

City of London Police Federation

Group Insurance – retirees officer application notes

- Cover reduces at age 65 and continues at the reduced benefit level until age 70, when cover will cease.
- Change of address must be notified to the City of London Police Federation office as soon as possible: city@polfed.org
- Premiums payable are subject to periodic review and may go up or down
- It is important that the information you provide to us on application is to the best of your knowledge true, accurate and complete. If your circumstances change, please email city@polfed.org. If we or the insurer discover that the details provided to us are untrue, inaccurate or incomplete, this may result in refusal of a claim and/or your policy being cancelled or treated as if it never existed.
- The maintaining of an up-to-date Will is advised. Payments are made by the Trustees under the terms of the 'Trust Deed', which would normally be to the member's chosen beneficiary. The Trustees will, at their own discretion, agree payment in the event of a life claim. I understand that in all matters, in accordance with the Trust Deed, the decision of the Trustees is final.
- Full details of current benefit levels and premium rates are available by contacting Gallagher on: 01403 327719 or email uk.groupinsuranceschemes.contact@ajg.com
- Premiums include Insurance Premium Tax (IPT)
- If you experience any problems with the application form, please email city@polfed.org.

'Add on' Travel Insurance

Arranged by Gallagher on behalf of the City of London Police Federation and provided by Aviva Insurance Limited, the worldwide family travel insurance scheme is also available to retired officers. It is an 'add-on' policy/deduction and therefore it is a prerequisite that applicants wishing to join the Travel Insurance Scheme are subscribing members of the City of London Police **Group Insurance** Scheme.

Cover is provided for the subscribing member, his/her spouse or cohabiting partner and their dependent children/grandchildren who are under the age of 23, living with them and in full time education.

The scheme provides annual multi-trip cover for couples and families and allows those covered under the policy to travel either together or separately. There is no limit to the number of trips you may take, but the duration of each trip must not exceed 31 days.

Trip duration can be extended (up to a maximum of 183 days) by arrangement and on payment of an additional premium. Extensions must be arranged before travel by calling Gallagher on: 01403 327719 and payment can be made by credit or debit card.

Premiums are deducted via Pensions Payroll on a monthly basis. You will be advised of the date your cover will commence on acceptance of your application.

Pre-Existing Medical Conditions

Please be aware that this policy will not provide cover under any section for claims relating to a pre-existing medical condition if:

- a) This policy will not cover you for any claims arising from Pre-existing Medical Conditions as set out below;
- b) Any claims made under the Cancellation, Curtailment or Change of Itinerary and/or Medical &
- c) Emergency Travel Expenses section of this policy as a result of any Pre-existing Medical Condition where a Qualified Medical Practitioner has not permitted the Insured Person to travel.
- d) Any claims under the Cancellation, Curtailment or Change of Itinerary section of this policy as a result of any Pre-existing Medical Condition where the Insured Person is on a waiting list for in-patient treatment.
- e) Any claims made under the Cancellation, Curtailment or Change of Itinerary and/or Medical & Emergency Travel Expenses section of this policy where you are travelling for the purpose of obtaining medical treatment abroad.
- f) Any claims made under the Cancellation, Curtailment or Change of Itinerary and/or Medical & Emergency Travel Expenses section of this policy where you have been given a terminal prognosis.
- g) Purchase of any prescription medicines relating to a Pre-existing Condition.
- h) If an Insured Person or Close Relative has suffered a Pre-existing Medical Condition that You could have reasonably foreseen would have given rise to a Cancellation or Curtailment or Change of Itinerary claim under the Cancellation, Curtailment or Change of Itinerary section of this policy.

Full details of cover including the limitations, exclusions, terms and conditions can be found in the policy wording, which should be read carefully. View [Insurance Policies \(polfed.org\)](https://www.polfed.org)

How for 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.

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