

Staffordshire Police Federation

Group insurance scheme for Police Staff
and their partners



GeorgeBurrows

1 May 2018

Useful contacts

Federation Office

Tel: 01785 242215

Email: info@staffordshire.polfed.org

RAC Breakdown Assistance (Reference X807)

Tel (UK): 0330 159 0277

Tel (Europe): 00 33 472 43 52 55

Best Doctors

Tel: 0800 085 6605

Web: www.askbestdoctors.com

George Burrows

Tel: 01403 327719

Email: info@georgeburrows.com

Web: www.georgeburrows.com



Schedules of benefits

Employee (under age 70)	Benefits
Life Assurance	£50,000
Advance of benefit on terminal prognosis (age 68 and under)	20% of sum assured
Child Death Grant (<i>aged between 6 months and 17 years</i>)	£3,000
Best Doctors Service (<i>Children up to age 21, 25 if in full time education</i>)	Family cover
Critical Illness Insurance	£5,000
Child Critical Illness cover (<i>aged between 30 days and 18 years, under 22 years if still in full time education</i>)	£1,000
RED ARC Service	Included
Personal Accident Benefits	Member only
<i>(See table on page 7 for summary of benefits provided)</i>	
Sickness Benefit (per week, up to 52 weeks)	£50
RAC Motor Breakdown Assistance (<i>UK & European</i>)	Member only
Calendar monthly premium:	£10.04*
<i>*The premium includes Insurance Premium Tax (IPT) and the Federation's administration fee</i>	

Partner (under age 70)	Benefits
Life Assurance	£25,000
Advance of benefit on terminal prognosis (<i>age 68 and under</i>)	20% of sum assured
RAC Motor Breakdown Assistance (<i>UK & European</i>)	Member only
Calendar monthly premium:	£4.75*
<i>*The premium includes Insurance Premium Tax (IPT) and the Federation's administration fee</i>	

Important information

Please take time to read through this booklet. It is not a policy document, it is a summary outlining the cover and services included in the scheme. Full details of cover, including the limitations, exclusions, and the terms and conditions can be found in the policy wordings which are available from the Federation and should be read carefully.

We offer a non-advised product which means we can't give you a personal recommendation in respect of this scheme but can outline the features and benefits so you can decide whether the cover suits your needs. This scheme meets the demands and needs of those who wish to provide protection for the circumstances outlined in this booklet at the levels described in the schedules.

Joining the scheme

1. Employees may join the scheme provided they are under age 60, actively at work, and have not been absent from work due to ill-health or injury at any time during the eight weeks preceeding the application to join.
2. **Partners** may join the scheme at the same time as a new employee or within three months of either marrying or qualifying as an employee's partner*. Partners who wish to join at any other time may do so provided they are able to satisfy the Health Declaration detailed in the applicable partner application form. **Partner cover will cease immediately an employee leaves the scheme or when the employee or the partner attain age 70, whichever happens first.**

**Definition of partner - a partner is defined as your legal spouse or civil partner. If you are not married or you do not have a civil partner, a person who is co-habiting with you and has done so for at least six months prior to joining the scheme and is financially dependant or interdependent with you.*

Payment of premiums

Premiums are collected monthly by salary/pension deduction unless alternative arrangements have been agreed. Monthly subscription payments must be maintained in order to remain a member of the scheme and to qualify for benefits.

Career breaks, maternity leave, secondment or living overseas

Prior to any of the above applying you will need to contact the Federation to discuss whether cover can continue and to arrange premium payment throughout the applicable period.

Transfer, resignation or dismissal

Employees who transfer to another force, resign or are dismissed from the police service are not eligible to remain in the scheme and all cover, including partner membership, will cease.

Retirement from the Police Service

All cover, including partner membership, ceases upon retirement from the police service.

How to cancel your cover

In the event that you need to cancel your cover, **please notify the Staffordshire Police Federation in writing:** Staffordshire Police, Federation Office, Hearn Court, Rising Brook, Stafford ST17 9QN.

How to make a claim

Unless otherwise specified in this booklet please **contact the Staffordshire Police Federation on: 01785 242215 to make a claim**. Claims should be reported as soon as practicable and, if possible, within 30 days of the incident/diagnosis. The onus is on the member to notify a claim, it is not the responsibility of the Federation to make a member aware of their entitlement to claim.

Scheme benefits

This section gives a brief explanation of the benefits included in the scheme. Full details of cover, terms and conditions can be found in the policy wordings which are available from the Staffordshire Police Federation, and take precedence.

Life assurance

Life assurance benefit is payable on the death, by any cause, of the member or their subscribing partner **up to the age of 70 years**.

The payment is made to the 'Trustees of the Staffordshire Police Federation' and the money is then dispersed by the Trustees under the terms of the "Trust Deed" which would normally be the member's chosen beneficiary. This means that the benefit does not form part of the member's estate and is not, under current legislation, subject to inheritance tax. It is therefore important to keep the beneficiary details up to date.

Terminal illness benefit

If a member under the age of 69 is diagnosed as having an illness or injury from which he or she is expected to die within 12 months, they may apply for an advance of 20% of the life assurance benefit. The amount advanced will be deducted from the settlement on death.

Child death grant

This benefit is paid upon the death of a dependent child aged between six months and 17 years.

24 hour telephone helplines

Bereavement counselling: **0800 912 0826** - confidential support with unlimited telephone access.

Probate advice: **0808 164 3079** - specialist legal advice on all aspects of obtaining probate.

Best Doctors

The Best Doctors service provides the reassurance of a confidential expert second medical opinion if a member, partner or their resident dependent children up to age 21 (25 if still in full time education) are facing a worrying medical condition.

Best Doctors work in conjunction with the patient and their doctor to ensure diagnosis and treatment are correct, providing an independent and comprehensive assessment report. They work with a worldwide panel of specialists.

Unlimited access to the Member Care centre is included, providing a confidential telephone based helpline, which is available 24 hours a day, 7 days a week, throughout the year.

Call: **0800 085 6605** for Best Doctors medical support.

Or visit: **www.askbestdoctors.com** for healthcare advice and the Best Doctors video library, with over 300 colour videos giving detailed explanations about medical conditions, treatments and testing.

Please note: Best Doctors services are not available in respect of mental health related conditions.

Critical illness

The scheme benefits will be payable if a police employee or their child (aged between 30 days and 18 years, or under age 22 if in full time education) suffers from an insured illness and survives for more than 14 days from the date of diagnosis or surgery.

Insured illnesses*

- Alzheimers Disease - *resulting in permanent symptoms*
- Aorta Graft Surgery - *for disease*
- Aplastic Anaemia - *with permanent bone marrow failure*
- Bacterial Meningitis - *resulting in permanent symptoms*
- Balloon Valvuloplasty
- Benign Brain Tumour - *resulting in permanent symptoms*
- Benign Spinal Cord Tumours
- Blindness - *permanent and irreversible*
- Cancer - *excluding less advanced cases*
- Cardiac Arrest
- Cardiomyopathy - *of specified severity*
- Coma - *resulting in permanent symptoms*
- Coronary Artery Bypass Grafts - *with surgery to divide the breastbone*
- Creutzfeldt-Jakob Disease - *resulting in permanent symptoms*
- Deafness - *permanent and irreversible*
- Dementia/Pre-senile Dementia - *resulting in permanent symptoms*
- Encephalitis - *resulting in permanent symptoms*
- Heart Attack - *of specified severity*
- Heart Valve Replacement or Repair - *with surgery to divide the breastbone*
- HIV Infection - *contracted in the EU, Channel Islands or Isle of Man from a blood transfusion, physical assault or at work*
- Kidney Failure - *requiring dialysis*
- Liver Failure - *irreversible*
- Liver Failure - *irreversible*
- Loss of Hands or Feet - *permanent physical severance*
- Loss of Independent existence - *permanent and irreversible*
- Loss of Speech - *permanent and irreversible*
- Major Organ Transplant
- Motor Neurone Disease - *resulting in permanent symptoms*
- Multiple Sclerosis - *with persisting symptoms*
- Open Heart Surgery - *with surgery to divide the breastbone*
- Paralysis of Limbs - *total and irreversible*
- Parkinson's Disease - *resulting in permanent symptoms*
- Primary Pulmonary Hypertension - *of specified severity*
- Progressive Supranuclear Palsy - *resulting in permanent symptoms*
- Pulmonary Artery Surgery - *with surgery to divide the breastbone*
- Respiratory Failure - *resulting in breathlessness even at rest*
- Rheumatoid Arthritis - *of specified severity*
- Stroke - *resulting in permanent symptoms*
- Systemic Lupus Erythematosus (SLE)
- Terminal Illness
- Third Degree Burns - *covering at least 20% of the body surface area*
- Traumatic Head Injury - *resulting in permanent symptoms*

*A pre-existing condition exclusion applies together with other terms and conditions.

Full details including the limitations, exclusions, terms and conditions can be found in the policy wording, which should be read carefully.

Claims must be submitted within 90 days of the date of diagnosis.

Cover ceases on retirement or at age 70, whichever happens first.

REDARC

The REDARC service aims to support and help members and their families cope with the practical and emotional effects resulting from the diagnosis of a serious illness.

As part of the service, the claimant will automatically be assigned to a member of the REDARC nurse team, who in turn will contact the claimant to introduce the service. In addition to providing ongoing advice and support, the personal nurse adviser may arrange extra help if clinically appropriate, e.g. a one-off home visit from a specialist nurse, a course of physiotherapy, a course of counselling, or similar.

The personal nurse adviser can also put the patient in contact with specialist charities and self-help groups, and give advice on specialist equipment to aid function. These services are provided free of charge.

Website: www.redarc.co.uk

Sickness benefit

Applicable to police employees only, sickness benefit is payable if, due to ill health, you have been absent from work for 26 weeks and your pay has been reduced.

Payments commence on the 28th day after your pay has been reduced and are payable every 28 days for a maximum of 52 weeks or until you return to work, or leave the employment of the Force, whichever occurs first.

Sickness benefit

Police employee - £50 per week

Note: If full pay is reinstated and backdated, benefits received in respect of the applicable period must be repaid to the insurers.

Claims are settled by George Burrows and paid direct to the member's bank account.

Personal accident

24 hour, worldwide, personal accident cover is provided for police employees only.

Permanent total disablement (PTD)*

PTD means disablement which entirely prevents the insured person from attending to any business or occupation for 12 months and which, after that time, is beyond hope of improvement. PTD cover is applicable to disablement caused by bodily injury sustained as a result of an accident.

Permanent total loss of sight (in one or both eyes), limb(s), hearing or speech*

If, as a result of bodily injury sustained from an accident, you suffer permanent total loss of sight, limb(s), hearing or speech, a benefit payment will be made to you.

Personal accident benefits

Permanent total:

Disablement	£50,000
Loss of sight in one or both eyes	£5,000
Loss of hearing in one or both ears	£5,000
Loss of one or more limbs	£5,000
Loss of speech	£5,000

Full details of cover, including the limitations, exclusions and terms and conditions can be found in the policy wording, which should be read carefully.

***All occurring within 24 months of the date of the accident.**

RAC Motor breakdown assistance

Cover is provided for police employees and their subscribing partners. It applies in the event of the mechanical breakdown of a private vehicle* in which you are a driver or a passenger.

It is important that you read the Key Facts document and we recommend that you retain a copy in your vehicle. Copies of the Key Facts document are available to download from the Federation website. If you have any questions about your cover please contact George Burrows on:

01403 327719 or by email: info@georgeburrows.com

Cover includes:

- ✓ Roadside
- ✓ Recovery
- ✓ European Motoring Assistance
- ✓ At Home
- ✓ Onward Travel

Full details of cover including the limitations, exclusions, terms and conditions can be found in the policy wording, which should be read carefully.

*Qualifying vehicles

A car, motorcycle 49cc or over in the UK or 121cc or over in Europe**, motorhome, minibus fitted with not more than 17 seats including driver, light van, estate car, MPV or 4X4 sport utility vehicle that conforms to the following specification: maximum legal laden weight of 3,500kg (3.5 tonnes), maximum overall dimensions of 6.4 metres length, height 3 metres, width 2.25 metres (all including any load carried).

What to do if you breakdown

If you breakdown in the UK please call your dedicated Federation number:

Tel: **0330 159 0277** and quote reference **X807**

If you breakdown in Europe** call: **00 33 472 43 52 55**

(replace 00 at the beginning with 810 when in Belarus or Russia)

Additional family members

RAC cover can be extended to include other family members who normally reside with you by payment of an annual additional premium.

You can arrange this cover by calling George Burrows on: **01403 327719**.

**Europe: please refer to page 2 in the policy wording for the list of countries included.

What to do if you have a complaint

George Burrows are committed to delivering the highest standards of customer care. We are always interested in your feedback, should you need to make a complaint, in the first instance you may wish to contact the Staffordshire Police Federation, alternatively you can contact the George Burrows team direct at:

Post: St Mark's Court, North Street, Horsham, West Sussex RH12 1RZ

Tel: 01403 327719

Email: info@georgeburrows.com

Whilst we will make every effort to maintain the highest standards, we recognise that there may be occasions when we fail to satisfy the particular requirements of our customers. We therefore have in place procedures to investigate and remedy any area of concern.

In such circumstances we promise:

- To try and resolve the complaint within 3 working days and write to you confirming if we have done so;
- To acknowledge any formal complaints promptly;
- To respond fully to your concern or complaint within four weeks or less. If for any reason this is not possible, we will write to you to explain why we have been unable to conclude the matter quickly.

If we have been unable to resolve your complaint in eight weeks, we will write to you explaining the reason as to why this has not been possible. We will also advise you of your right to refer your complaint to the Financial Ombudsman Service (if applicable).

Financial Ombudsman Service

If you still 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. The 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

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

Online Dispute Resolution Platform

The European Commission has established an Online Dispute Resolution Platform (ODR Platform) http://ec.europa.eu/consumers/odr/index_en.htm that is specifically designed to help EU consumers who have bought goods or services online from a trader based elsewhere in the EU and subsequently has a problem with that online purchase.

The ODR platform will refer your complaint to the Financial Ombudsman Service which will then pass it on to Arthur J. Gallagher. George Burrows is a trading name of Arthur J. Gallagher Insurance Brokers Limited.

Additional information

Data Protection

George Burrows is the trading name of Arthur J. Gallagher Insurance Brokers Ltd (AJG). We 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 our privacy policy at www.georgeburrows.com. 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.

Insurers

The cover in this scheme is provided by a panel of insurers. A list of insurers is available on request.

Financial Services Compensation Scheme (FSCS)

You may be entitled to compensation from the Financial Services Compensation Scheme ("FSCS") should the insurer be unable to meet its obligations and subject to eligibility. Details of the circumstances in which you can make a claim – and instructions on how to do so – can be found on the FSCS website: <http://www.fscs.org.uk>.

George Burrows

George Burrows is a group insurance broker who has provided personal protection products to police officers for over 50 years. We are proud to have looked after the group insurance needs of the Staffordshire Police Federation since 1974.

FCA registration

Our FCA registration number is 311786. Our permitted business is assisting in the administration and performance of a contract of insurance. You can check this on the FCA's register by visiting the FCA's website at www.fca.org.uk/register



George Burrows is a trading name of Arthur J. Gallagher Insurance Brokers Limited, which is authorised and regulated by the Financial Conduct Authority. Registered Office: Spectrum Building, 7th Floor, 55 Blythswood Street, Glasgow, G2 7AT. Registered in Scotland. Company Number: SC108909
www.ajginternational.com
George Burrows FCA registration number is 312030.
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