

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.

Category	Expiring Premiums	Premiums from 1 May 2026
Retired Member (up to age 64)	£40.16	£40.66
Partner of Retired Member (up to age 64)	£7.45	£7.45
Retired Member (aged 65 to 69)	£40.53	£41.28
Partner of Retired Member (aged 65 to 69)	£6.82	£6.82

The premiums include an administration fee and Insurance Premium Tax (IPT)

Important Changes to the Group Insurance Scheme effective from 1 May 2026

Travel Insurance

The Travel Insurance will remain with Aviva from renewal. We are pleased to confirm the cover now includes enhanced cruise cover:

- Missed Port Departure Up to £500
- Skipped Port Benefit £50 per port £250 max
- Cabin Confinement £50 per 24hrs £500 max
- Cruise Attire Lost or Damaged Up to £1,000
- Cruise Attire Delayed by 24 Hours £50 per 24hrs £250 max

Legal Expenses

The Legal will remain with Addept from renewal. We are pleased to confirm the cover has been renewed at existing terms, some of which we have highlighted below:

- Motor and Household
- Employment cover for partners.
- Legal Helpline – Legal and tax helpline available 24hrs, 365 days per year.

Gadget Insurance

The Mobile and Gadget Insurance will continue with SPB, offering:

- Comprehensive cover, including accidental damage, theft, breakdown, liquid damage, and fraudulent call use.
- Accidental loss cover for mobile phones.
- Unlimited claims.
- Coverage for Ear Pods (up to £250) and smart glasses (up to £1,000).
- Cover for refurbished devices from a UK registered supplier with 12 month guarantee

Home Emergency

The Home Emergency Insurance will continue with Arag, offering:

- Up to £500 cover for various domestic emergencies including main heating system, plumbing and drainage and roof damage
- 24 hour emergency helpline available 365 days of the year

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 and if you have any queries, or wish to check your beneficiary details please do not hesitate to contact us.

Please visit our website, or contact us for further information @ policefederation@herts.police.uk or Jane.gettings@herts.police.uk Telephone: 01707 354100 ext 414397 or contact Gallagher on 01403 327719 or uk.groupinsuranceschemes.contact@ajg.com

Yours sincerely



Dean Cornish
General Secretary Hertfordshire Police Federation