



## SCHEME COVER

As a Police Staff Member you will be automatically included under all sections of the Schemes 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 Online Support Services – Family cover
- UK and European Motor Breakdown – Member and Partner

There is an option for serving staff members 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.

There are no changes to the Group Insurance Scheme at this review. Please, however, 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***

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](http://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 that 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 employee providing there is no break in your membership – refer to the Federation Officer 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 70<sup>th</sup> 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 2024-25 documents will be on the Federation website on or before 1<sup>st</sup> April 2024.***

## 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:-

<b>Northumbria Police Federation</b> 11-14 Apex Business Village Annitsford Cramlington Northumberland NE23 7BF  Tel: 0191 4373764/5  Website <a href="http://www.norpolfed.org.uk">www.norpolfed.org.uk</a>  Email contact: <a href="mailto:info.npf@polfed.org">info.npf@polfed.org</a>	<b>Gallagher</b> 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

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Northumbria Police Federation is an Appointed Representative of Arthur J. Gallagher Insurance Brokers Limited which is authorised and regulated by The Financial Conduct Authority.

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