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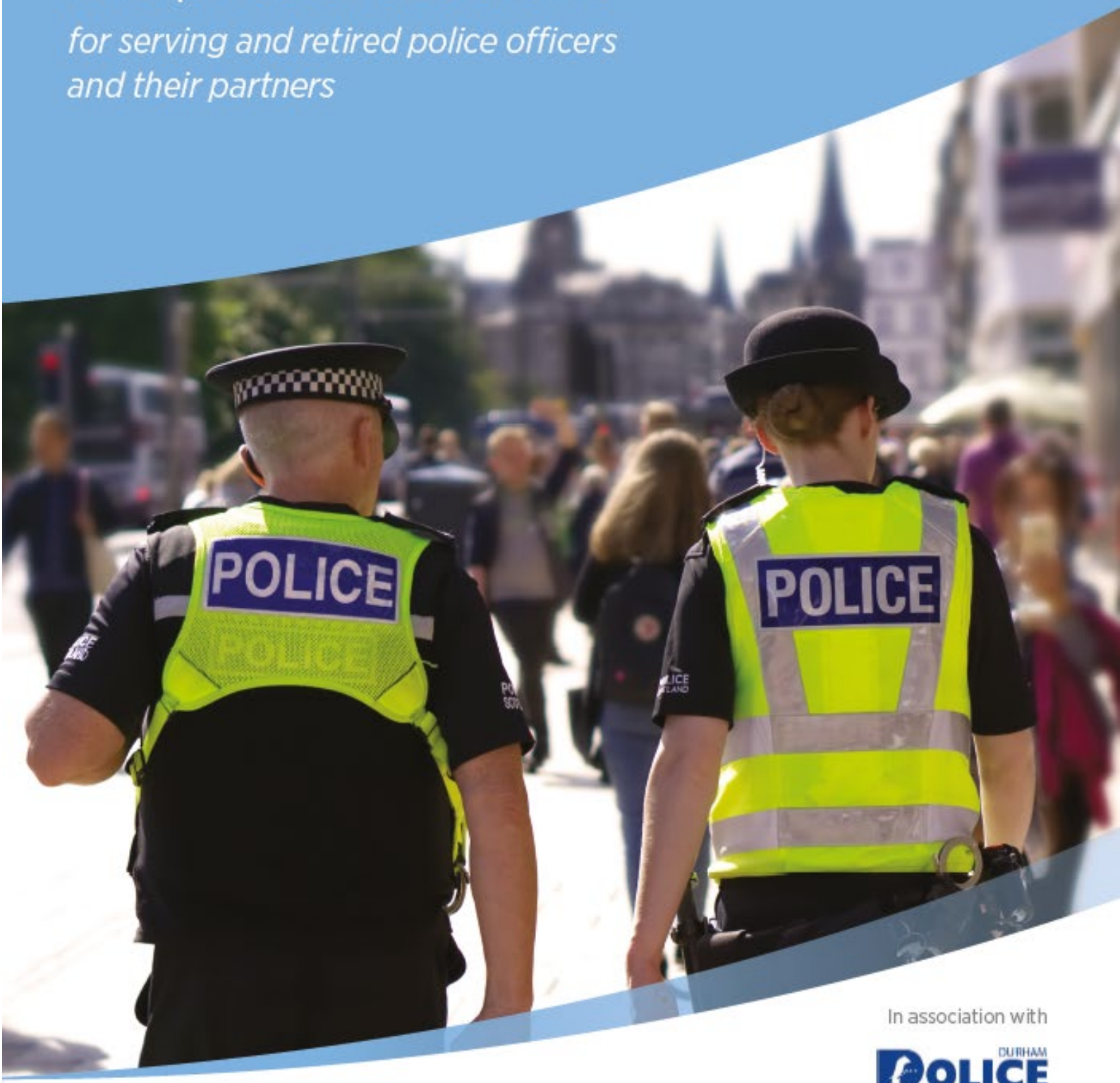
Insurance | Risk Management | Consulting

Durham Police Federation

Group Insurance Scheme

for serving and retired police officers and their partners



In association with

DURHAM POLICE Federation

Useful contacts

Federation Office

Tel: 0191 378 7470
Email: durham.office@durham.polfed.org

RAC Breakdown Assistance (Reference: DPGIS001)

Tel (UK): 0333 070 2647
Tel (Europe): 00 33 472 43 52 55

Worldwide Travel Insurance

Tel: 0344 893 9500
Overseas Assistance: +44 (0) 1483 265 696
Email: casualty1@allianz.co.uk

Mobile Phone/Gadget claims (Code: R4T9B2)

Tel: 0333 188 2257

Best Doctors

Tel: 0800 085 6605
Web: www.askbestdoctors.co.uk

GP Care on Demand (Code: DURHAM2020)

Tel: +44 (0) 203 499 4891

Virtual Physio (Code: DURHAM2020)

Tel: +44 (0) 203 499 4891
Email: PhysiotherapyUK@teladochealth.com

Personal Tax and Legal advice

Tel: 020 3103 6879

Legal Document service

Web: www.addeptgroup.co.uk/legalhub

Care First Counselling

Tel: 020 4570 6149
Web: www.addeptgroup.co.uk/support

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Tel: 01403 327719
Email: UK.GroupInsuranceSchemes.Contact@ajg.com

Schedules of benefits

Serving member* (up to age 70)	Benefits
Life Assurance Advance of benefit on terminal prognosis (age 68 and under) Child Death Grant *(from 6 months to 17 years)*	**£125,000** 20% of sum assured **£5,000**
Critical Illness Insurance **Child Critical Illness cover** *(aged between 6 months to under 18 years)*	**£10,000** **£2,500**
Best Doctors Service *(Children up to age 18,25 if in full time education)*	**Family cover**
GP Care on Demand *(Children up to age 21,25 if in full time education)*	**Family cover**
Virtual Physio *(Children over age 18 up to age 21,25 if in full time education)*	**Family cover**
Regulation 28 Sickness Benefit *(up to 26 weeks, member only)* **Serving/Staff members**	**£100 per week**
Personal Accident Benefits (See table on page 15 for summary of benefits provided)	**Member only**
Worldwide Annual / Multi – trip Travel Insurance Children under the age of 18 or 23 if in full time education	**Family cover**
Legal Expenses Insurance (Children over 18 years)	**Family cover**
Care First Counselling Service (Children over 18 years)	**Family cover**
RAC Motor Breakdown Assistance (UK & European)	**Family cover**
Mobile Phone / Gadget Insurance	**Member only**
Calendar monthly premium for Serving Member: **The premium includes Insurance Premium Tax (IPT) and the Federation's administration fee	**£32.90****
***Member: serving officer and police staff**	

Partner of serving member	Benefits
Life Assurance Advance of benefit on terminal prognosis (age 68 and under)	**£62,500**
Critical Illness Insurance	**£5,000**
Personal Accident Benefits (See table on page 16 for summary of benefits provided)	**Member only**
Mobile Phone / Gadget Insurance	**Member only**
Calendar Monthly Premiums: **The premium includes Insurance Premium Tax (IPT) and the Federation's administration fee	**£7.96****

Retired officer under age 65	Benefits
Life Assurance Advance of benefit on terminal prognosis (age 63 and under)	**£50,000** 20% of sum assured
Best Doctors Service *(Children up to age 18,25 if in full time education)*	**Family cover**
GP Care on Demand *(Children up to age 21,25 if in full time education)*	**Family cover**
Virtual Physio *(Children over age 18 up to age 21,25 if in full time education)*	**Family cover**
Worldwide Annual / Multi – trip Travel Insurance Children under the age of 18 or 23 if in full time education	**Family cover**
Legal Expenses Insurance (Children over 18 years)	**Family cover**
Care First Counselling Service (Children over 18 years)	**Family cover**
RAC Motor Breakdown Assistance (UK & European)	**Family cover**
Mobile Phone / Gadget Insurance	**Member only**
Calendar monthly premium for Serving Member: **The premium includes Insurance Premium Tax (IPT) and the Federation's administration fee	**£40.97****

Partner of retired member under age 65	Benefits
Life Assurance Advance of benefit on terminal prognosis (age 63 and under)	**£25,000** 20% of sum assured
Mobile Phone / Gadget Insurance	**Member only**
Calendar monthly premium	**£6.24****

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

Retired member aged 65-69	Benefits
Life Assurance	**£25,000**
Best Doctors Service *(Children up to age 18,25 if in full time education)*	**Family cover**
GP Care on Demand *(Children up to age 21,25 if in full time education)*	**Family cover**
Virtual Physio *(Children over age 18 up to age 21,25 if in full time education)*	**Family cover**
Legal Expenses Insurance (Children over 18 years)	**Family cover**
Care First Counselling Service (Children over 18 years)	**Family cover**
Worldwide Annual / Multi – trip Travel Insurance Children under the age of 18 or 23 if in full time education	**Family cover**
RAC Motor Breakdown Assistance (UK & European)	**Family cover**
Mobile Phone / Gadget Insurance	**Member only**
Calendar monthly premium	**£40.97****

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

Partner of retired member aged 65 – 69	Benefits
Life Assurance	**£12,500**
Mobile Phone / Gadget Insurance	**Member only**
Calendar monthly premium	**£6.24****

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

Full details of the cover included in these schedules can be found in the policy wordings which are available from the Durham Police Federation and should be read carefully, in particular the limitations, exclusions and 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 Gallagher:*

Email: UK.GroupInsuranceSchemes.Contact@ajg.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. **Serving/Staff Members -** 12 month entry period – automatic membership can be granted if applications to join the scheme are made within 12 months of joining Durham Police. Thereafter, discretionary entrant procedures are followed and cover may be subject to medical underwriting.

2. **Retired Members -** Cover can continue without declaration of health subject to maximum age of 70 years (although retirees must previously have been a member of the Group Insurance Scheme as a serving/staff member and membership must be continuous from the date of retirement).

3. **Partners -** No referral is necessary if the partner seeks membership at the same time as the serving/staff member joining the scheme at the first opportunity or within 3 months of marriage/civil partnership. Thereafter, discretionary entrant procedures must be followed and cover may be subject to medical underwriting. Partner cover can also continue for retired members, however, it must have previously been in force prior to the date of retirement.

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

Deductions are taken on a monthly basis from pay or pension. The deductions payable will be subject to periodic review and may go up or down. Monthly deductions are inclusive of Insurance Premium Tax (where applicable) and a fee, details of which can be obtained from the Federation

Career breaks, maternity leave, paternity leave secondment or living overseas

Prior notification of maternity leave and secondments from the Force should be given to the Federation who will advise on the availability of cover.

Transfer, resignation or dismissal

Serving/staff members 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 members 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 Durham Police Federation via email: durham.office@durham.polfed.org

How to make a claim

Unless otherwise specified in this booklet please contact the Durham on: 0191 378 7470 to obtain relevant forms and or claims contacts. 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 Durham 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 Durham 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 is age 68 and under (63 and under 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 from 6 months to 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 18 (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: www.askbestdoctors.co.uk

Follow the steps below to access Best Doctors online:

• Visit: www.askbestdoctors.co.uk

• Complete request form (under Employer field, input 'Durham Police Federation')

• Once submitted, a member of the Best Doctors team will make contact with you directly.

Please note: Best Doctors services are not available in respect of mental health related conditions.

GP Care on Demand

The GP Care on Demand service provides the subscribing member and their resident family with unlimited access to a GMC licensed practicing GP from the comfort of their home or workplace.

You can conveniently schedule a video consultation or request a telephone call back consultation from an experienced GP who'll take the time to support your individual needs. Where appropriate, they will be able to issue an open private specialist referral letter or a private prescription.

If it is identified you will benefit from a second medical opinion the doctor will support you by connecting to the Best Doctors service which has a network of over 50,000 world leading specialists to review your case in full and help support some of the most important decisions you may have to make around your health.

Brought to you by Teladoc Health, a world leader in virtual care, you can use the GP service when you are abroad to access doctors who are practiced in supporting patients wherever they are in the world.

Key benefits:

- 24/7, 365 days a year, worldwide access
- Connect via the App, or simply call
- Discuss all aspects of your physical and mental wellbeing
- Unlimited consultations; you can use the service as much as you need
- Connect with a high quality GP* who has the time to listen and to help you

To arrange an appointment simply **download the 'Care on demand' App**** create an account and book a consult:

Apple Store: https://apps.apple.com/gb/app/care-on-demand/id1481628208?ls=1

Google Play: https://play.google.com/store/apps/details?id=com.advancemedical.careondemand

Use code: **DURHAM2020**

Or you can call: **+44(0) 203 499 4891**

No pre-existing medical condition exclusion or age limit applies.

*Teladoc GP's are carefully selected and actively practicing medicine. They have over 6 years professional experience, undergo quarterly appraisals and continuous training.

**As part of Care Quality Commission (CQC) regulations patients, when engaging the service for the first time, will be asked to go through a positive ID process.

GP Care on Demand is provided by Teladoc Health, Inc. Teladoc, Inc. is a telemedicine company that uses telephone and videoconferencing technology to provide on-demand remote medical care via mobile devices, the internet, video and phone. www.teladoc.com

Online Virtual Physio Service

The Virtual Physiotherapy service offers quick, easy access to our chartered Physiotherapists via video or phone, without the need for a GP referral. This service is available to members and their partners, residing children over 18, up to 21 (25 if still in full time education).

Our Physiotherapy service offers personalised, evidence-based care from the comfort of your home, providing expert rehabilitation for a wide range of musculoskeletal conditions.

• Flexible scheduling 5 days a week

• Bookings accessible via the COD app

• Initial assessment and follow up sessions to support your recovery

• Services provided by HCPC Registered Physiotherapists with more than five years' experience

• Up to 5 sessions included (if clinically required)

The combination of Physiotherapy and real-time AI motion tracking enhances rehabilitation, providing personalised data driven treatment plans that improve recovery outcomes. Our system analyses over 100 points on the body to enhance the efficiency of rehabilitation and provide real time feedback on form and technique. This advanced tool integration empowers patients with better insights into their recovery whilst reporting on compliance, aiding decision making for the Physiotherapists and creating a collaborative treatment journey.

To arrange an appointment simply **download the 'Care on demand' App**** create an account and

book a consult:

Apple Store: **https://apps.apple.com/gb/app/care-on-demand/id1481628208?ls=1**

Google Play: **https://play.google.com/store/apps/details?id=com.advancemedical.careondemand**

Use code**: DURHAM2020**

To arrange an appointment simply call: **+44(0) 203 499 4891**

or email: **PhysiotherapyUK@teladochealth.com**

No pre-existing medical condition exclusion or age limit applies.

*Teladoc GP's are carefully selected and actively practicing medicine. They have over 6 years professional experience, undergo quarterly appraisals and continuous training.

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GP Care on Demand is provided by Teladoc Health, Inc.Teladoc, Inc. is a telemedicine company that uses telephone and videoconferencing technology to provide on-demand remote medical care via mobile devices, the internet, video and phone. www.teladoc.com

Critical illness

The scheme benefits will be payable if a serving/staff member, their child (aged between 6 months to under 18 years), or the subscribing partner of a serving/staff member suffers from an insured illness and survives for more than 14 days from the date of diagnosis or surgery.

Insured illnesses:

- Alzheimer's Disease - *resulting inpermanent symptoms*
- 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*
- Deafness - *permanent and irreversible*
- 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 - *contracted in the EU,Channel Islands or Isle of Man from a blood transfusion, physical assault or at work*
- Kidney Failure - *requiring dialysis*
- Liver Failure – *irreversible*
- Loss of Hands or Feet - *permanent physical severance*
- Loss of Independent existence – *permanent and irreversible*
- Loss of Speech - *permanent and irreversible*
- Major Organ Transplant
- Motor Neurone Disease - *resulting in permanent symptoms*
- Multiple Sclerosis - *with persisting symptoms*
- Paralysis of Limbs - *total and irreversible*
- Parkinson's Disease - *resulting in permanent symptoms*
- Primary Pulmonary Hypertension – *of specified severity*
- Progressive Supranuclear Palsy – *resulting in permanent symptoms*
- Respiratory Failure - *resulting in breathlessness even at rest*
- Rheumatoid Arthritis - *of specified severity*
- Stroke - *resulting in permanent symptoms*
- Terminal Illness
- Third Degree Burns - *covering at least 20% of the body surface area*
- Traumatic Brain Injury - *resulting in permanent symptoms*

* 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.

Sickness benefit

(Regulation 28)

Weekly Benefit (up to 26 weeks)

Serving member – Payable in the event that the Chief Constable places an officer on half/reduced pay following a period of absence of 182 days (not necessarily consecutive days) in any 12 month period due to accident or sickness.

Police Staff Employee – payable in the event that the police staff employee is placed on half or reduced pay in accordance with Force policy

Sickness benefits

Serving Member under age 70 - £100 per week.

Cover ceases in the event of any of the following:-

- Retirement
- termination of employment
- recovery
- resignation
- after 26 weeks on reduced pay
- if you decline any reasonable recuperative duties

Please Note: If the member is not actively at work due to sickness at the time an application for membership into the Group Insurance Scheme is made, then cover will not become effective until the member has returned to work and a period of 60 days has elapsed without recurrence of symptoms, treatment or advice in respect of the condition which has caused the period of absence.

In the event that the decision to reduce pay is over-turned, you are required to refund any benefits which have already been paid to you.

All claims should be notified as soon as reasonably possible to the Federation Office, who will issue a claim form for completion and return.

Exclusions and limitations may apply. Should you require further details of the Policy Terms, Conditions and Exclusions, please contact the Federation with any questions or for sight of the policy document.

Please take time to read this booklet carefully, it contains a summary of the covers provided by the Group Insurance Scheme. It is not the policy document, the actual policy documents containing full details of the cover, terms, conditions and exclusions are retained by the Federation Office.

Personal accident

24 hour, worldwide, personal accident cover is provided for serving/staff members up to age 70 and their subscribing partners and resident child unless otherwise stated.

Temporary disablement*

Cover is provided for a disability which completely prevents the insured person from performing each and every function of their usual occupation. Temporary Total Disablement is extended to include. Cover is available for up to 104 weeks from the date of the accident. Benefit is payable from the 15th day of incapacity.

Permanent total disablement (PTD)*

Cover is provided for disablement other than any Permanent Disabling Injury which has lasted without interruption for at least 12 months, has no reasonable prospect of improving, and in the opinion of an independent referee who is a Qualified Medical Practitioner and acceptable to Allianz will in all probability permanently, completely and continuously prevent the insured person from engaging in or giving attention to business profession or occupation of each and every kind.

Permanent 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/staff members 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/staff members 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.

Bereavement Counselling

If during the Operative Time You sustain Accidental Bodily Injury resulting in Death We shall pay the fees charged by a bereavement counsellor registered with the British Association for Counselling and Psychotherapy for up to five one hour sessions of bereavement counselling for Your Spouse and/or Dependant Adult and/or Child(ren) where such counselling is on the medical advice of a Qualified Medical Practitioner.

Independent Financial Counselling

If within the Operative Time You sustain Accidental Bodily Injury resulting in Death or Permanent Partial Disablement or Permanent Total Disablement We shall indemnify You up to £2,500 for fees charged by an Independent Financial Adviser authorised and regulated by the Financial Conduct Authority to provide You with two sessions of professional financial advice.

Trauma Counselling

If during the Operative Time You:

- Are a victim of an unprovoked malicious assault by another person that has been reported to the police or
- Directly witnesses an act of Terrorism and are interviewed by the police as a witness or
- Directly witnesses the Death or Permanent Partial Disablement or Permanent Total Disablement of a Close Relative
- Sustain Accidental Bodily Injury which resulting in Permanent Partial Disablement or Permanent Total Disablement and are diagnosed by a Qualified Medical Practitioner as suffering from Post Traumatic Stress Disorder within 90 days of the above mentioned incidents We will pay the fees charged by a trauma counsellor registered with the British Association for Counselling and Psychotherapy for up to five one hour sessions of counselling for You.

Assault benefit*

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. If you sustain a bite by a dog and as a consequence of the injuries you are unable to continue your pre-assault duties for a period of 3 consecutive days immediately after the bite 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, staff and retired members 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 15 nights.

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

Personal accident benefit	Serving/Staff Member (Under age 70)
Permanent total:	
Permanent Total Disablement from any occupation	£80,000
Loss of sight in one eye	£30,000
Loss of sight in both eyes	£60,000
Loss of one limb	£30,000
Loss of two or more limbs	£60,000
Loss of hearing in both ears – up to	£60,000
Loss of hearing in one ear – up to	£30,000
Loss of speech	£30,000
Permeant loss due to physical severance or permeant loss of use of:	
One thumb	
• Both phalanges	30%
• One phalange	30%
One index finger	
• Three phalanges	20%
• Two phalanges	20%
• One phalange	6%
One other finger	
• Three phalanges	10%
• Two phalanges	6%
• One phalange	3%
One great toe	
• Two phalanges	15%
• One phalange	15%
Temporary disablement (per week, 14-day excess, up to 104 weeks)	£35
Occupationally acquired HIV/AIDS/Hepatitis B	£30,000
Firearm assault	£2,500
Stabbing assault	£1,500
Dog Bite	£750
Hospitalisation (per night, a maximum of £750)	£50
Childcare Expenses (per day, a maximum of £500)	£15
Bereavement counselling	Up to £2,000
Independent financial advice	Up to £2,500
Trauma counselling	Up to £2,500
Court award compensation (max per award)	£250
Emergency Dental Frees	Up to £2,500

Personal accident benefit	Partner or Dependent Child of a Serving/Staff Member
Permanent total:	
Permanent Total Disablement from any occupation	£20,000
Loss of sight in one eye	£10,000
Loss of sight in both eyes	£20,000
Loss of one limb	£10,000
Loss of two or more limbs	£20,000
Loss of hearing in both ears – up to	£20,000
Loss of hearing in one ear – up to	£10,000
Loss of speech	£10,000
Temporary disablement (per week, 14-day excess, up to 104 weeks)	£35
Hospitalisation (per night, a maximum of £750)	£25
Bereavement counselling	Up to £2,000
Independent financial advice	Up to £2,500
Trauma counselling	Up to £2,500

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

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, up to **60 days per trip**, capped at **180 days within any one policy period**.

Trip duration can be extended to a maximum of 90 days on request and by payment of an additional premium and extensions be arranged before travelling with full details of your travel plans provided. Please call Gallagher on 01403 327719 to arrange a travel extension.

*Grandchildren under the age of 18, or under the age of 23 if in full time education (up to 3 per trip) travelling with the member are automatically included as long as the member has parental control and the child's parents are not holidaying with them.
UK trips must involve a pre-booked overnight stay.

No cover is provided in respect of travel to a destination which the Foreign & Commonwealth Development Office (FCDO) advise against all or all but essential travel.

Cover is provided for conventional skiing and snow-boarding holidays – on piste or off piste within the ski area boundaries of a recognised ski resort and following ski patrol guidelines – 30 days in any one insurance period.

It is your responsibility to ensure safe keeping of your possessions at all times.

A policy document is available for members to download from the Federation website. This details the full policy terms, conditions and exclusions as well as the medical emergency contact numbers and claims procedures.

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 5 of your policy document.

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.

Claims & Assistance Service

24 hour Emergency Medical Assistance: -
In the event of a medical emergency overseas, please telephone Healix on **+44 (0) 1483 265 696**
You must contact this number immediately about any serious illness or accident where you have to go into hospital, return home early or extend your stay.

Non Emergency Claims: -
For minor illnesses or accidents needing simple outpatient treatment where medical expenses are under £500, if possible, please pay the bills, keep the receipts and make a claim when you return home.
Please contact the Federation Office to obtain a claim form.

European Legal Expenses Claims
To make a claim under this section, please telephone Allianz Legal Protection on **0370 241 4140** quoting master policy number **34445**.

Allianz Travel Oracle Mobile App

The Allianz travel app provides travellers with an invaluable source of pre-travel advice and destination information. Access can be from anywhere in the world via a secure log-on and includes the following:- Country Profiles, Travel Alerts, Pre-trip Advice and Safety Information, Travel Tips, Customisable Country Watch List and Risk Map.

The app is available on iOS and Android platforms and also includes an emergency mayday feature. Search the App Store or Play Store for "Travel Oracle". Install and register using policy number SZ29291867. After registration you will receive the bespoke Allianz version of the app. (Refer to Guide on Federation website.

RAC Motor breakdown assistance

Cover applies to the member, his or her partner and children resident at the same address. Please note that cover for students only applies whilst living at the Member's home address and travelling from the Member's home address to university and the return journey back to the Member's home address. 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 Gallagher on:

01403 327719 or by email: UK.GroupInsuranceSchemes.Contact@ajg.com

Cover includes:

- Roadside
- At Home
- Recovery
- Onward Travel
- European Motoring Assistance

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: **0333 070 2647** and quote reference **DPGIS001**

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 Gallagher 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/retired officers and their subscribing partners whilst in the UK and abroad.

Insurers will pay up to a maximum of £1,000 per gadget claim /£1,500 per mobile phone/ear pods up to £250/smart glasses up to £1,000 for repair or replacement (as applicable), in the event of:

- Accidental damage
- Theft
- Accidental loss (mobile phones only)
- Breakdown
- Liquid damage
- Fraudulent call use (up to £2500)

General conditions*

Mobile phones/gadgets must be less than 8 years old at commencement of cover, with valid proof of purchase. Refurbished devices are covered from any UK VAT registered retailer supplied with a 12-month warranty.

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) and £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: 0333 188 2257** to make a claim (please quote R4T9B2)

https://federations.eclaimcity.co.uk/

*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 Saturday from 9am to 5:30pm. Call charges may vary depending on your network provider.

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

- 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.
- Wrongful Arrest

Subscribing member and partner only

- Crime pre-charge, up to 5 hours post interview cover.
- Legal representation (solicitors and barristers) for non-duty related criminal prosecutions in Magistrates and Crown Court.
- School Admission Disputes
- Probate disputes where you are contesting a will as a beneficiary of your deceased parents, grandparents or children.

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.
- Bankruptcy Assistance.

*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: 020 3103 6879

Lifestyle Counselling and Online Support Service: 020 4570 6149

Legal Assistance Portal

As an addition to your Legal Expenses cover, subscribing serving/staff members and their resident partners have access to an Online Legal Assistance Portal.

The service provides members with:

• Online legal document templates that can help you with a wide range of legal problems including areas you are covered for under the Legal Expenses Insurance as well as legal templates for wills, tenancy agreements and other areas of law.

• Access to the 'Advice Tree' - a legal encyclopaedia offering guidance pages on areas of law.

• Legal Assistance Helpline Booking Service - so that you can arrange for a legal adviser to call you.

• Access to the online claim system - if you have spoken to a legal adviser and need to start a claim under your cover.

• Access to 'Online Chat' - if you need to speak to someone for help or advice using any of the legal services available under your policy.

The service can be accessed by visiting: www.addeptgroup.co.uk/support where members can register to use this service.

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 workloads. 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 your 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: **020 4570 6149** to speak to a Care First counsellor

Or visit **www.addeptgroup.co.uk/support** to access the Lifestyle Online Service

What to do if you have a complaint

Gallagher 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 Durham Police Federation, alternatively you can contact the Gallagher team direct at:

Post:
Group Insurance Schemes - Gallagher

The Galleria

Station Road#

Crawley

West Sussex

RH10 1WW

Tel: 01403 327719

Email: UK.GroupInsuranceSchemes.Contact@ajg.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

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.

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.

Additional information

Data Privacy

How do we maintain your privacy?

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 modelling, 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/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.

Gallagher

Gallagher is a group insurance broker who has provided personal protection products to police officers for over 60 years. We are proud to look after the group insurance needs of the Durham Police Federation.

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 FNR 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.

Durham is an Appointed Representative of Arthur J. Gallagher Insurance Brokers Limited and Arthur J. Gallagher Insurance Brokers Limited is authorised and regulated by the Financial Conduct Authority. Registered Office: Spectrum Building, 55 Blythswood Street, Glasgow, G2 7AT. Registered in Scotland. Company Number: SC108909.

Life cover*

Protecting the things that matter most to you.

Additional cover through Gallagher. Developed specifically for serving/staff members, and their partners, who subscribe to the Federation Group Insurance Scheme.

- Cover for you and/or your partner
- Payable on death by any cause
- Choose from the following levels of cover
- Prices per month

ADDITIONAL LIFE COVER	Officers & Partners	
Tier 1	£50,000	£5.52**
Tier 2	£75,000	£8.20**
Tier 3	£100,000	£10.95**
Tier 4	£125,000	£12.25**
Tier 5	£150,000	£15.25**



Gallagher

Insurance | Risk Management | Consulting

*Terms and conditions apply. Full details are available from the Federation or Gallagher.

** Correct on 01 May 2026, the premium includes the Federation administration fee and Insurance Premium Tax (IPT).

Additional Critical Illness*

Additional Critical Illness Cover	Officers	Partners
£10,000	£3.50**	£3.50**
£15,000	£5.25**	£7.45**
£20,000	£7.00**	£10.00**



Call us today

01403 327719

UK.GroupInsuranceSchemes.Contact@ajg.com

Gallagher

Insurance | Risk Management | Consulting

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** Correct on 01 April 2026, the premium includes the Federation administration fee and Insurance Premium

AJG.com/uk **The Gallagher Way.** Since 1927.

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