

Hertfordshire Police Federation

Group insurance scheme
for Special Constables and their partners




GeorgeBurrows
A Gallagher Company

1 January 2024

Useful Contacts

Federation Office

Tel: 01707 638096

Web: www.polfed.org/herts

RAC Breakdown Assistance
(Reference X805)

Tel (UK): 0330 159 0249

Tel (Europe): 00 33 472 43 52 55

Worldwide Travel Insurance

Claims: 01243 621 416

Overseas Assistance: 0044 1243 621066

Mobile Phone/Gadget claims

Tel: 0330 020 0044

Personal Tax and Legal advice

Tel: 0330 175 7928

Legal Document service
(Use voucher code:
AFE48BBE98B5)

Web: www.araglegal.co.uk

**Vita Care Counselling
service**

Tel: 0333 000 2082

Web: <https://www.vitahealthgroup.co.uk/>

Best Doctors

Tel: 0800 085 6605

Web: <https://bestdoctors.com/united-kingdom/>

GP Care on Demand
(Code:Hertfordshire2021)

Tel: +44(0) 203 499 4891

**Home Emergency
assistance**

Tel: 0330 303 1940

George Burrows

Tel: 01403 327719

Email: info@georgeburrows.com

Schedules of benefits

Special Constable (under age 70)	Benefits
RAC Motor Breakdown Assistance (<i>UK & European</i>)	Member and Partner
Mobile Phone / Gadget Insurance	Member and Partner
Worldwide Annual / Multi-trip Travel Insurance (<i>Children up to age 18, 23 if in full time education</i>)	Family cover
Home Emergency assistance	Member's home in UK
Legal Expenses Insurance (<i>Children over 18 years</i>)	Family cover
Vita Care Counselling Service (<i>Children over 18 years</i>)	Family cover
Best Doctors Service (<i>Children up to age 21,25 if in full time education</i>)	Family cover
GP Care on Demand (<i>Children up to age 21,25 if in full time education</i>)	Family cover
Personal Accident Benefits (<i>See table on page 11 for summary of benefits provided</i>)	Member only
Calendar monthly premium:	£27.57*

* 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 Hertfordshire 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 George Burrows:

Email: info@georgeburrows.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 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.

Payment of premiums

Premiums are collected monthly by direct debit. Monthly subscription payments must be maintained in order to remain a member of the scheme and to qualify for benefits.

How to cancel your cover

In the event that you need to cancel your cover, **please notify the Hertfordshire Police Federation in writing:** Federation Office, C/o Police Headquarters, Stanborough Road, Welwyn Garden City, Hertfordshire, AL8 6XF.

How to make a claim

Unless otherwise specified in this booklet please **contact the Hertfordshire Police Federation on: 01707 638 096 to make a claim** . 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.

RAC Motor breakdown assistance

Cover is provided for Special Constables who subscribe to the group insurance scheme and includes their resident partners. 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 George Burrows on:

01403 327719 or by email: info@georgeburrows.com

Cover includes:

- ✓ Roadside
- ✓ Recovery
- ✓ European Motoring Assistance
- ✓ At Home
- ✓ Onward Travel
- ✓ Mis - Fuel

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: **0330 159 0249** and quote reference **X805**

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 George Burrows 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 subscribing Special Constables and their partners whilst in the UK and for up to 90 days if abroad.

Insurers will pay up to two claims per member per year, up to a maximum of £1,000 per gadget claim /£1,150 per mobile phone claim, for repair or replacement (as applicable), in the event of:

- Accidental damage
- Theft
- Accidental loss (mobile phones only)
- Breakdown
- Liquid damage
- Fraudulent call use

General conditions*

Mobile phones/gadgets must be less than 36 months old at commencement of cover, with valid proof of purchase. Items purchased second hand or outside of the UK are not covered under this policy.

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), £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: 0330 020 0044** to make a claim (please quote your collar number)

*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 Friday from 9am to 6pm. Call charges may vary depending on your network provider.

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 for **any number of trips a year, up to 31 days each trip**.

Trip duration can be extended to a maximum of 183 days on request and by payment of an additional premium. **Extensions must be arranged before you travel** and full details of your travel plans provided. Please call George Burrows on: **01403 327719** to arrange a travel extension.

Cover includes trips in the United Kingdom provided overnight accommodation has been booked and paid for.

A wide range of leisure activities such as Scuba diving to 30 metres and winter sports are covered at no extra charge. Please refer to page 13 of your travel policy for the full list of activities included. Cover may be available at additional premium for activities not listed, please contact George Burrows for details.

Extensions can be arranged to include cover for overseas weddings, golfing trips and business equipment, and for children of extended family or friends under the age of 18 who are travelling with the member by contacting George Burrows and on payment of an additional premium.

Important information

Health restrictions apply to some sections of the policy. Prior to booking a holiday or commencing a trip, please ensure you read the 'Pre-existing Medical conditions' wording which can be found on page 8 of your policy document.

Call: **01243 621 416** as soon as possible on returning to the UK to make a claim

Overseas assistance: **+44(0) 1243 621 066**

A £40 excess applies to most policy sections, along with other terms and conditions. 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.

Home emergency assistance

Home emergency assistance is provided for Special Constables and is applicable to their home in the UK, Channel Islands or the Isle of Man.

The insurer will pay emergency costs up to £500 for all of the following domestic emergencies*:

Main heating system

The total failure or complete breakdown, whether or not caused by accidental damage, of the main heating system (including a central heating boiler, all radiators, hot water pipes and water storage tanks) in your home.

Plumbing and drainage

The sudden damage to, or blockage or breakage, or flooding of the drains or plumbing system, including water storage tanks, taps and pipe-work located within your home, which results in a home emergency.

Home security

Damage to (whether or not accidental) or failure of external doors, windows or locks which compromise the security of your home.

Toilet unit

Breakage or mechanical failure of the toilet bowl or cistern resulting in the loss of function providing there is no other toilet in the home.

Domestic power supply

The failure, whether or not caused accidentally, of your home's domestic electricity or gas supply.

Lost Keys

The loss or theft of the only available keys, if you cannot replace them, to gain access to your home.

Vermin infestation

Vermin causing damage inside your home or a health risk to you.

Alternative accommodation costs

Your overnight accommodation costs including transport to such accommodation following a home emergency which makes the home unsafe, insecure or uncomfortable to stay in overnight.

Roof damage

Damage to the roof of your home where internal damage has been or is likely to be caused.

24 hour emergency helpline: 0330 303 1940

*Terms and conditions apply.

Please refer to the Home Emergency policy wording for further information and policy conditions, which should be read carefully, in particular the exclusions and limitations.

It is important that you call the helpline as soon as possible if you need to make a claim, and do not call out your own contractors as the insurers will not pay their costs, and it could stop your claim being covered.

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

- Crime - representation prior to being charged by the Police or others with the power to prosecute. Legal representation at a misconduct tribunal or police appeals tribunal.
- Representation in IOPC complaints investigations.
- Representation at Public Inquiries 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.
- Costs to cover fees for filing for Bankruptcy.

Subscribing member and partner only

- 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.

Member and family

- Pursuit of employment disputes.

Subscribing member, partner, their children and parents normally living with them

- Pursuit of compensation for damages following an incident resulting in personal injury in the UK, Channel Islands, Isle of Man, EU, Norway and Switzerland.
- Purchase and Sale Disputes.
- Uninsured Loss Recovery and Motor legal defence.
- Tax Investigations.
- Data Protection.
- Personal Identity Fraud.
- Motor Insurer Database Disputes.
- Vehicle Cloning.

*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: **0330 175 7928**

Vita Care Counseling Service: **0333 000 2082**

Legal Document Service

As an addition to the Legal Expenses cover subscribing members and their resident partners have access to an Online Legal Document Service.

This service gives members the opportunity to draft their own bespoke legal documents using templates that have been developed by legal professionals and are regularly reviewed and revised in line with changes in law or legal practice.

The templates cover a wide range of topics and step by step guidance is provided throughout to help you through the document drafting process.

Templates include letters and documents for:

- **Building work** - quote / estimation requests, small scale building contracts and requests for faulty work repairs.
- **Buying and selling** - refunds, rejecting a seller's denial of responsibility for faulty goods, sale of goods contracts etc.
- **Complaints and disputes** - compensation requests, billing disputes, neighbour issues (overhanging trees, noise, trespass, boundary issues, fences etc).
- **Power of attorney** - general power of attorney (England and Wales) LPH1 for health and welfare. LP1F for property and financial affairs.
- **Motoring** - parking fine challenges, vehicle sale agreements, refunds from car dealers. A plea of Mitigation in response to a speeding summons.
- **Wills** - single, married mirror, married non-mirror.
- **Workplace** - grievance letter to employer.

To access the document service visit: www.araglegal.co.uk

Enter voucher code: **AFE48BBE98B5** to access ARAG's digital law guide and download legal documents to help with consumer legal matters.

Vita Care Counselling

The pressures of daily life mean, at times, we all encounter stress. Hopefully it is mainly manageable, but occasionally it can feel much more serious and at such a time it's useful to have access to support and advice, over the phone, from trained counsellors used to dealing with such situations.

Our counsellors are here to listen and provide support. You can choose when to call and if needed, follow-on calls can be scheduled.

All counsellors are members of The British Association for Counselling and Psychotherapy and thus follow their strict codes and practices. As a part of this, everything discussed is full confidential.

There is no such thing as a typical call. Issues cover a huge range, from financial management, relationship problems, childcare worries, workplace bullying, planning for retirement and loneliness.

Whatever the concern, there is someone to listen and provide support and direction, 24 hours a day, 7 days a week.

Call: **0333 000 2082** to speak to a Vita Care counsellor

or visit: <https://www.vitahealthgroup.co.uk/>

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 21 (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: <https://bestdoctors.com/united-kingdom/> for healthcare advice and the Best Doctors video library, with over 300 colour videos giving detailed explanations about medical conditions, treatments and testing.

Follow the steps below to access Best Doctors online:

- Visit: <https://bestdoctors.com/united-kingdom/>
- Click 'Member Portal'
- Click 'Create a Profile'
- Complete First and Last Name
- Under the drop down 'How do you have access to Best Doctors' select 'Employer'
- Under Employer field, input 'West Midlands Police Federation'
- Complete all other personal information details and create your password
- Click 'Verify Email'
- Next you will receive an email link requesting you to 'Confirm your Email'
- Once confirmed, you will have access to Best Doctors online.
- Use your email address and password to sign in and access the service thereafter

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

GP Care on Demand

Applicable to serving officers only. The GP Care on Demand service provides the subscribing officer 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: **Hertfordshire2021**

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

Personal accident

Applicable to injuries sustained in the course of your duties as a Special Constables only.

Permanent total disablement (PTD)

PTD means disablement which entirely prevents the insured person from attending to any business or occupation for 12 months and which, after that time, is beyond hope of improvement. PTD cover is applicable to disablement caused by an injury on duty.

Permanent total loss of sight (in one or both eyes), limb(s), hearing or speech*

If, as a result of an injury on duty, you suffer permanent total loss of eye(s), limb(s), hearing or speech, a benefit payment will be made to you.

Occupationally acquired HIV/AIDS/Hepatitis B*

If, as a result of a documented incident during the course of performing your normal duties of employment, you become infected with HIV/AIDS/HepatitisB, a benefit will be made to you.

Offensive weapons assault benefit*

If you sustain accidental bodily injury in the course of duty, directly caused by the discharge of a firearm, crossbow, shotgun or by stabbing with a sharp implement, and the injury sustained prevents you from continuing in your pre-assault duties for the 7 consecutive days on which you were on rota to work immediately following the assault, the specified lump sum benefit will be paid to you. Only one benefit will be paid for any one assault.

Unrecovered Criminal Court Compensation (following assault)*

If, following an assault on duty, compensation you have been awarded by a court has not been paid within six months from the date of the award, a benefit payment will be made to you.

Personal Accident - continued

Hospital benefit*

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 seven nights.

Disfigurement/Scarring from Burns*

Face:- if as a result of an accident you sustain facial disfigurement such as permanent scarring or permanent burns to the face and the permanent scarring or permanent burns affect an area of at least one square centimetre a benefit payment will be paid to you according to the size of the area affected.
Body:- if as a result of an accident you sustain injury which results in permanent scarring or permanent burns to the body and the permanent scarring or permanent burns affect an area of at least 4.5% of the total body area a benefit payment will be paid to you according to the size of the area affected.

Personal accident benefits

Special Constable	Benefits
Permanent Total:	
Disablement	£120,000
Loss of one eye or limb	£15,000
Loss of hearing in one ear	£7,500
Loss of sight in both eyes, both limbs, or hearing in both ears	£30,000
Loss of speech	£30,000
Occupationally acquired HIV/AIDS/Hepatitis B	£30,000
Firearm assault	£2,500
Stabbing assault	£1,500
Court award compensation	£500
Disfigurement/scarring from burns	up to £5,000
Hospitalisation , per night (maximum of seven nights)	£50

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

How to make a claim

To submit a Personal Accident claim, please contact George Burrows for a claim form.

Tel: **01403 327719**

or email: info@georgeburrows.com

What to do if you have a complaint

George Burrows 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 Hertfordshire Police Federation, alternatively you can contact the George Burrows team direct at:

Post: St Mark's Court,
North Street,
Horsham,
West Sussex
RH12 1RZ

Tel: 01403 327719

Email: info@georgeburrows.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.

Additional Information

Data Privacy

George Burrows is a trading name of Arthur J. Gallagher Insurance Brokers Limited (Gallagher).

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.

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.

George Burrows

George Burrows is a group insurance broker who has provided personal protection products to police officers for over 50 years. We are proud to have looked after the group insurance needs of the Hertfordshire Police Federation since the 1960's.

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 registration number 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 or by contacting the FCA on: 0800 111 6768.

Notes



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