



Cleveland Police Federation

BRANCH COUNCIL

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www.polfed.org/cleveland

April 2026

Dear Retired 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
Retired members under 70	£43.00	£43.55
Retired partners under 70	£10.50	£10.50
Retired member aged 70 - 79	£34.00	£37.00

The Trustees have agreed to extend the scheme up to 80 years of age from renewal.

Travel

Please note the following updates and enhancements:

- **NEW AGE LIMITS** – Retired members up to 75 years will continue to benefit from worldwide travel and members from 75 years up to 80 years will now have European travel cover.
- 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).

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.

Partners must have been accepted and recorded on Federation records before you retired. If your circumstances have changed and you no longer cohabit with your recorded partner, it is your responsibility to contact the Federation to reduce your cover to Retired Member cover.

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.

Yours sincerely

A handwritten signature in black ink, appearing to be 'Carl Baker', written on a light-colored background.

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