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Dear Member

Group Insurance Scheme Renewal – 1st May 2026

Following a review of the group insurance arrangements with our insurance partner Gallagher, we are pleased to confirm the scheme has been renewed with effect from 1st May 2026. The scheme continues to offer excellent value for money and a number of enhancements have been included.

Category	Expiring Premiums	Premiums from 1 May 2026
Retired Member (up to age 64)	£39.29	£40.97
Partner of Retired Member (up to age 64)	£5.00	£6.24
Retired Member (aged 65 to 69)	£39.29	£40.97
Partner of Retired Member (aged 65 to 69)	£5.00	£6.24

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

Important Changes to the Group Insurance Scheme effective from 1 May 2026

NEW Product: Virtual Physio

We are introducing Teladoc's virtual physio service, offering:

- Quick, easy access to a highly qualified physiotherapist via video link, with no need for a GP referral.
- Access to expert advice using the most up-to-date guidance and evidence, with a clear rehabilitation plan based on individual needs.
- Coverage for residing family members, including partners/spouses and children over 18 (up to 21 or 25 if in full-time education)

NEW Product for Subscribing Partners: Mobile Phone and Gadget Insurance

Mobile Phone and Gadget Insurance will remain with SPB and subscribing partners will also be covered. We have included the cover summary below for your information:

- Cover for Gadgets including smart glasses (£1,000), Mobile Phones (£1,500) and Ear Pods (£250)
- No need to register devices, they are covered providing they are less than 8 years old at commencement of cover with valid proof of purchase
- Cover for Accidental damage, Theft, Breakdown, Liquid damage, Accidental loss (mobile phones only) and Fraudulent call use
- Unlimited claims, in the UK as well as abroad

Legal Insurance

The Legal and Care First Counselling service will be provided by Addept from renewal. We are pleased to confirm the following enhancements to your existing cover:

- Wrongful arrest - £1,000
- Overseas Crime - £2,500
- Bankruptcy Assistance - £1,000

RAC Motor Breakdown

You now have the option to include additional family members living at the same address under your RAC membership. For £59.95 per annum, they will receive assistance for Roadside, Recovery, At Home, Onward Travel, European Motoring and Mis-Fuel Rescue. This protection applies to any 'vehicle' they are travelling in, as a driver or passenger. To add a family member to your RAC membership, please contact Gallagher directly on 01403 327719. A summary of scheme benefits has been included below.

Please review the Group Insurance Scheme booklet for further details of the cover provided, it is available on our website.

I would like to take this opportunity to thank you for your continued support of the Durham Group Insurance Scheme and if you have any queries or wish to check your beneficiary details please do not hesitate contact us, visit our website: or contact Gallagher for further information on: 01403 327719 or uk.groupinsuranceschemes.contact@aig.com.

Yours sincerely

The Trustees of the Durham Group Insurance Scheme