

Dear Member

GROUP INSURANCE SCHEME - RENEWAL 2025 - SERVING MEMBERS

The Durham Police Group Insurance Scheme falls due for renewal on 1st May 2025. We are pleased to confirm this scheme has been renewed with our existing Insurance Broker, Gallagher, for the forthcoming 12 months.

Please note the purpose of this communication is to confirm renewal of the Group Insurance Scheme and advise you of some important changes with effect from 1st May 2025:-

- **Personal Accident** - increased weekly benefit and an extension to the cover
- **Mobile Phone/Gadget Insurance** - transfer to a new insurer, SPB
- **Critical Illness** – optional additional critical illness cover is now available

We also need to confirm the monthly deduction, remind you of the availability of the scheme literature and the need to ensure your membership records are up to date with the Federation. For further details please refer to the Federation website or contact the Federation and/or Gallagher.

Please take time to carefully review the important information contained within the Group Insurance Scheme Booklet and all of the Group Insurance Scheme literature to familiarise yourself with all of the benefits as well as the Terms, Conditions, Exclusions and Limitations. This documentation will be on the Federation website from 1st May 2025 - www.polfed.org/durham

SCHEME COVER

As a serving member aged below 65 years you are included under all sections of the scheme which are listed below. Cover can continue up to the age of 70, however, this does not include Critical Illness and the level of Life cover and Sick Pay benefit are reduced. Full details are provided in the Group Insurance Scheme booklet.

We wish to remind you that partner Critical Illness cover will only apply if you have elected to include your partner in the Group Insurance Scheme. If you wish to amend your "member only" membership of the Group Insurance Scheme to "member + partner" you should contact the Federation Office immediately, who will advise on eligibility and how you can apply.

Please therefore note:-

1. Partner membership is optional and, if taken, this includes Critical Illness as well as Life cover.
2. Cover will continue to automatically extend to include your partner and dependent children with whom you reside, where relevant, on other elements of the scheme, indicated below:-
 - Life Assurance – Member
 - Life Assurance – Partner (**only if option taken**)
 - Critical Illness – Member (up to 65 years) and Dependent Children
 - Critical Illness – Partner (**only if option taken**)
 - GP on Demand – Member, Partner and Dependent Children.
 - Best Doctors – Second Medical Opinion – Member, Partner and Dependent Children
 - Personal Accident Insurance – Member, Partner and Dependent Children
 - Sick Pay Insurance – Member
 - Worldwide Travel Insurance – Member, Partner and Dependent Children
 - Legal Expenses (including online legal document service) – Family Cover
 - Care first Lifestyle Counselling Helpline and Online Support Services – Family Cover
 - UK and European Motor Breakdown – Member, Partner and Dependent Children
 - Mobile Phone and Gadget Insurance - Member

There is an option for serving members to remain in the scheme upon retirement at a revised deduction and a reduced basis of cover. Arrangements must be made in advance to ensure there is no break in cover.

CLAIMS

Over the past 5 years we have paid in the region of £1.43 million (including some outstanding reserve payments which are still to be made) in claim settlements for our members across the entire Group Insurance Scheme.¹

MONTHLY DEDUCTIONS

Whilst we have been unable to avoid an overall increase, costs have been contained as much as possible. In addition, wider cover has been put in place. We remain confident that we continue to offer an attractive Group Insurance Scheme for our members.

With effect from 1st May 2025, the monthly deductions for the forthcoming 12 month period are as follows:-

- Serving Member (below 65 years) + Partner – monthly deduction £39.98
- Serving Member (below 65 years) – monthly deduction £32.90

- Serving Member (65 – 70 years) + Partner – monthly deduction £34.43
- Serving Member (65 – 70 years) – monthly deduction £29.45

- Payment method will continue via payroll deduction.

- Deductions are inclusive of Insurance Premium Tax (IPT) (where applicable) at the prevailing rates. IPT is levied and controlled by the Government, the amount, as well as the basis of application, can be amended by them at any time.

- Monthly deductions are inclusive of a fee, details of which can be obtained from the Federation at any time.

KEY CHANGES TO THE GROUP INSURANCE SCHEME ARE DETAILED BELOW:-

Personal Accident

- Temporary Total Disablement – the weekly benefit has been increased from £28 to £35 , This is payable up to a maximum of 104 weeks, excluding the first 14 days.
- Cover has been extended to include Emergency Dental Treatment – reasonable expenses necessarily incurred on the advice of a qualified medical practitioner, should you sustain accidental bodily injury resulting in dental injury – up to £2,500

Mobile Phone/Gadget

Cover has transferred from Arc Legal to SPB and the following enhancements included:-

- Mobile phones covered up to £1,500 per claim
- Other gadgets covered up to £1,000 per claim
- Gadgets up to 8 years old covered
- Headphones/ear pods covered up to £250
- Meta/smart glasses covered up to £1,000 per claim

Please note, in the event of a claim:-

- Claims on or after 01.05.25, contact the new insurer, SPB
- Claims prior to 01.05.25, contact the previous insurer, Arc Legal

Critical Illness – Now available

We are delighted to advise you of a new facility with effect from 1st May. Additional Critical Illness cover can be arranged on a standalone basis for the following benefit levels/monthly cost:-

Member

- £10,000 £3.50
- £15,000 £5.25
- £20,000 £7.00

¹Claims data collected between 01.05.2020 and 28.02.25

Partner

▪ £10,000	£5.00
▪ £15,000	£7.45
▪ £20,000	£10.00

This cover is available to serving members and partners (up to the age of 65 years) who are members of the Group Insurance Scheme and is subject to satisfactory completion of a health declaration. Payment is arranged via monthly payroll deduction. This facility is not available to retired members.

Please note, this cover is in addition to the Critical Illness cover which is already provided in the main Group Insurance Scheme.

If this is of interest, please contact the Federation Office for further details.

GROUP INSURANCE SCHEME LITERATURE

The following scheme literature is available to download from the Federation website. If you do not have internet access, copies will be sent to you upon request:-

- Group Insurance Scheme Booklet – providing a summary of cover under **all** elements of the Scheme.
- Travel Policy
- Legal Expenses Policy
- Motor Breakdown Policy
- Mobile Phone and Gadget Insurance Key Facts and Policy

The information is reviewed and updated as required on an annual basis. If Insurers are re-issuing the policy documents these will be available on or around 1st May 2025. We recommend that you log on to the website around the time of renewal to ensure you are in possession of the most up to date documentation. We also advise that you check the website periodically for any Group Insurance Scheme bulletins.

MEMBERSHIP REMINDERS

We wish to take this opportunity to remind you of the following:-

- Whilst there is no need to renew your membership it is your responsibility to ensure that you remain eligible for cover under the scheme. May we ask that you check your payslip from time to time to ensure that deductions continue to be taken at the correct rate. Should you wish to cancel cover or notify us of a change in your circumstances please contact the Federation Office.
- Membership of the scheme ceases at the age of 70 years for serving members. Cover in respect of the partner may cease earlier, please refer to the Group Insurance Scheme Booklet.
- Serving members have the option to remain in the scheme (with reduced cover) upon retirement, up to the age of 70 years, providing there is no break in membership.
- Members should note that cover under all applicable elements of the scheme only applies to the member's partner if they permanently reside with the Member. Partner cover can only be provided whilst the member remains in the scheme.
- Up to date contact details and beneficiary details should be logged with the Federation Office.

Travel – Reminder

We wish to remind you that no cover is provided under any section of the policy if you travel to a destination which the Foreign, Commonwealth & Development Office (FCDO) has advised against all but essential travel. Travel advice can also be obtained from the FCDO website: www.gov.uk/fcdo

Please refer to the Federation website for all up-to-date Group Insurance Scheme literature, detailing the Cover, Terms, Conditions, Exclusions and Limitations.

TOP UP LIFE

We are pleased to be able to offer you a separate facility to increase your Life Assurance cover by £50,000, £75,000 or £100,000:-

- £50,000 £5.15
- £75,000 £7.65
- £100,000 £10.25

Acceptance is subject to satisfactory completion of a health declaration.

Please note this facility is also available upon retirement to members who have been in the Top Up Life Scheme for a minimum of six months prior to the date of retirement. Lower benefits and increased premiums apply to retired members. Cover is not available to any member living outside of the UK.

As with the Group Insurance Scheme, payment is arranged via monthly payroll deduction.

If this is of interest, please contact the Federation Office for further details of this Top Up Life facility.

CONTACTS

Should you have any queries contact either the Federation Office or Gallagher:-

Durham Police Federation Suite 1A Kingfisher House St John's Road Meadowfield Durham DH7 8TZ Tel: 0191 3787470 Website www.polfed.org/durham	Gallagher 3rd Floor Quayside House 110 Quayside Newcastle upon Tyne NE1 3DX Tel: 0191 479 7600
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Yours sincerely

Phil Stephenson
Federation Secretary
Durham Police Federation