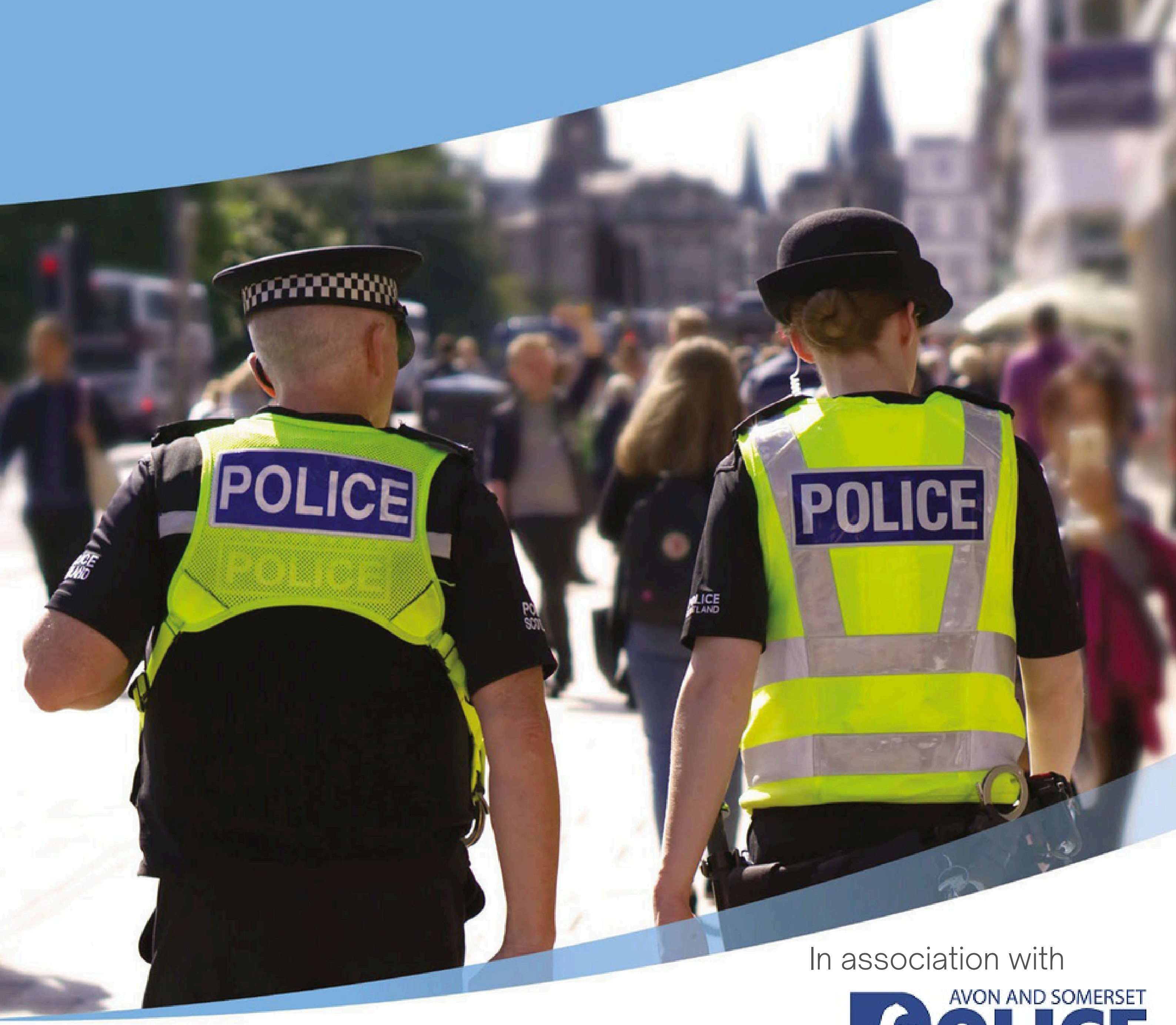
Gallagher

Insurance | Risk Management | Consulting

Avon & Somerset Police Federation
Group Insurance Scheme

For Police Officers, Retired Officers, their partners, and Special Constables



In association with

AVON AND SOMERSET POLICE Federation

Useful Contacts

Avon & Somerset Federation Office

Tel: 01278 647085
Email: info.avonsom@polfed.org

RAC Breakdown Assistance (Reference X816)

Tel (UK): 0330 159 0289
Tel (Europe): 00 33 472 43 52 55

Worldwide Travel Insurance

Tel: 01908 302235
Overseas Assistance: +44 (0) 1243 975385

Mobile Phone/Gadget Claims

Tel: 0333 020 0044

Best Doctors

Tel: 0800 085 6605
Web: www.askbestdoctors.co.uk

GP Care on Demand (Code AVON2020)

Tel: +44 (0) 203 499 4891

Personal Tax and Legal advice

Tel: 020 3103 6879

Legal Document Service

Web: www.addeptgroup.co.uk/legalhub

Care First Counselling

Tel: 020 4570 6149
Web: www.addeptgroup.co.uk/support

Virtual Physio (Code: AVON2020)

Tel: +44 (0) 203 499 4891
Email: PhysiotherapyUK@teladochealth.com

Home Emergency Assistance

Tel: 0330 303 1940

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Tel: 01403 327719
Email: UK.GroupInsuranceSchemes.Contact@ajg.com

Schedule of Benefits

Serving Member (under age 70)	Benefits
Life Assurance Advance of benefit on terminal prognosis *(age 68 and under)* **Child Death Grant** *(aged between 6 months and 17 years, inclusive)*	**£150,000** 20% of sum assured **£3,000**
Best Doctors Service *(Children under age 18, or 25 if in full-time education)*	**Family Cover**
GP Care on Demand *(Children under age 21, or 25 if in full-time education)*	**Family Cover**
Virtual Physio *(Children over age 18 and under 21, or 25 if in full-time education)*	**Family Cover**
Critical Illness Insurance Child Critical Illness Cover *(aged over 30 days to 17 years, inclusive)*	**£20,000** £5,000
Regulation 28 Sickness Benefit Half Pay *(up to 26 weeks, member only)* No Pay *(up to 26 weeks, member only)* Special Constables *(Fixed weekly benefit, up to 26 weeks)*	 20% of gross salary 50% of gross salary £75 per week
Personal Accident Benefits *(see table on page 17 for summary of benefits provided)*	**Member Only**
Worldwide Annual/Multi-trip Travel Insurance *(Children under age 18, or 23 if in full-time education)*	**Family Cover**
Legal Expenses Insurance *(Children over 18 years)*	**Family Cover**
Care First Counselling Service *(Children over 18 years)*	**Family Cover**
RAC Motor Breakdown Assistance *(UK & European)*	**Member and Partner**
Home Emergency Assistance	**Member Only**
Mobile Phone / Gadget Insurance	**Member and Partner**

Calendar Monthly Premium: £30.99*

*The premium includes Insurance Premium Tax (IPT) and the Federation's administration fee

Partner of Serving Member (under age 70)	Benefits
Life Assurance Advance of benefit on terminal prognosis *(age 68 and under)*	**£70,000** 20% of sum assured
Critical Illness Insurance	**£10,000**

Calendar Monthly Premium: £6.95*

*The premium includes Insurance Premium Tax (IPT) and the Trust's administration fee

Retired Member (under age 65)	Benefits
Life Assurance Advance of benefit on terminal prognosis *(age 63 and under)* **Child Death Grant** *(aged between 6 months and 17 years, inclusive)*	**£40,000** 20% of sum assured **£3,000**
Best Doctors Service *(Children under age 18, or 25 if in full-time education)*	**Family Cover**
GP Care on Demand *(Children under age 21, or 25 if in full-time education)*	**Family Cover**
Virtual Physio *(Children over age 18 and under 21, or 25 if in full-time education)*	**Family Cover**
Worldwide Annual/Multi-trip Travel Insurance *(Children under age 18, or 23 if in full-time education)*	**Family Cover**
Legal Expenses Insurance *(Children over 18 years)*	**Family Cover**
Care First Counselling Service *(Children over 18 years)*	**Family Cover**
RAC Motor Breakdown Assistance *(UK & European)*	**Member and Partner**
Home Emergency Assistance	**Member Only**
Mobile Phone / Gadget Insurance	**Member and Partner**

Calendar Monthly Premium: £34.75*

*The premium includes Insurance Premium Tax (IPT) and the Federation's administration fee

Partner of Retired Member (under age 65)	Benefits
Life Assurance	**£20,000**
Advance of benefit on terminal prognosis *(age 63 and under)*	20% of sum assured

Calendar Monthly Premium: £8.53*

*The premium includes Insurance Premium Tax (IPT) and the Federation's administration fee

Retired Member (aged 65 - 69)	Benefits
Life Assurance	**£4,000**
Best Doctors Service *(Children under age 18, or 25 if in full-time education)*	**Family Cover**
GP Care on Demand *(Children under age 21, or 25 if in full-time education)*	**Family Cover**
Virtual Physio *(Children over age 18 and under 21, or 25 if in full-time education)*	**Family Cover**
Worldwide Annual/Multi-trip Travel Insurance *(Children under age 18, or 23 if in full-time education)*	**Family Cover**
Legal Expenses Insurance *(Children over 18 years)*	**Family Cover**
Care First Counselling Service *(Children over 18 years)*	**Family Cover**
RAC Motor Breakdown Assistance *(UK & European)*	**Member and Partner**
Home Emergency Assistance	**Member Only**
Mobile Phone / Gadget Insurance	**Member and Partner**

Calendar Monthly Premium: £33.83*

*The premium includes Insurance Premium Tax (IPT) and the Federation's administration fee

Partner of Retired Member (aged 65 - 69)	Benefits
Life Assurance	**£4,000**

Calendar Monthly Premium: £7.32*

*The premium includes Insurance Premium Tax (IPT) and the Federation’s administration fee

Retired Member (aged 70+)	Benefits
Best Doctors Service *(Children under age 18, or 25 if in full-time education)*	**Family Cover**
GP Care on Demand *(Children under age 21, or 25 if in full-time education)*	**Family Cover**
Virtual Physio *(Children over age 18 and under 21, or 25 if in full-time education)*	**Family Cover**
Legal Expenses Insurance *(Children over 18 years)*	**Family Cover**
Care First Counselling Service *(Children over 18 years)*	**Family Cover**
RAC Motor Breakdown Assistance *(UK & European)*	**Member and Partner**
Home Emergency Assistance	**Member Only**
Mobile Phone / Gadget Insurance	**Member and Partner**

Calendar Monthly Premium: £17.47*

*The premium includes Insurance Premium Tax (IPT) and the Federation’s administration fee

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.

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.

Full details of the cover included in these schedules can be found in the policy wordings which are available from Avon & Somerset Police Federation and should be read carefully, including any limitations, exclusions and terms and conditions.

For further information please contact Gallagher.

Email: UK.GroupInsuranceSchemes.Contact@ajg.com

Tel: 01403 327719

(Office opening hours are 9:00am to 5:00pm Monday - Friday, excluding bank holidays)

Joining the Scheme

New Recruits may join the scheme providing they are actively at work on the date they wish to join and do so within six months of commencement of employment.

Serving Officers may join the scheme at any time providing they are actively at work in their normal occupation and number of contracted hours, have not been medically advised against working, and have not been absent from work due to ill health or injury in the 8 weeks preceding the application.

Special Constables may join the scheme providing they have been actively on duty for 8 consecutive shifts preceding the application to join, have not been medically advised against working, and have not been absent from their usual occupation due to ill health or injury in the same period.

Qualifying Partners of Serving Officers** may apply to join the scheme provided they can satisfy the medical declaration contained in the partner application form. Partner cover will cease immediately an officer leaves the scheme or when the officer 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 dependent or interdependent with you.*

Payment of Premiums

Premiums are collected monthly by salary 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, paternity leave secondment or living overseas

Prior to any of the above applying you will need to contact Avon & Somerset Police 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

Serving officers, upon retirement from the police service, may remain in the scheme as a retired member, with benefits applicable to their age. Transfer into the retired officer scheme must be agreed with Avon & Somerset Police Federation prior to retirement as individuals are not eligible to join the scheme after their retirement date. Full details of retirement cover is available from Avon & Somerset Police Federation.

How to cancel your cover

In the event that you wish to cancel your cover, please notify Avon & Somerset Police Federation via email: info.avonsom@polfed.org

How to make a claim

Unless otherwise specified in this booklet, please contact Avon & Somerset Police Federation on 01278 647085 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 insurers 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 Avon & Somerset 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. Partner benefit levels depend on the age of the subscribing officer.

The payment is made to the 'Trustees of the Avon & Somerset 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, aged 68 and under (serving) or 63 and under (retired), 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.

Bereavement Counselling

0800 177 7894 - 24 hour helpline. Confidential support with unlimited telephone access.

Probate Advice

0808 164 3079 - available Monday to Friday 8am to 8pm. 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, their partner, or resident dependent children (under age 18, or 25 if 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.

Contact

For Best Doctors Medical Support:

Telephone: 0800 085 6605
Website: www.askbestdoctors.co.uk

Follow the steps below to access Best Doctors online:

- Visit **www.askbestdoctors.co.uk**
- Complete a request form (under Employer field, input **'Avon and Somerset Police Federation'**
- Once submitted, a member of the Best Doctors team will make contact with you directly.

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

Full details of cover, including limitations, exclusions and terms and conditions, can be found in the policy wording. This should be read carefully, with particular attention to the exclusions and limitations.

GP Care on Demand

The GP Care on Demand service provides the subscribing member and their resident family with unlimited access to a GMC licensed practising GP from the comfort of their home or workplace.

You can conveniently schedule a video consultation or request a telephone call-back consultation from an experienced GP who'll take the time to support your individual needs. Where appropriate, they will be able to issue an open private specialist referral letter or a private prescription.

If it is identified you will benefit from a second medical opinion the doctor will support you by connecting to the Best Doctors service which has a network of over 50,000 world-leading specialists to review your case in full and help support some of the most important decisions you may have to make around your health.

Brought to you by Teladoc Health, a world leader in virtual care, you can use the GP service when you are abroad to access doctors who are practiced in supporting patients wherever they are in the world.

Key Benefits

- 24/7, 365 days a year, worldwide access
- Connect via the App, or simply call
- Discuss all aspects of your physical and mental wellbeing
- Unlimited consultations; you can use the service as much as you need
- Connect with a high quality GP* who has the time to listen and to help you

To **arrange an appointment** simply download the **'Care on Demand' App**** create an account and book a consult:
Apple Store: https://apps.apple.com/gb/app/care-on-demand/id1481628208?ls=1
Google Play: https://play.google.com/store/apps/details?id=com.advancemedical.careondemand

Use code: **AVON2020**

Or you can call: +44(0) 203 499 4891

No pre-existing medical condition exclusion or age limit applies.

*Teladoc GP's are carefully selected and actively practicing medicine. They have over 6 years professional experience, undergo quarterly appraisals and continuous training.
**As part of Care Quality Commission (CQC) regulations patients, when engaging the service for the first time, will be asked to go through a positive ID process.

GP Care on Demand is provided by Teladoc Health, Inc. Teladoc, Inc. is a telemedicine company that uses telephone and videoconferencing technology to provide on-demand remote medical care via mobile devices, the internet, video and phone. www.teladoc.com

Online Virtual Physio Service

The Virtual Physiotherapy service offers quick, easy access to our chartered Physiotherapists via video or phone, without the need for a GP referral. This service is available to members and their partners, residing children aged over 18, up to 21 (or 25 if still in full-time education).

The Physiotherapy service offers personalised, evidence-based care from the comfort of your home, providing expert rehabilitation for a wide range of musculoskeletal conditions.

- Flexible scheduling 5 days a week
- Bookings accessible via the COD app
- Initial assessment and follow-up sessions to support your recovery
- Services provided by HCPC Registered Physiotherapists with more than five years' experience
- Up to 5 sessions included (if clinically required)

The combination of Physiotherapy and real-time AI motion tracking enhances rehabilitation, providing personalised data driven treatment plans that improve recovery outcomes. Our system analyses over 100 points on the body to enhance the efficiency of rehabilitation and provide real time feedback on form and technique. This advanced tool integration empowers patients with better insights into their recovery whilst reporting on compliance, aiding decision making for the Physiotherapists and creating a collaborative treatment journey.

Arranging an Appointment

To **arrange an appointment** simply download the **'Care on demand' App**** create an account and book a consult:
Apple Store: https://apps.apple.com/gb/app/care-on-demand/id1481628208?ls=1
Google Play: https://play.google.com/store/apps/details?id=com.advancemedical.careondemand

Use code: **AVON2020**

Or you can call: +44(0) 203 499 4891

Email: PhysiotherapyUK@teladochealth.com

No pre-existing medical condition exclusion or age limit applies.

*Teladoc GP's are carefully selected and actively practicing medicine. They have over 6 years professional experience, undergo quarterly appraisals and continuous training.
**As part of Care Quality Commission (CQC) regulations patients, when engaging the service for the first time, will be asked to go through a positive ID process.

Critical Illness

The scheme benefits will be payable if a serving member, their child (aged over 30 days to 17 years, inclusive), or the subscribing partner of a serving officer suffers from an insured illness and survives for more than 14 days from the date of diagnosis or surgery.

Insured Illnesses:

- Alzheimer's Disease (before age 65) - resulting in permanent symptoms
- Angioplasty
- Aorta Graft Surgery - for disease
- Aplastic Anaemia - with permanent bone marrow failure
- Bacterial Meningitis - resulting in permanent symptoms
- Benign Brain Tumour - resulting in permanent symptoms
- Blindness - permanent and irreversible
- Cancer - excluding less advanced cases
- 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
- 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 and Hepatitis B - acquired as a result of medical treatment in the UK or a documented incident occurring whilst on police duty
- Kidney Failure - requiring dialysis
- Liver Failure - irreversible end stage
- Loss of hand or foot
- Loss of Speech - permanent and irreversible
- Major Organ Transplant
- Motor Neurone Disease (before age 65) - resulting in permanent symptoms
- Multiple Sclerosis - with persisting symptoms
- Paralysis of Limbs - total and irreversible
- Parkinson's Disease (before age 65) - resulting in permanent symptoms
- Permanent Total Disability - activities of daily living
- Primary Pulmonary Hypertension
- Progressive Supranuclear Palsy - resulting in permanent symptoms
- Pulmonary Artery Graft Repair
- Respiratory Failure
- Rheumatoid Arthritis
- Stroke - resulting in permanent symptoms
- Terminal Illness
- Third Degree Burns - covering at least 20% of the body surface area
- Traumatic head injury

**** A pre-existing conditions exclusion applies together with other terms and conditions. Full details can be found in the policy wording, which should be read carefully. Claims must be submitted within 90 days of diagnosis. Cover ceases on retirement or at age 70, whichever happens first.***

Regulation 28 Sickness Benefit

Applicable to serving members only, up to age 70. If you are placed on reduced pay the benefit illustrated below will become payable. Sickness benefit is payable every 28 days (four weeks), and ceases when you return to work or reach the maximum payable - whichever happens first.

Sickness Benefit Payment Example

Serving Officers: sickness benefits will be payable for a maximum of 52 weeks and are calculated as a percentage of your gross salary. The first 26 weeks are paid at the half pay benefit level. If you are then placed on no pay we will pay you up to a further 26 weeks at the no pay benefit level.

Half Pay (20% of Salary)	No Pay (50% of Salary)
£24,000 = £92 per week	£24,000 = £230 per week
£30,000 = £115 per week	£30,000 = £288 per week
£36,000 = £138 per week	£36,000 = £346 per week

Special Constables: A fixed Benefit of £75 per week

Benefits are capped at a gross salary of £59,249

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 Gallagher and are paid direct to the member's bank account.

Personal Accident

24 hour, worldwide personal accident cover is provided for employees only. Cover ceases on retirement or at age 70, whichever happens first.

Temporary disablement

Cover is provided for serving members only. If you suffer a bodily injury as a result of an accident, you can claim a weekly benefit for the time you are absent from work. Cover is available for up to 104 weeks from the date of the accident. Benefit is payable from the eighth day of incapacity.

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 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.

Disfigurement from scarring or burns

Cover is provided for serving members only.
Face: if as a result of an accident you sustain facial disfigurement such as permanent scarring or permanent burns to the face and the permanent scarring or permanent burns affect an area of at least one square centimetre a benefit payment will be paid to you according to the size of the area affected.
Body: if as a result of an accident you sustain injury which results in permanent scarring or permanent burns to the body and the permanent scarring or permanent burns affect an area of at least 4.5% of the total body area a benefit payment will be paid to you according to the size of the area affected.

Occupationally acquired HIV/AIDS/Hepatitis B

Cover is provided for serving members only. If as a result of a documented incident during the course of your normal duties of employment, you become infected with the HIV/AIDS virus or Hepatitis B a benefit payment will be made to you.

Coma Benefit

If, as a result of injuries sustained in an accident, you remain in a continuous unconscious state, a benefit of £25 per day will be payable for up to 365 days or until you regain consciousness, whichever happens first.

Emergency Dental Cover

Cover is provided for treatment which becomes necessary as a result of a dental injury or emergency anywhere in the world. The benefits applicable are illustrated in the following table.

Unrecovered Criminal Court Compensation (following assault)

Cover is provided for serving members only. If, following an assault, compensation you have been awarded by a court remains outstanding for a period exceeding six months a benefit payment in respect of the outstanding full or partial award will be paid to you. Benefit is subject to the maximum specified in the following schedule and any payments subsequently received from the defendant must be repaid to the insurers

Assault Benefit

If you sustain accidental bodily injury in the course of duty, directly caused by the discharge of a firearm, crossbow, shotgun, or stabbing with a sharp instrument, and the injury sustained prevents you from continuing in your pre-assault duties for the 7 consecutive days on which you were due to work immediately following the assault, the specified lump sum benefit will be paid to you. If you sustain an attack by a dog and as a consequence of the injuries you are unable to continue your pre-assault duties for a period of 3 consecutive days immediately after the attack the specified lump sum benefit will be paid to you. Only one benefit will be paid for any one assault.

Unsocial Hours Benefit

If you are unable to work due to illness or injury, and this absence lasts for more than 14 days, you may claim a benefit equal to 7.5% of your unsociable hours rate to help compensate for the loss of the unsocial hours payments you were scheduled to receive. Benefit is payable from the 15th day of absence and for a maximum of 8 weeks, within 24 weeks from the date of disablement. The benefit you receive will depend on your contracted working hours.

Hospital Benefit

Accident*: If, as a result of an accident, you are admitted to hospital, you will receive a payment for each consecutive night of your stay up to a maximum of 30 nights.
Emergency: Following immediate and emergency admission to hospital, you will receive a payment for each consecutive night of your stay up to a maximum of 30 nights.
Planned: If you spend time in hospital as an inpatient as a result of a condition requiring planned admission to hospital, you will receive a payment for each night of your stay, up to a maximum of 30 nights, for any one condition. A three day excess period applies and benefit will commence from the fourth night of your stay.

Convalescent Benefit

If a member has to stay in a police convalescent home on the recommendation of a registered medical practitioner in respect of accident or illness, the amount shown in the benefits table will be paid.

Dependant Care Costs

If you are notified within 15 days of your scheduled duty or leave that there is to be a change to your scheduled duty or leave you can claim dependant care costs as detailed overleaf.

Personal Accident Benefits	Benefit
Permanent Total:	
Disablement	£150,000
Loss of limb(s) or sight in one eye/both eye(s)	£80,000
Loss of hearing in one ear	£20,000
Loss of hearing in both ears	£80,000
Loss of Speech	£80,000
Loss of an Internal Organ	£80,000
Loss or use of:	
A thumb	£16,000
A forefinger	£12,000
Any other finger	£6,400
A big toe	£8,000
Any other toe	£4,000
Shoulder, elbow or wrist	£16,000
Hip, knee or ankle	£16,000
Disfigurement from scarring or burns	Up to £5,000
Emergency Dental	Up to £2,500
Worldwide Accidental Dental Injury	Up to £200 (UK)
Emergency Dental Treatment	Up to £400 (Worldwide)
Hospital Cash Benefit (per night, max £1,000)	£50
Dentist Call-out Fees (per call-out, max 2 call-outs)	£100
Unsociable Hours Benefit (7.5% of USH payments)	
Maximum Payable Per Week (14 day excess)	
Constable	£60
Sergeant	£75
Inspector/Chief Inspector	£95
Temporary Disablement (7-day excess, up to 104 weeks)	£35 per day
Occupationally acquired HIV/AIDS/Hepatitis B	£40,000
Coma Benefit (per day, up to 365 days)	£25 per day
Complete and Incurable Insanity	£80,000
Complete and Incurable Paralysis	£80,000
Firearm Assault	£2,500
Stabbing Assault	£1,500
Dog Bite	£750
Court Award Compensation	up to £500
Dependant Care Costs (up to £200 per claim, up to £1,000 per year)	£15 per hour
Hospitalisation	
Accident/Emergency (per night, max 30 nights)	£40
Planned (per night, 3-night excess, max 30 nights)	£25
Convalescent Benefit	£70 per stay

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

Worldwide Travel Insurance

The travel insurance policy covers the member and their spouse or cohabiting partner, and any number of dependent children/grandchildren under the age of 23 who are living with them and in full time education for any number of trips a year, up to 60 days each trip.

Trip duration can be extended to a maximum of 183 days on request and by payment of an additional premium. Extensions must be arranged before you travel and full details of your travel plans provided. Please call Gallagher on: 01403 327719 to arrange a travel extension.

Cover includes trips in the United Kingdom provided overnight accommodation has been booked and paid for. A wide range of leisure activities such as Scuba diving to 30 metres and winter sports are covered at no extra charge. Cruise trips are also covered, and the policy includes cover for Missed Port Departure, Skipped Port, Cabin Confinement and Cruise Attire.

Please refer to page 4 of your travel policy for the full list of activities included.

Cover may be available at additional premium for activities not listed, please contact Gallagher for details.

Extensions can be arranged to include cover for children of extended family or friends under the age of 18 who are travelling with the member by contacting Gallagher and on payment of an additional premium.

Important Information

Health restrictions apply to some sections of the policy. Prior to booking a holiday, please ensure you read the 'Pre-existing Medical Conditions' wording which can be found on page 3 of your policy document.

Making a Claim

In order to make a claim upon returning to the UK, please contact:

Telephone: 01908 302 235
Email: Everestuk@crawco.co.uk

Overseas Assistance: +44(0) 1243 621 066

Policy Number: 464130/01/2025

A £35 excess applies to most policy sections, along with other terms and conditions. Full details of cover including the limitations, exclusions and terms and conditions can be found in the policy wording, which should be read carefully, in particular the exclusions and limitations.

Legal Expenses

The legal expenses policy provides protection from legal costs up to £100,000 for the subscribing member and their resident family members to help pursue or defend a claim.

Cover Included

Subscribing member only

- Legal representation at gross misconduct hearings.
- Representation in IOPC complaints investigations.
- Representation at Public Enquiries and Inquests.
- Defence of civil proceedings arising from charges brought against you for discrimination at work.
- Defence of legal action arising from allegations in respect of your acts or omissions as a Trustee of funds set up by the Police/Trust.
- Property disputes in relation to ownership or occupation of your main home.
- Tenancy disputes relating to your unlawful eviction from a property you occupy.
- Wrongful Arrest

Subscribing member and partner only

- Crime pre-charge, up to 5 hours post interview cover.
- Legal representation (solicitors and barristers) for non-duty related criminal prosecutions in Magistrates and Crown Court.
- School Admission Disputes
- Probate disputes where you are contesting a will as a beneficiary of your deceased parents, grandparents or children.

Subscribing member, partner, their children and parents normally living with them

- Pursuit of employment disputes (this excludes any activity as a police officer).
- Pursuit of compensation for damages following an incident resulting in personal injury anywhere in the world.
- Purchase and Sale Disputes.
- Property Damage and Motor Uninsured Loss Recovery.
- Tax Investigations.
- Data Protection.
- Personal Identity Fraud.
- Motor Insurer Database Disputes.
- Social Media Defamation.
- Vehicle Cloning.
- Bankruptcy Assistance.

Contact Information

24 hour, 365 days per year, claims and telephone helplines:
Personal tax and legal advice: 020 3103 6879
Lifestyle Counselling and Online Support Service: 020 4570 6149

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

Legal Document Service

As an addition to your Legal Expenses cover, subscribing serving officers and their resident partners have access to an Online Legal Document Service.

This service gives members the opportunity to draft their own bespoke legal documents using templates that have been developed by legal professionals and are regularly reviewed and revised in line with changes in law or legal practice.
The templates cover a wide range of topics and step by step guidance is provided throughout to help you through the document drafting process.

Templates include letters and documents for:

- Building work - quote / estimation requests, complaints and requests for faulty work repairs
- Buying and selling - refunds, replacement and repair requests, sale of goods contracts etc.
- Complaints and disputes - compensation requests, billing disputes, neighbour issues (overhanging trees, noise, trespass etc), problems with removals, dry cleaners, hotels, restaurants etc
- Identity Theft and Credit Improvement - requests for credit files, requests for information following credit rejection, informing credit card company of unauthorised usage/withdrawals, creditor holding letter etc
- Motoring - parking fine challenges, vehicle sale agreements, servicing complaints, refunds from car dealers, pothole damage claims
- Probate - probate letter to bank or building society
- Wills - single, married, civil partner
- Workplace - application for flexible working, flexible working appeals, adoption leave requests, maternity/paternity leave letters

The service can be accessed by visiting: ***www.addeptgroup.co.uk/legalhub*** where members can register to use this service.

Care First Counselling

As a member of the group insurance scheme you have access to an information and counselling helpline service which is available to you 24 hours a day. Expert advisors, trained by Citizens Advice are at hand to provide comprehensive answers and assistance on a wide range of issues which may affect your daily life.

At some stage in their lives most people require advice and information on workplace and personal issues, but it can often be difficult to know where to start looking. The pressure of daily life can sometimes be stressful, but having access to the right advice and information can be helpful in combating such pressures.

The helpline provides you with instant support, advice and counselling. All Care First counsellors are accredited to the British Association for Counselling and Psychotherapy (BACP). The counsellors are available to provide support for any issues that you may wish to discuss, such as bereavement, relationship problems, stress and workloads. The service is confidential and impartial, and no one will be informed that you have contacted Care First, you don't even need to give your name if you don't want to.

The Care First online service provides a library of resources, developed and maintained by a team of professionals. The online resource offers immediate information, answers and advice for a wide range of personal issues such as finance management, childcare and relationship advice, as well as health guides and tips. Resources for work related issues are also available, such as returning to work after illness, planning for retirement and working effectively.

To speak to a Care First Counsellor

Telephone: 020 4570 6149

Website: www.addeptgroup.co.uk/support to access the Lifestyle Online Service

RAC Motor Breakdown Assistance

Cover is provided for serving officers and their 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 IPID document and we recommend that you retain a copy in your vehicle. Copies of the IPID document are available to download from Avon & Somerset Police Federation.

If you have any questions about your cover please contact Gallagher on:
01403 327719 or by email: UK.GroupInsuranceSchemes.Contact@ajg.com

Cover Includes:

- Roadside
- At Home
- Recovery
- Onward Travel
- Mis-fuel
- European Motoring Assistance

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 2.55 metres (all including any load carried).

What to do if you break down

If you breakdown in the UK please call your dedicated number:
Telephone: **0330 159 0283** and **quote reference X816**

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 Gallagher on: 01403 327719.

**Europe: please refer to page 4 in the policy wording for the list of countries included.*

Home Emergency Assistance

Home emergency assistance is applicable to the member's home in the UK, Channel Islands or the Isle of Man.

The insurer will pay emergency costs up to £500 for all of the following domestic emergencies*:

Main Heating System - The total failure or complete breakdown, whether or not caused by accidental damage, of the main heating system (including a central heating boiler, all radiators, hot water pipes and water storage tanks) in your home.

Plumbing and Drainage - The sudden damage to, or blockage or breakage, or flooding of the drain or plumbing system, including water storage tanks, taps and pipework located within your home, which results in a home emergency.

Home Security - Damage to (whether or not accidental) or failure of external doors, windows or locks which compromise the security of your home.

Toilet Unit - Breakage or mechanical failure of the toilet bowl or cistern resulting in the loss of function providing there is no other toilet in the home.

Domestic Power Supply - The failure, whether or not caused accidentally, of your home's domestic electricity or gas supply.

Lost Keys - The loss or theft of the only available keys, if you cannot replace them, to gain access to your home.

Vermin Infestation - Vermin causing damage inside your home or a health risk to you.

Alternative Accommodation Costs - Your overnight accommodation costs* including transport to such accommodation following a home emergency which makes the home unsafe, insecure or uncomfortable to stay in overnight.

Roof damage - Damage to the roof of your home where internal damage has been or is likely to be caused.

Contact Information

24 hour, emergency helpline: 0300 303 1940

Terms and conditions apply.

Please refer to the Home Emergency policy wording for further information and policy conditions, which should be read carefully, in particular the exclusions and limitations.

It is important that you call the helpline as soon as possible if you need to make a claim, and do not call out your own contractors as the insurers will not pay their costs, and it could stop your claim being covered.

Mobile Phone / Gadget Insurance

Mobile phone/gadget insurance is provided for serving officers and their partners whilst in the UK and abroad.

Insurers will pay up to a maximum of £1,000 per gadget claim /£1,500 per mobile phone/earbuds up to £250/smart glasses up to £1,000 for repair or replacement (as applicable), in the event of:

- Accidental damage
- Theft
- Accidental loss (mobile phones only)
- Breakdown
- Liquid damage
- Fraudulent call use (up to £2500)

General conditions*

Mobile phones/gadgets must be less than 8 years old at commencement of cover, with valid proof of purchase. Refurbished devices are covered from any UK VAT registered retailer supplied with a 12-month warranty.

There is no cover:

- for theft, loss or damage to accessories of any kind
- for reconnection costs or subscription costs of any kind
- if you are unable to provide proof of usage, if requested
- if you are unable to evidence ownership

A policy excess of £50 will be applied to items valued up to £500 (when new) and £75 for items valued between £500 and £999 (when new) and £100 for items valued £1,000+ (when new).

'Apple swap'

If your phone or gadget is an Apple product you may prefer to take the item to your local Apple store for repair or replacement. You will first need to call the number below to ensure your claim is successful after which you will be furnished with the details as to how to proceed with an Apple service.

Call: 0333 188 2257** to make a claim **(please quote T9WQ3B)**

https://federations.eclaimcity.co.uk/

**Terms and conditions apply to each section of cover. Please refer to the policy wording for details of gadgets eligible to be covered under this insurance. Full details of cover including the limitations, exclusions and terms and conditions can be found in the policy wording, which should be read carefully.*
*** Lines are open Monday to Friday from 9am to 6pm.Call charges may vary depending on your network provider.*

What to do if you have a complaint

Gallagher 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 Avon & Somerset Police Federation, alternatively you can contact the Gallagher team direct at:

Tel: 01403 327719
Email: UK.GroupInsuranceSchemes.Contact@ajg.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 9123 (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.

Additional Information

Data Privacy

How do we maintain your privacy?

We are the data controller of any personal data you provide to us. We collect and process personal data in order to offer and provide insurance services and policies and to process claims. Personal data is also used for business purposes such as fraud prevention and detection, financial management, to generate risk modelling, conduct analytics including to advise, improve and develop our products and services and to comply with our legal and regulatory obligations. This may involve sharing information with, and obtaining information from, our group companies and third parties such as (re)insurers, other brokers, loss adjusters, credit reference agencies, service providers, professional advisors, our regulators or fraud prevention agencies.

We may record telephone calls to help us to monitor and improve the service we provide as well as for regulatory purposes.

Please see our Privacy Notice for further information on how your personal data is used, shared, disclosed and retained, your rights in relation to your personal data and how to contact our Data Protection Officer. Our Privacy Notice can be found at https://www.ajg.com/uk/privacy-policy/. From time to time we may make important updates to our Privacy Notice and these may in turn affect the way we use and handle your data. Please ensure you review our Privacy Notice periodically to ensure you are aware of any changes.

If you are providing us with personal data of another individual that would be covered under the insurance policy we may be placing or services we may provide to you, you shall ensure that you have obtained all appropriate consents, where required, tell them you are providing their information to us and show them a copy of this notice. You must not share personal data with us that is not necessary for us to offer, provide or administer our services to you.

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.Separately, your insurer and/or you may be covered by a different compensation scheme.

Gallagher

Gallagher is a group insurance broker who has provided personal protection products to police officers for over 60 years. We are proud to look after the group insurance needs of Avon & Somerset Police Federation.

FCA registration

We are authorised and regulated by the Financial Conduct Authority (FCA). The FCA is the independent watchdog that regulates the provision of financial services. Our registration number is 311786. We are permitted by the FCA to act as a general insurance intermediary, to arrange credit and collect payments. You can check these details by visiting the FCA's website www.fca.org.uk/register.

Arthur J. Gallagher Insurance Brokers Limited is authorised and regulated by the Financial Conduct Authority. Registered Office: Spectrum Building, 55 Blythswood Street, Glasgow, G2 7AT. Registered in Scotland. Company Number: SC108909.

Additional Life Cover

Protecting the things that matter the most to you.

Gallagher offers serving members and their partners who subscribe to the Federation Insurance Scheme five levels of top-up life cover:

Cover	Premium	
£50,000*	**£6.05****	per month
£75,000*	**£9.00****	per month
£100,000*	**£12.00****	per month
£125,000*	**£15.00****	per month
£150,000*	**£18.00****	per month

**Policy limits and exclusions may apply; please see policy wording for full terms and conditions.*

***Prices are correct from September 2026. The premiums payable will be subject to periodic review and may go up or down. Benefit levels reduce and premium rates increase on retirement.*

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