Dear Serving Member

Your Group Insurance Policy renews on 1st March 2024

Following a competitive tender process, we are pleased to inform you that the Trustees have reappointed Philip Williams & Co. Insurance Management as our preferred Broker to manage the scheme on our behalf.

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| **Category** | **2023 monthly premium** | **2024 monthly premium** |
| Serving member aged under 70 | £28.00 | £30.75 |
| Serving partner aged under 70 | £10.10 | £10.50 |

Please note the following changes and enhancements to the policy:

**On Duty Assault Benefit**

Cover now extends to injuries from dog bites.

**Home Emergency Cover**

We have introduced Home Emergency cover which will be provided by ARAG. The telephone number to contact them is 0330 303 1195

**Enhanced Travel Benefits**

1. The policy now includes full cruise cover.
2. SmartDelay Plus entitling you to airport lounge access if your registered flight is delayed. (£25 cash alternative if no lounge available)

**Health Assured**

* The provider of mental health support services has changed to Health Assured. The telephone number to contact them for assistance is 0800 328 0003

**Co-Habiting Partner Rebate**

* We are no longer able to offer a rebate for those co-habiting members who both subscribe to the Group Insurance Trust. This has proved difficult to administer for all concerned and we have decided to remove this option for the forthcoming year.

Please take the time to familiarise yourself with the new benefits booklet particularly the terms and conditions of the new covers highlighted above.

**If your beneficiary details have changed, please update the Federation Office.**

All policy wordings are available on the Philip Williams website [www.philipwilliams.co.uk](http://www.philipwilliams.co.uk)