

# Devon & Cornwall Police Federation

Group insurance scheme for police officers, retired officers and their partners



**GeorgeBurrows**

A Gallagher Company



1 April 2024

# Useful contacts

## Federation Office

Tel: 01392 354770

Email: [fedoffice@devon.polfed.org](mailto:fedoffice@devon.polfed.org)

## RAC Breakdown Assistance

(Reference X801)

Tel (UK): 0330 159 0243

Tel (Europe): 00 33 472 43 52 55

## Worldwide Travel Insurance

Claims: 01243 621 416

Overseas Assistance: +44(0) 1243 621 066

## Mobile Phone/Gadget claims

Tel: 0330 020 0044

## Personal Tax and Legal advice

Tel: 0333 234 3318

## Legal Document service

(Reference: Devcpol)

Web: <https://LAP-police.arclegal.co.uk>

## Carefirst Counselling

(Login: Devcpol)

Tel: 0800 177 7894

Web: [www.arclegal.co.uk/carefirst](http://www.arclegal.co.uk/carefirst)

## Best Doctors

Tel: 0800 085 6605

Web: <https://bestdoctors.com/united-kingdom/>

## George Burrows

Tel: 01403 327719

Email: [info@georgeburrows.com](mailto:info@georgeburrows.com)

# Schedule of benefits

## Serving officer (under age 70) and partner

	Officer	Partner
<b>Life</b>	£125,000	£62,500
<i>20% advance of benefit in cases of terminal prognosis</i>	Included	Included
Child death grant	£3,000	n/a
<b>Best Doctors</b> (Children up to age 21,25 if in full time education)	Family cover	
<b>Critical Illness</b>	£15,000	£7,500
Child critical illness	£3,000	n/a
<b>Personal Accident benefits</b> (see table on page 9)	Included	Included
<b>Sickness benefit (Regulation 28)</b>		
Half pay (% of salary)	22%	n/a
No pay (% of salary)	50%	n/a
<b>Worldwide Family Travel insurance</b>	Family cover	
<b>Legal Expenses</b>	Family cover	
<b>Care First counselling service</b>	Family cover	
<b>Worldwide Emergency Dental treatment</b>	Included	Included
<b>RAC Motor Breakdown assistance</b>	UK & European	UK & European
<b>Mobile Phone / Gadget insurance</b>	Included	Included
<b>Calendar monthly premium:</b>	<b>£31.99*</b>	<b>£10.90*</b>

\* The premiums include the Federation's administration fee and Insurance Premium Tax (IPT)

## Retired officer (under age 65) and partner

	Retired officer	Partner
<b>Life</b>	£55,000	£27,500
<i>20% advance of benefit in cases of terminal prognosis</i>	Included	Included
<b>Best Doctors</b> (Children up to age 21,25 if in full time education)	Family cover	
<b>Personal Accident benefits</b> (see table on page 8)	Included	Included
<b>Worldwide Family Travel insurance</b>	Family cover	
<b>Legal Expenses</b>	Family cover	
<b>Care First counselling service</b>	Family cover	
<b>Worldwide Emergency Dental treatment</b>	Included	Included
<b>RAC Motor Breakdown assistance</b>	UK & European	UK & European
<b>Mobile Phone / Gadget insurance</b>	Included	Included
<b>Calendar monthly premium:</b>	<b>£36.99*</b>	<b>£8.92*</b>

\* The premiums include Insurance Premium Tax (IPT). The Retired Officers premium also includes the Federation's administration fee.

Schedule of benefits – *continued*

Retired officer (aged 65 - 69) and partner

	Retired officer	Partner
<b>Life</b>	£7,500	£7,500
<b>Best Doctors</b> (Children up to age 21,25 if in full time education)	Family cover	
<b>Worldwide Family Travel insurance</b>	Family cover	
<b>Legal Expenses</b>	Family cover	
<b>Care First counselling service</b>	Family cover	
<b>RAC Motor Breakdown assistance</b>	UK & European	UK & European
<b>Mobile Phone / Gadget insurance</b>	Included	Included
<b>Calendar monthly premium:</b>	<b>£38.99*</b>	<b>£9.06*</b>

\* The premiums include the Federation's administration fee and Insurance Premium Tax (IPT)

Retired officer aged 70+

	Retired officer
<b>Best Doctors</b> (Children up to age 21,25 if in full time education)	Family cover
<b>Legal Expenses</b>	Family cover
<b>Care First counselling service</b>	Family cover
<b>RAC Motor Breakdown assistance</b> (member and partner)	UK & European
<b>Mobile Phone / Gadget insurance</b> (member and partner)	Included
<b>Calendar monthly premium:</b>	<b>£17.99*</b>

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

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

**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.

Children - dependent natural or adopted children are included where indicated, to the ages specified.

For further information please contact George Burrows:

Email: [info@georgeburrows.com](mailto:info@georgeburrows.com)

Tel: 01403 327719

(Office opening hours 9.00am to 5.00pm Monday to Friday, closed Bank Holidays and weekends)

# 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. **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.
2. **Serving officers** may join the scheme at any time providing they have not been absent from work due to ill health or injury in the eight weeks preceding the application to join.
3. **Partners** may join the scheme at the same time as a new employee or within three months of either marrying or qualifying as a serving officer'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 when an officer leaves the scheme or 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 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

Serving officers 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 the Federation prior to retirement as individuals are not eligible to join the scheme after their retirement date.

## How to cancel your cover

In the event that you need to cancel your cover, **please notify the Devon & Cornwall Police Federation in writing:** Devon & Cornwall Police Federation office, Police Headquarters, 2 River Court, Pynes Hill, Exeter EX2 5JL.

## How to make a claim

Unless otherwise specified in this booklet please **contact the Devon & Cornwall Police Federation on: 01392 354770 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 Devon & Cornwall 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 Devon & Cornwall 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 (64 if 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.

# 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: <https://bestdoctors.com/united-kingdom/> for healthcare advice and the Best Doctors video library, with over 300 colour videos giving detailed explanations about medical conditions, treatments and testing.

Follow the steps below to access Best Doctors online:

- Visit: <https://bestdoctors.com/united-kingdom/>
- Click 'Member Portal'
- Click 'Create a Profile'
- Complete First and Last Name
- Under the drop down 'How do you have access to Best Doctors' select 'Employer'
- Under Employer field, input 'Devon and Cornwall Police Federation'
- Complete all other personal information details and create your password
- Click 'Verify Email'
- Next you will receive an email link requesting you to 'Confirm your Email'
- Once confirmed, you will have access to Best Doctors online.
- Use your email address and password to sign in and access the service thereafter

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 serving member, their subscribing partner or child (aged between 6 months and 18 years) suffers from an insured illness and survives for more than 28 days from the date of diagnosis or surgery.

## Insured illnesses\*

Alzheimers 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 policy 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 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.



# Personal accident

24 hour, worldwide, personal accident cover is provided for serving officers up to age 70, retired officers up to age 64, and their subscribing partners unless otherwise stated.

## Temporary disablement\*

Cover is provided for serving officers 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 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.

## Occupationally acquired HIV/AIDS/Hepatitis B\*

Cover is provided for serving officers 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.

## Unrecovered Criminal Court Compensation (following assault)

Cover is provided for serving officers 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.

## Offensive weapons assault benefit\*

Cover is provided for serving officers only. 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. Only one benefit will be paid for any one assault.

## Hospital benefit\*

Cover is provided for serving and retired officers only. If, following an accident, you are admitted to hospital due to the injuries sustained, you will receive a payment for each night of your stay, up to a maximum of seven nights.

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

## Personal accident - *continued*

### Unsociable 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.

### Serving officer (under age 70) and partner

	Officer	Partner
<b>Permanent total:</b>		
Disablement	£125,000	£62,500
Loss of sight in one eye, or loss of a limb	£15,000	£10,000
Loss of hearing in one ear	£7,500	£5,000
Loss of sight in both eyes, or loss of limbs, or hearing in both ears	£30,000	£20,000
Loss of Speech	£30,000	£20,000
<b>Occupationally acquired HIV/AIDS/Hepatitis B</b>	£30,000	n/a
<b>Firearm Assault</b>	£2,500	n/a
<b>Stabbing Assault</b>	£1,500	n/a
<b>Court Award compensation</b> (max per award)	£500	n/a
<b>Unsociable hours benefit (7.5% of basic scale pay, per week, maximum 8 weeks in a 24 week period, 2 week excess)</b>		
Maximum payable, per week:		
Constable	£60	n/a
Sergeant	£75	n/a
Inspector/Chief Inspector	£95	n/a
<b>Temporary total disablement</b> (per week, maximum 104 weeks, seven day excess)	£25	n/a
<b>Hospitalisation</b> (per night, maximum of seven nights)	£50	n/a

### Retired officer (under age 65) and partner

	Retired Officer	Partner
<b>Permanent total:</b>		
Disablement	£55,000	£27,500
Loss of sight in one eye, or loss of a limb	£10,000	£7,500
Loss of hearing in one ear	£5,000	£3,750
Loss of sight in both eyes, or loss of limbs, or hearing in both ears	£20,000	£15,000
Loss of speech	£20,000	£15,000
<b>Hospitalisation</b> (per night, maximum of seven nights)	£25	n/a

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

# Sickness benefit (Regulation 28)

Applicable to serving officers only.

If, under police regulations, you are placed on reduced pay the benefits illustrated below will become payable.

Payments commence on the 28th day after your pay has been reduced and will be payable every 28 days. The first 26 weeks are paid at the half pay benefit level and if you are subsequently placed on no pay a further 26 weeks benefit will be paid to you at the no pay level.

Benefits are payable for a maximum of 52 weeks or until you return to work, whichever occurs first.

## Half pay (22% of gross salary)

## No pay (50% of gross salary)

Examples:

£24,000 - £102 per week

£24,000 - £231 per week

£32,000 - £135 per week

£32,000 - £308 per week

£39,000 - £165 per week

£39,000 - £375 per week

**Benefits are capped at a gross salary of £50,000**

**Please 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 on behalf of the insurer and paid direct to the member's bank account.

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

# 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 31 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 George Burrows 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. Please refer to page 11 of your travel policy for the full list of activities included. Cover may be available at additional premium for activities not listed, please contact George Burrows for details.

Extensions can be arranged to include cover for overseas weddings, golfing trips and business equipment, and for children of extended family or friends under the age of 18 who are travelling with the member by contacting George Burrows 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 6 of your policy document.

Call: **01243 621 416** as soon as possible on returning to the UK to make a claim

Overseas assistance: **+44(0) 1243 621 066**

A £40 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

- Crime pre-charge, up to 5 hours post interview cover.
- 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/Federation.
- Property disputes in relation to ownership or occupation of your main home.
- Tenancy disputes relating to your unlawful eviction from a property you occupy.
- Probate disputes where you are contesting a will as a beneficiary of your deceased parents, grandparents or children.

## Subscribing member and partner only

- Legal representation (solicitors and barristers) for non-duty related criminal prosecutions in Magistrates and Crown Court.
- School Admission Disputes

## 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.

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

**24 hour, 365 days per year, claims and telephone helplines:**

Personal tax and legal advice: **0333 234 3459**

Lifestyle Counselling and Online Support Service: **0800 177 7894**

# Legal Document Service

As an addition to the Legal Expenses cover subscribing members 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

To access the document service visit: <https://LAP-police.arclegal.co.uk>  
and register by using the code: **Devcpol**

# Care First Counselling

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.

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.

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, relationships problems, stress and work-loads. 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 you 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.

Call: **0800 177 7894** to speak to a Care First counsellor

Or visit **[www.arclegal.co.uk/carefirst](http://www.arclegal.co.uk/carefirst)** to access the Lifestyle Online Service using the log in details **Devcpol**

# Emergency dental cover

Emergency dental cover is provided for serving officers up to age 70 (age 65 if retired) and partners who subscribe to the scheme. This policy provides the member with cover for treatment which becomes necessary as a result of a dental injury or emergency anywhere in the world and for the treatment of oral cancer.

## Worldwide dental accident

For the cost of dental treatment up to £4,000 per dental accident subject to a maximum of 4 claims a year, up to an aggregate maximum of £16,000 per policy year.

## Worldwide emergency dental treatment

For the cost of emergency dental treatment within the UK or abroad, up to £300 per incident, subject to a maximum of 4 claims per year, up to a maximum of £1,200 per policy year.

## Hospital cash for dental care and treatment

If you are admitted to hospital specifically under the care of a consultant specialising in dental or maxillo facial surgery, £50 per night subject to a maximum of £1,500 per policy year.

## Dentist call-out fees

Up to £100 per incident for up to three incidents per policy year.

## Oral cancer

Benefits are available upon diagnosis of oral cancer for treatment charges of up to £15,000 (including hospital cash benefit) subject to the following conditions:

- The oral cancer must be diagnosed by a qualified doctor or dentist (including a specialist) who is licensed to practice in the United Kingdom.
- Treatment must be received within 12 months after the date of diagnosis.
- Benefits are payable for one course of treatment. Once you have claimed for a course of treatment this section of cover ends.
- Benefit is only payable for treatment given by a consultant who is recognised as a specialist in cancer treatment by the NHS.

A 90 day exclusion period applies to the oral cancer benefit.

**Emergency helpline: 0800 633 5037** (lines open from 9.00am to 5.00pm Monday to Friday excluding UK national holidays)

Or email: [emergencies@advantagehealth.uk.com](mailto:emergencies@advantagehealth.uk.com) (outside office hours)

There is no cover for treatment prescribed or planned. Full terms and conditions can be found in the policy wording, which should be read carefully.

Emergency dental cover can be enhanced to include preventative and restorative treatment at an additional premium. For details and to apply securely online please visit <https://clicktime.symantec.com/3VvoNADY7RgByewzH34qN7L7Vc?u=www.advantage-wisdom.info>



# RAC Motor breakdown assistance

Cover is provided for serving officers, retired officers 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 IPID document and we recommend that you retain a copy in your vehicle. Copies of the IPID 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](mailto:info@georgeburrows.com)

## Cover includes:

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

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 2.55 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 0243** and quote reference **X801**

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 4 in the policy wording for the list of countries included.

# Mobile phone/gadget insurance

Mobile phone/gadget insurance is provided for serving officers, retired officers and their subscribing partners whilst in the UK and for up to 90 days if abroad.

Insurers will pay up to two claims per member per year, up to a maximum of £1,000 per gadget claim /£1,150 per mobile phone claim, for repair or replacement (as applicable), in the event of:

- Accidental damage
- Theft
- Accidental loss (mobile phones only)
- Breakdown
- Liquid damage
- Fraudulent call use

## General conditions\*

Mobile phones/gadgets must be less than 36 months old at commencement of cover, with valid proof of purchase. Items purchased second hand or outside of the UK are not covered under this policy.

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), £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: 0330 020 0044\*\*** to make a claim (please quote your collar number)

Or Submitting an online claim form at <https://policefed.taurus.claims/>

\*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

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 Devon & Cornwall 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](mailto: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](mailto: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](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 Insurance Brokers Limited. George Burrows is a trading name of Arthur J. Gallagher Insurance Brokers Limited.

# Additional information

## Data Privacy

George Burrows is a trading name of Arthur J. Gallagher Insurance Brokers Limited (Gallagher).

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 modeling, 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/brokerage-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.

## 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 Devon & Cornwall Police Federation since 1972.

## 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](http://www.fca.org.uk/register)

# Notes

# Notes

# Notes

# Life cover

## Protecting the things that matter most to you.

Top up life cover from George Burrows. Developed specifically for serving officers, and their partners, who subscribe to the Federation Group Insurance Scheme.

Prices from £6.05\*\* per month

- Cover for you and/or your partner
- Payable on death by any cause
- Choose from 3 levels of cover:

**£50,000**

£6.05 per month\*

**£75,000**

£9 per month\*

**£100,000**

£12 per month\*



## Call us today

# 01403 327719

[info@georgeburrows.com](mailto:info@georgeburrows.com)

**GeorgeBurrows**  
A Gallagher Company

\*Benefit levels reduce and premium rates increase on retirement. Cover ceases at age 65. Terms and conditions apply, full details are available from the Federation or George Burrows.

\*\* The premiums quoted are correct at 1st April 2024

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, 55 Blythwood Street, Glasgow, G2 7AT. Registered in Scotland. Company Number: SC108909 [www.ajg.com/uk](http://www.ajg.com/uk)  
GB1215/UK22-2023/V6