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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
Serving Member*	£32.90	£32.90
Partner of Serving Member	£7.08	£7.96

The premiums include the Federation's administration fee and Insurance Premium Tax (IPT)
**Serving member, and police staff*

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

Personal Accident and Sickness

The Personal Accident and Sickness will remain with Allianz from renewal. We are pleased to confirm the following enhancements to your existing cover:

- Assault Benefit: £750 for injuries sustained from a dog attack, if the member is unable to continue pre-assault duties for at least three consecutive days
- Increased PTD cover from £60,000 to £80,000 for serving member
- Increased weekly sickness benefit from £75 to £100 per week

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

Life Assurance

The Life Assurance will remain with Canada Life from renewal. We are pleased to confirm the following enhancements to your existing cover:

- Serving police officer benefit increased from £120,000 to £125,000
- Partner of serving officer benefit increased from £60,000 to £62,500

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.

Additional Life Assurance

We are pleased to offer you the opportunity to increase your Life Assurance cover. You can now top up your cover by **£50,000, £75,000, £100,000, £125,000, or £150,000**. This option is available for both officers and their partners.

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, wish to add partner cover, increase your life assurance benefit levels, or 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@ajg.com.

Yours sincerely
The Trustees of the Durham Group Insurance Scheme