



Cleveland Police Federation

BRANCH COUNCIL
Ashfield House, 46 Yarm Road
Stockton-on-Tees TS18 3NG
Telephone 01642 301246
email: office@cleveland.polfed.org
www.polfed.org/cleveland

Dear Serving Member

Your Group Insurance Scheme renews on 1st April 2026. Premiums have been reviewed and adjusted to reflect inflation and recent claims experience.

Category	Current Monthly premium	New monthly premium
Serving members under 70	£38.50	£39.35
Cohabiting Partners under 70	£6.50	£6.50

Travel

Please note the following updates and enhancements:

- Collision Damage Waiver – improved cover relating to electric vehicles within the EU
- In-Country Expenses (UK) – new subsection added under Emergency Medical Expenses
- Health Declaration – revised wording to provide clearer guidance regarding changes in health

We strongly recommend obtaining your GHIC card. Applications are straightforward and cards are issued promptly once registered. Apply online at:

<http://www.ghic.org.uk/INTERNET/STARTAPPLICATION.DO> or call 0300 330 1350.

All other benefits are unchanged.

Policy wordings are available on the Philip Williams website
<https://www.philipwilliams.co.uk> (registration required using your personal email address).

Additional Voluntary Top Up Insurance Cover is available, apply via
<https://www.philipwilliams.co.uk>

£50,000 Life	£5.00 per month
£75,000 Life	£6.75 per month
£100,000 Life	£8.00 per month
£25,000 Critical Illness	£9.00 per month
£50,000 Critical Illness	£15.00 per month

Beneficiary & Personal Details

If your beneficiary details, home or personal email address have changed, please email the Federation Office (office@cleveland.polfed.org) with new details.

Partner Cover

Paying for partner cover does not automatically cover any new partner. New partners must apply to join the scheme. Email the Federation office for further instructions.

Wallet Pass

A simple way to keep your Group Insurance Scheme information accessible on your phone. Updates are uploaded automatically so you will always have accurate details easily accessible. To add the pass to your phone wallet, click the link in your Benefits Booklet or scan the QR code below:

<https://wallet.tangent-design.com/install/fe7cd027-a145-6b1a-e3f4-3a1e19fb7708>



If you require any further clarification, please contact us by emailing office@cleveland.polfed.org or calling 01642 301246.

Kind Regards

A handwritten signature in blue ink, appearing to read 'Carl Baker', written over a light yellow background.

Carl Baker
Branch Secretary & Group Insurance Trustee
On behalf of the Group Insurance Trust