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Date as postmark

Dear Member

GROUP INSURANCE SCHEME - RENEWAL 2023 - RETIRED MEMBER/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.

The Group Insurance Scheme booklet which summarises the main cover provided by this arrangement can be found on the Federation website: www.norpolfed.org.uk from 1st April 2023. If you do not have internet access copies will be sent to you upon request.

Please take time to carefully review the important information contained within the Group Insurance Scheme booklet which is attached to this communication 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.

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:-

- Retired Officer (up to 70 yrs) – calendar monthly deduction £32.50
- Partner of Retired Officer (up to 70 yrs) – calendar monthly deduction £9.85
- Retired Police Staff (up to 70 yrs) – calendar monthly deduction £27.00
- Partner of Retired Police Staff (up to 70 yrs) – calendar monthly deduction £5.05
- Retired Member (70 - 74 yrs inclusive) – calendar monthly deduction £32.50

- Payment method will continue via pension 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

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Registered in Scotland. Company Number: SC108909

Northumbria Police Federation take the security and privacy of your personal data very seriously. To read our full privacy statement, please visit our website www.norpolfed.org.uk. The statement can be accessed at the bottom of the homepage.

SCHEME COVER

As a retired member you are included under the sections of the scheme which are listed below. Please note that the maximum age limit for retired officers is below 75 years, the Life cover limit reduces for members between the age 65 to below 70 years and there is no Life cover for members between the ages of 70 to 75 years.

- Life Assurance – Member (up to 70 years of age)
- Life Assurance – Partner (up to 70 years of age) - **only if option taken**
- Worldwide Travel Insurance – Family cover
- Legal Expenses (including online legal document service) – Family cover
- Care first Lifestyle Counselling Helpline and Online Support Services – Family Cover
- UK and European Motor Breakdown – Member and Partner

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

Legal Expenses

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

PLEASE ALSO NOTE THE FOLLOWING:-

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 member's partner if they permanently reside with the member. Please note partner Life cover is only in force if the option is taken.
- Partner cover can only be provided whilst the member remains in the Scheme.
- Cover under the scheme ceases at the age of 75 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 75th 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 75 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 currently 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
- 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 2022-23 documents will be on the Federation website from 1st April 2023.

CONTACTS

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

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We would again like to ask if you have an email address, please can you contact the Federation Office at your convenience so we can record your details. Going forward we would like to have the option to contact you electronically, this will assist with the issue of Group Insurance Scheme literature.

Yours sincerely

The Trustees of the Group Insurance Scheme