Essex Police Federation Group Insurance scheme



Additional life assurance Officer application form

This form is applicable to serving officers who are already subscribing to the Group Life scheme. Additional life assurance is subject to continued membership of both schemes.

Please complete the following and return the form to:Essex@polfed.org

Officer's full name:									
Date of birth:	/ /	Collar No:							
		Date joined main scheme:	/ /						
Telephone number:		Email:							
Address:									
I declare that I am in good h	ealth and:								
 I have not consulted a doctor or any other member of the medical profession for the same condition on two or more occasions in the past year, nor am I intending to consult a member of the medical profession regarding any medical condition. (Please note that you can ignore any planned cosultations with a sports medicine professional such as a physiotherapist or chiropractor or routine consultations regarding uncomplicated pregnancy.) 									
 I have not had a major organ transplant nor have I ever suffered from cancer, heart disease, stroke, multiple sclerosis, kidney failure, diabetes or mental illness requiring hospital treatment. 									
I have never tested positi	ive for HIV/AIDS nor am I awaiting th	ne results of such a to	est.						
I confirm that I have taken reasonable care to ensure that the statements above are honest and correct. I understand that if the details provided are untrue, inaccurate or incomplete, this may result in refusal of a claim and/or my policy being cancelled or treated as if it never existed. If you are unable to meet the above Declaration please contact Gallagher by contacting 01403 327719									
Tick the box to show which level of additional cover you require									
Tier 1 £50,000 £6	.05* per month	Tier 4 £125,000	£15.00* per month						
Tier 2 £75,000 £9	.00* per month	Tier 5 £150,000	£18.00* per month						
Tier 3 £100,000 £12	.00* per month								
The premiums payable will be subject to periodic review and may go up or down									
hereby apply for additional co scheme as indicated above an		per month via Direct Debit							
Cover is to commence from	/ /	(this date must be after today's date)							
Serving officer's signature**		Date: / /							

Note: All cover ceases at age 70. Benefits halve and premiums increase if you opt to continue in the retired officer scheme.

The maintaining of an up to date will is advised. Death claim payments are made by the Trustees under the terms and conditions of the trust deed, which would normally be to the member's chosen beneficiary (as detailed in your application to join the main scheme). The Trustees will, at their own discretion, agree payment in the event of a claim. I understand that in all matters, in accordance with the trust deed, the decision of the Trustees is final.

Please read the Data Protection notice on the reverse of this application form.

Data Protection Notice

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.



Instruction to your Bank or Building Society

To pay by Direct Debit



Please fill in the whole form using a ball point pen and send it to:

Essex Police Federation, 82 Springfield Road, Chelmsford, Essex CM2 6JY



Name(s) of Account Holder(s)	Originator's Identification Number	9	9	6	0	4	6
	Reference	E	s	х	s	Р	С
Bank/Building Society Account Number Branch Sort Code	Please pay Arthur J. Gallaghe Debits from the account detai safeguards assured by the Di that this Instruction may rema Insurance Brokers Limited an- electronically to my Bank/ Bui	er Inst led in rect E in wit d, if s	urand this Debit th Art	ce Br instri Guar hur J	uction rante I. Gal	n sub e. I u llagh	ject t inder er
lame and full postal address of your Bank r Building Society	Signature(s)						
o the Manager							
Bank/Building Society	Date /			/	/		
Address							
Postcode							

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Banks and Building Societies may not accept Direct Debit instructions for some types of account.

The Direct Debit Guarantee



- The Guarantee is offered by all banks and building societies that accept instruction to pay Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit Arthur J. Gallagher Insurance Brokers Limited will notify you (normally 10 working days) in advance of your account being debited or as otherwise agreed. If you request Arthur J. Gallagher Insurance Brokers Limited to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit, by Arthur J. Gallagher Insurance Brokers Limited or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society – If you receive a refund you are not entitled to, you must pay it back when Arthur J. Gallagher Insurance Brokers Limited asks you to.
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify the organisation.

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