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Dear Member

GROUP INSURANCE SCHEME - RENEWAL 2023 - SERVING OFFICER/PARTNER MEMBERSHIP

The Northumbria Group Insurance Scheme falls due for renewal on 1st April 2023. We are pleased to confirm this scheme has been renewed with our existing Insurance Broker, Gallagher, for the forthcoming 12 months.

Please note the purpose of this communication is to confirm renewal of the Group Insurance Scheme.

We also need to confirm the monthly deduction, remind you of the availability of the scheme literature and the need to ensure your membership records are up-to-date with the Federation. For further details please refer to the Federation website or contact the Federation and/or Gallagher.

Please take time to carefully review the important information contained within the Group Insurance Scheme booklet and all of the Group Insurance Scheme literature to familiarise yourself with all of the benefits as well as the Terms, Conditions, Exclusions and Limitations. This documentation will be on the Federation's website from 1st April 2023.

CLAIMS

Over the past 5 years we have paid in excess of £3.5 million (including some outstanding reserve payments which are still to be made) in claim settlements for our members across the entire Group Insurance Scheme¹. During 2022 there has been a further reliance on the Legal Expenses cover and sadly we have settled an increased number of death claims.

MONTHLY DEDUCTIONS

Despite a deterioration in claims history on certain elements of the scheme, a thorough effort has been made to contain costs. In addition, we have negotiated some enhancements to the cover, which are detailed overleaf.

We remain confident that we continue to offer an attractive Group Insurance Scheme for our members.

With effect from 1st April 2023, the monthly deductions are confirmed below:-

- Serving Officer – calendar monthly deduction £22.00
- Partner of Serving Officer – calendar monthly deduction £4.90
- Payment method will continue via payroll deduction.
- Deductions are inclusive of Insurance Premium Tax (IPT) (where applicable) at the prevailing rates. IPT is levied and controlled by the Government, the amount as well as the basis of application, can be amended by them at any time.
- Monthly deductions are inclusive of a fee, details of which can be obtained from the Federation.

¹ Claims data collected between 01.04.2018 and 28.02.23

SCHEME COVER

As a serving officer you are included under all sections of the Scheme which are listed below.

- Life Assurance – Member
- Life Assurance – Partner (**only if option taken**)
- Personal Accident Insurance - Member
- Sick Pay Insurance - Member
- Worldwide Travel Insurance – Family cover
- Legal Expenses (including online legal document service) - Family Cover
- Care first Lifestyle Counselling Helpline and Support Helpline Services – Family Cover
- UK and European Motor Breakdown – Member and Partner

There is an option for serving officers to remain in the scheme upon retirement at a revised deduction and a reduced basis of cover. Arrangements must be made in advance to ensure there is no break in cover.

KEY CHANGES TO THE GROUP INSURANCE SCHEME ARE DETAILED BELOW:-

Personal Accident

- Temporary Total Disablement – benefit per week has increased from £28 to £35. This is payable for a maximum period of 14 weeks excluding the first 14 days.
- Cover has been extended to include On Duty Assault benefit:-
 - Firearm - £2,500
 - Knife/Sharp Instrument - £1,1250
 - Disfigurement/Scarring from Burns – up to £5,000
- Cover has been extended to include Hospitalisation Benefit (as a result of an accident) for partners of serving members - £25 per night for up to 14 nights.

Legal Expenses

- The Disciplinary Hearings limit of indemnity has been increased from £10,000 to £15,000.

PLEASE ALSO NOTE THE FOLLOWING:-

Retirement Option – Extended Age - *Reminder*

As previously advised, the retirement option age limit extends to 74 years inclusive although there is no life cover available upon reaching the age of 70 years. Cover will automatically continue unless you advise the Federation to the contrary. Refer to the Federation Office for full details.

Travel – *Reminder*

The travel cover transferred from Aviva to Millstream Underwriting Limited with effect from 1st April 2021.

The majority of claims, if not all, will be the responsibility of Millstream, however, if you need to cancel a holiday which was booked prior to 1st April 2021, please contact the federation office.

We wish to remind you that no cover is provided under any section of the travel policy if you travel to a destination which the Foreign, Commonwealth & Development Office (FCDO) has advised against all or all but essential travel. Travel advice can be obtained from the FCDO website: www.gov.uk/fcdo

MEMBERSHIP REMINDERS

We wish to take this opportunity to remind you of the following:-

- Whilst there is no need to renew your membership it is your responsibility to ensure that the appropriate deductions continue to be made and that you remain eligible for cover under the scheme. Should you wish to cancel cover or notify us of a change in your circumstances please contact the Federation Office.
- Members should note that cover under all elements of the scheme only applies to the members' partner if they permanently reside with the member. Please note partner Life cover is only in force if the option taken.
- Partner cover can only be provided whilst the member remains in the scheme.
- If there is a change of partner and cover is required, a Late Entrant form must be completed.
- There is an option to remain in the scheme (with reduced cover) as a retired officer, providing there is no break in your membership. Refer to the Federation Office for details.
- Membership of the scheme for all serving members ceases at the age of 70 years, therefore, irrespective of what day in the month a member's birthday falls, the member pays their normal subscription for the whole of that month. **If you do not wish to pay the final full month's subscription, you have the opportunity to cancel the scheme at the end of the month prior to the month of your 70th birthday by informing us in writing, however, no cover would be provided in that final month.** Cover in respect of the partner may cease before the age of 70 years, please refer to the Group Insurance Scheme booklet.
- Up-to-date contact details and beneficiary details should be logged with the Federation Office.

GROUP INSURANCE SCHEME LITERATURE

The following information is available for you to download from the Federation website. If you do not have internet access copies will be sent to you upon request.

- Group Insurance Scheme booklet – providing a summary of cover under **all** elements of the Scheme.
- Travel policy
- Legal Expenses policy
- Motor Breakdown policy

The information is reviewed and updated as required on an annual basis. We recommend that you log on to the website around the time of renewal to ensure you are in possession of the most up to date documentation. We also advise that you check the website periodically for any Group Insurance Scheme bulletins.

Please refer to the Federation website for all up-to-date Group Insurance Scheme literature, detailing the Cover, Terms, Conditions, Exclusions and Limitations.

Please note the Group Insurance Scheme booklet and Travel policy will be re-issued at this renewal and the 2023-24 documents will be on the Federation website on or before 1st April 2023.

TOP UP LIFE

We are pleased to be able to offer you a separate facility to increase your Life Assurance cover by £50,000, £75,000 or £100,000.

Please note this facility is also available upon retirement to members who have been in the Top Up Life Scheme for a minimum of six months prior to the date of retirement. Lower benefits and increased premiums apply to retired members. Cover is not available to any members living outside of the UK.

As with the Group Insurance Scheme, payment is arranged via monthly payroll deduction.

If this is of interest, please contact the Federation Office for further details of this Top Up Life facility.

CONTACTS

Should you have any queries contact either the Federation Office or Gallagher:-

Northumbria Police Federation 11-14 Apex Business Village Annitsford Cramlington Northumberland NE23 7BF Tel: 0191 4373764/5 Website www.norpolfed.org.uk Email contact: info@norpolfed.org.uk	Gallagher 3rd Floor Quayside House 110 Quayside Newcastle upon Tyne NE1 3DX Tel: 0191 479 7600
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Yours sincerely

The Trustees of the Group Insurance Scheme