel. The Certificate must be dated no earlier than 5 days before the outbound travel date.

- **Situations where cover would not apply:-**

All exclusions are detailed in the policy and it is your responsibility to make yourself aware of these. Some of the main exclusions are set out below:-

- Deliberate or illegal acts.
- Suicide or attempted suicide or self-inflicted injury.
- Items left unattended, unless in locked accommodation, or locked away out of sight in an unattended vehicle. It is your responsibility to ensure the safe-keeping of your possessions at all times.
- During or due to any Organised Sporting Holiday (subject to exceptions – please refer to the policy).
- No cover in respect of scuba diving unless diving to less than 30 metres and PADI qualified (or supervised by a PADI or equivalent qualified instructor). Cover excludes wreck diving.
- Engaging in air sports or engaging in aviation as a pilot or crew member.
- Engaging in Hazardous Activities (as listed in the policy).
- Travelling on a motor cycle over 125cc unless a valid UK licence is held and a secured safety helmet is worn.
- Being a full-time member of the armed forces or any reserve forces called out for permanent service
- War.

- **ACE Assistance:-**

ACE Assistance 24 hour Medical Emergency Helpline +44 20 7173 7798.

Please ensure that you contact this number prior to incurring any expenses in respect of:-

- a medical emergency/hospital admission
- changes to your travel arrangements due to a medical emergency during your holiday

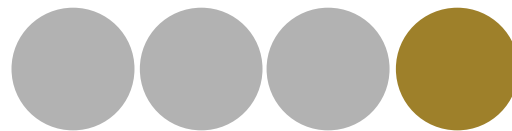
- **Optional Extensions in Cover**

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 3 grandchildren (as defined in the policy) for whom the Member has parental control for the duration of the trip
- To include up to 2 children (as defined in the policy) for whom the Member has parental control for the duration of the trip
- Ski Pack – providing additional cover for skiing and snow-boarding holidays

Refer to the Federation for further details.

- **Claim forms must be obtained from the Federation Office. Completed claim forms should be returned to the Federation, who will submit to insurers.**



LEGAL EXPENSES

PROVIDER: ARC LEGAL ASSISTANCE

POLICY REF: NORTHUMBRIA POLICE FEDERATION

Serving and Retired Officer Benefits:-

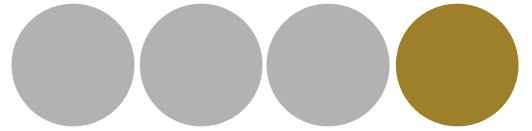
- Cover can include indemnity for legal and professional costs incurred, and in order to handle cases arising from:-

Section No	Sections of Cover
1a	Crime Pre Charge
1b	Crime - Magistrates Court
1c	Crime - Crown Court
2	Disciplinary Hearings
3	IPCC Complaints
4	Representation at Public Enquiries
5	Discrimination
6	Fund Trustees
7	Personal Injury
8	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 Insurance Database Disputes
Telephone Helplines	
Legal and Tax Helplines – 0844 770 1058	
Lifestyle Helpline & Online Support Service – 0844 770 1036 & www.arclegal.co.uk/carefirst - (code – NORTH2010)	
Arc Document Review Service - www.lawassistance.co.uk/la/arc (voucher code - NORTH2010)	

- Limit of Indemnity:-

Section No	Section of Cover	Section Limit
2	Disciplinary Hearings	£ 10,000
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 Legal Services Commission under the Crown Court Means Testing Scheme

- A Policy Document is available for Members to download from the Federation’s website. This details the full policy terms, conditions and exclusions, as well as claims procedures.**
- No excess applies to this policy.
- Insured Persons – Member, Spouse, 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 – 0844 770 1058**



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 Heath Team.

Step 3 – If you remain dissatisfied you can request that Gallagher Heath refers your complaint to the relevant insurer for review.

Step 4 – If you are not satisfied with the final decision you can contact the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR.

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

In the event that Gallagher Heath is unable to meet its liabilities, you may be entitled to compensation from the FSCS. More information can be obtained from their customer services team on 020 7892 7300 or by visiting www.fscs.org.uk.

NORTHUMBRIA POLICE FEDERATION JOINT BRANCH BOARD GROUP INSURANCE SCHEME

(Complete and Return)

Application for Membership/Notification of Amendment

Full Name _____

Date of Birth _____ Gender _____ Marital Status _____

Home Address _____

_____ Post Code _____

Work Tel No _____ Home Tel No _____ Mobile No _____

Email Address _____

Rank _____ Collar No _____ Payroll No _____

Division/Dept _____

Date commenced employment with Northumbria Police _____

Beneficiary – Full Name _____

(if you would like more than one beneficiary, please provide details)

Address _____

_____ Post Code _____

Home Tel No _____ Relationship _____

Is your Spouse/Common-law Spouse to be covered under the Group Life Scheme YES/NO

If yes, please complete the following:-

Spouse/Common-law Spouse – Full Name _____ Date of Birth _____

Beneficiary – Full Name _____

(if you would like more than one beneficiary, please provide details)

Address _____

_____ Post Code _____

Home Tel No _____ Relationship _____

I wish to become a Member of the Northumbria Police Federation Group Insurance Scheme and I hereby authorise the appropriate deduction from my pay/bank account in accordance with the Rules governing the Scheme.

Date _____ Signed _____

Premiums are deducted on a monthly basis from pay or pension – please contact the Federation Office for details of the current cost. The premiums payable will be subject to periodic review and may go up or down.

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

Please return to:-

Northumbria Police Federation Joint Branch Board
11 – 14 Apex Business Village
Annitsford
Cramlington
Northumberland, NE23 7BF