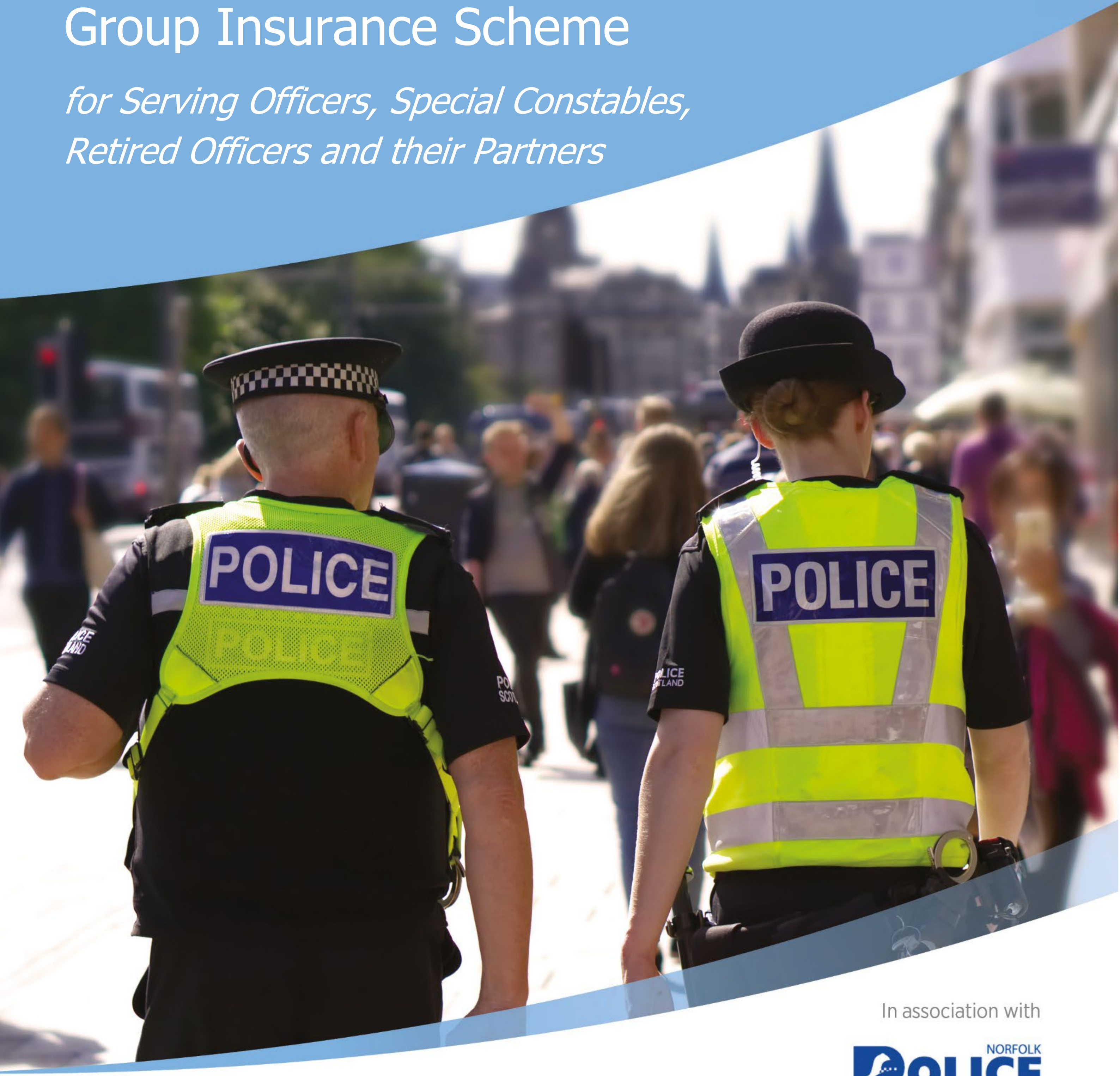
Gallagher

Insurance | Risk Management | Consulting

Norfolk Police Federation

Group Insurance Scheme

for Serving Officers, Special Constables, Retired Officers and their Partners



In association with

NORFOLK POLICE Federation

Useful contacts

Federation Office

Tel: 01603 972590
Email: norfolk@polfed.org

RAC Breakdown Assistance (Reference X812)

Tel (UK): 0330 159 0263
Tel (Europe): 00 33 472 43 52 55

Worldwide Travel Insurance

Claims: 01243 621416
Overseas Assistance: +44 1243 621066

Mobile Phone/Gadget claims

Tel: 0333 188 2257

Personal Tax and Legal advice

Tel: 020 3103 6879

Legal Assistance Portal

Web: www.addeptgroup.co.uk/legalhub

Carefirst Counselling

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

Best Doctors

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

GP Care on Demand (Code Norfolk2020)

Tel: +44 (0) 203 499 4891

Virtual Physio (Code Norfolk2020)

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

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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	**£125,000**
Advance of benefit on terminal prognosis (age 68 and under)	20% of sum assured
Child Death Grant *(aged between 6 months and 17 years)*	£3,000
Critical illness	**£10,000**
Child Critical illness *(up to age 18, 23 if in full time education)*	£2,500
Best Doctors Service *(Children up to age 18, 21 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 18, up to age 21, 25 if in full time education)*	**Family cover**
Regulation 28 Sickness Benefit (see table of benefits on page 10)	
Serving Officers	
Half pay *(up to 26 weeks, member only)*	**22% of gross salary**
No pay *(up to 26 weeks, member only)*	**44% of gross salary**
Special Constables	**£75 per week**
Fixed weekly benefit, payable for up to 26 weeks	
Personal Accident Benefits	**Member only**
(See table on page 14 for summary of benefits provided)	
Worldwide Annual / Multi-trip Travel Insurance	**Family cover**
(Children up to age 18, 23 if in full time education)	
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)*	**Member only**
Mobile Phone / Gadget Insurance	**Member only**
Calendar monthly premium:	**£34.20***

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

Partner of Serving Member	Benefits
Life Assurance	**£85,000**
Advance of benefit on terminal prognosis *(age 68 and under)*	20% of sum assured
Critical Illness	**£5,000**
Personal Accident Benefits	**Member only**
(See table on page 13 for summary of benefits provided)	
RAC Motor Breakdown Assistance (UK & European)	**Member only**
Mobile Phone / Gadget Insurance	**Member only**
Calendar monthly premium:	**£10.20***

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

Retired Officer (under age 65)	Benefits
Life Assurance Advance of benefit on terminal prognosis (age 63 and under)	**£55,000** 20% of sum assured
Best Doctors Service *(Children up to age 18,21 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 18, up to age 21, 25 if in full time education)*	**Family cover**
Worldwide Annual / Multi-trip Travel Insurance *(Children up to age 18, 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)*	**Member only**
Mobile Phone / Gadget Insurance	**Member only**
Calendar monthly premium:	**£39.80***

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

Partner of Retired Officer (under age 65)	Benefits
Life Assurance Advance of benefit on terminal prognosis *(age 63 and under)*	**£41,000** 20% of sum assured
RAC Motor Breakdown Assistance (UK & European)	**Member only**
Mobile Phone / Gadget Insurance	**Member only**
Calendar monthly premium:	**£13.52***

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

Retired Officer aged 65 – 69 (excluding travel insurance)

	Benefits
Life Assurance	**£7,500**
Best Doctors Service *(Children up to age 18,21 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 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**
RAC Motor Breakdown Assistance *(UK & European)*	**Member only**
Mobile Phone / Gadget Insurance	**Member only**
Calendar monthly premium:	**£31.32***

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

Retired Officer aged 65 – 69 (including travel insurance)

	Benefits
Life Assurance	**£7,500**
Best Doctors Service *(Children up to age 18,21 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 18, up to age 21, 25 if in full time education)*	**Family cover**
Worldwide Annual / Multi-trip Travel Insurance *(Children up to age 18, 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)*	**Member only**
Mobile Phone / Gadget Insurance	**Member only**
Calendar monthly premium:	**£42.78***

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

Partner of Retired Officer aged 65-69 — Benefits

Life Assurance	**£4,500**
RAC Motor Breakdown Assistance (UK & European)	**Member only**
Mobile Phone / Gadget Insurance	**Member only**
Calendar monthly premium:	**£13.52***

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

Retired Officer aged 70+ — Benefits

Best Doctors Service *(Children up to age 18,21 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 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**
RAC Motor Breakdown Assistance *(UK & European)*	**Member only**
Mobile Phone / Gadget Insurance	**Member only**
Calendar monthly premium:	**£17.12***

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

Partner of Retired Officer aged 70+ — Benefits

RAC Motor Breakdown Assistance (UK & European)	**Member only**
Mobile Phone / Gadget Insurance	**Member only**
Calendar monthly premium:	**£6.34***

**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 Norfolk 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

New recruits may join the scheme providing they are actively at work on the date they wish to join and do so within six months of commencement of employment.

Serving officers may join the scheme at any time providing they are actively at work in their normal occupation and number of contracted hours, have not been medically advised against working, and have not been absent from work due to ill health or injury in the 8 weeks preceding the application.

Special Constables may join the scheme providing they have been actively on duty for 8 consecutive shifts preceding the application to join, have not been medically advised against working, and have not been absent from their usual occupation due to ill health or injury in the same period

Partners of serving officers may join the scheme at the same time as a new employee or within three months of either marrying or qualifying as a serving officer's partner*. Partners who wish to join at any other time may do so provided they are able to satisfy the Health Declaration detailed in the applicable partner application form. **Partner cover will cease immediately an officer leaves the scheme or when the officer or the partner attain age 70, whichever happens first.**

***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

Premiums are collected monthly by salary/pension deduction for serving and retired officers, and by direct debit for Special Constables, unless alternative arrangements have been agreed. Monthly subscription payments must be maintained in order to remain a member of the scheme and to qualify for benefits.

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

Prior to any of the above applying you will need to contact the Federation to discuss whether cover can continue and to arrange premium payment throughout the applicable period.

Transfer, resignation or dismissal

Serving officers/Special Constables 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 officers 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 Norfolk Police Federation via email: Norfolk@polfed.org

How to make a claim

Unless otherwise specified in this booklet please contact the Norfolk Police Federation on: 01603 972590 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 Norfolk 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 Norfolk 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 (serving) or 63 and under (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 between six months and 17 years.

Bereavement counselling

0800 015 5631 - 24 hour helpline. Confidential support with unlimited telephone access.

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 (21 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
- 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 'Norfolk 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

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: **NORFOLK2020**

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**:** **NORFOLK2020**

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.

**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

Critical illness

The scheme benefits will be payable if a Serving Officer or their child under the age of 18 years, 23 if in full time education, suffers from an insured illness and survives for more than 14 days from the date of diagnosis or surgery.

Insured illnesses:

- Alzheimers Disease - resulting in permanent 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 or removed via craniotomy
- Benign Spinal Cord Tumour
- Blindness - permanent and irreversible
- Cancer - excluding less advanced cases
- Cancer - second and subsequent
- Cardiac Arrest
- Coma - resulting in permanent symptoms
- Coronary Angioplasty - two or more arteries
- Coronary artery by-pass surgery- with surgery to divide the breastbone
- Creutzfeldt-Jakob Disease - resulting in permanent symptoms
- Deafness - permanent and irreversible
- Dementia - resulting in permanent symptoms
- Encephalitis - resulting in permanent symptoms
- Heart Attack - of specified severity
- Heart Valve Replacement or Repair
- HIV Infection - caught from a blood transfusion, physical assault or at work
- Kidney Failure - requiring dialysis
- Liver Failure - of advanced stage
- Loss of hand or foot - 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
- Structural Heart Surgery - with surgery to divide the breastbone
- Paralysis of Limb - total and irreversible
- Parkinson's Disease - resulting in permanent symptoms
- Primary Pulmonary Arterial Hypertension
- Progressive Supranuclear Palsy - resulting in permanent symptoms
- Pulmonary Artery Surgery
- Respiratory Failure - of advanced stage
- Rheumatoid Arthritis - chronic and severe
- Stroke or spinal cord stroke- resulting in permanent symptoms
- Structural Heart Surgery
- Systemic Lupus Erythematosus - with severe complications
- Terminal Illness - where death is expected within twelve months
- Third Degree Burns - covering at least 20 percent of the body's surface area or 20 percent loss of surface area of the face
- Traumatic Brain Injury - resulting in permanent symptoms

Childcover Benefit – these are additional child specific critical illness(es) that are only covered in respect of a child (under the age 18 or 23 if in full time education) of a serving officer

- Cerebral palsy
- Children's Intensive care benefit – requiring mechanical ventilation for 7 days
- Cystic fibrosis
- Down's syndrome
- Edwards' syndrome
- Hydrocephalus – treated by surgery
- Loss of independent existence
- Muscular dystrophy
- Osteogenesis imperfecta
- Patau syndrome
- Spina bifida

*A pre-existing conditions exclusion applies together with other terms and conditions. Full details can be found in the policy wording, which should be read carefully. Claims must be submitted within 90 days of diagnosis. Cover ceases on retirement or at age 65, whichever happens first.

REDARC

The REDARC service aims to support and help serving members and their families to cope with the practical and emotional effects resulting from a diagnosis of a serious illness.

This service is available on receipt of a Critical Illness Claim. The claimant will need to contact REDARC themselves, who will then allocate a dedicated nurse from their team.

The nurse will then contact the member to introduce the service. In addition to providing ongoing advice and support, the personal nurse adviser may arrange extra help if clinically appropriate, e.g. a one-off home visit from a specialist nurse, a course of physiotherapy, a course of counselling, or similar.

The personal nurse adviser can also put the patient in contact with specialist charities and self-help groups and give advice on specialist equipment to aid function. These services are provided free of charge.

How do I get access to RedArc?

Everyone deals with a critical illness diagnosis differently, so if you want to talk you can call RedArc on: **01244 625180** quoting **'AVIVA GCI'**. Lines are open Monday to Friday, 9am -5pm
Website: **www.redarc.co.uk**

Sickness benefit

(Regulation 28)

Applicable to serving members only, up to age 70.

If you are placed on reduced pay due to illness or injury the benefits illustrated below will become payable.

Serving officers: sickness benefits will be payable for a maximum of 52 weeks and are calculated as a percentage of your gross salary. The first 26 weeks are paid at the half pay benefit level. If you are then placed on no pay we will pay you up to a further 26 weeks at the no pay benefit level.

Special constables: a fixed benefit of £75 per week is payable for up to 26 weeks.

Payment ceases when you return to work or when you reach the maximum payable, whichever happens first.

Sickness benefit is payable every 28 days (four weeks) and payments are made via BACS directly into your bank account.

Half pay (22% of salary*)	No pay (44% of salary*)
£28,932 - £122 per week	£28,932 - £244 per week
£43,032 - £182 per week	£46,803 - £396 per week
£56,088 - £237 per week	£56,088 - £474 per week

Benefit calculations are capped at Chief Inspector salary level

Please note: If full pay is reinstated and backdated, benefits received in respect of the applicable period must be repaid to the insurers.

Personal accident

Cover for Special Constables is applicable only whilst on duty. 24 hour, worldwide, personal accident cover is provided for serving officers and their subscribing partners, unless otherwise stated. Cover ceases on retirement or at age 70, whichever occurs first

Temporary disablement*

Cover is provided for serving members only. If you suffer a bodily injury as a result of an accident, you can claim a weekly benefit for the time your are absent from work. Cover is available for up to 104 weeks from the date of the accident. Benefit is payable from the eighth day of incapacity.

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 bodily injury sustained as a result of an accident.

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.

Disfigurement from scarring or burns

Cover is provided for serving members only.

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.

Occupationally acquired HIV/AIDS/Hepatitis B*

Cover is provided for serving 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.

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 an attack 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 attack the specified lump sum benefit will be paid to you. Only one benefit will be paid for any one assault.

Convalescent Benefit

If a member has to stay in a police convalescent home on the recommendation of a registered medical practitioner in respect of accident or illness, the amount shown in the benefits table will be paid.

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.

Unsociable hours benefit

Applicable to serving officers only. If you are unable to work due to illness or injury, and this absence lasts for more than 14 days, you may claim a benefit equal to 10% of your unsociable hours rate to help compensate for the loss of the unsocial hours payments you were scheduled to receive.

Benefit is payable from the 8th day of absence and for a maximum of 8 weeks, within 24 weeks from the date of disablement. Capped at a maximum of £60 per week, the benefit you receive will depend on your contracted working hours.

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

Personal accident benefits	Serving Officer (up to age 70)
Permanent total:	
Disablement	£125,000
Loss of sight in one eye or loss of one limb	£30,000
Loss of hearing in one ear	£15,000
Loss of sight in both eyes or loss of both limbs	£60,000
Loss of hearing in both ears	£60,000
Loss of speech	£60,000
Permanent physical severance or permanent total loss of use of:	
One big toe	£2,750
Any other toe	£1,100
All toes of one foot	£8,250
One thumb	£13,750
Any finger	£5,500
Four fingers an one thumb of either hand	£38,500
Permanent disablement not specified above	Scale up to £27,500
Occupationally acquired HIV/AIDS/Hepatitis B	£60,000
Convalescent benefit (per stay)	£70
Disfigurement/Scaring from burns	Up to £5,000
Unsociable hours benefit 7.5% of USH payments	
Maximum payable per week (14 days excess):	
Constable	£60
Sergeant	£75
Inspector/Chief Inspector	£95
Firearm Assault	£2,500
Stabbing Assault	£1, 500
Dog Bite	£750
Temporary disablement (per week, 7-day excess, up to 104 weeks)	£25
Hospitalisation (per night, up to 7 nights)	£50

Personal accident benefits	Partners of Serving Officers (up to age 70)
Permanent total:	
Disablement	£85,000
Loss of sight in one eye or loss of one limb	£15,000
Loss of hearing in one ear	£7,500
Loss of sight in both eyes or loss of both limbs	£30,000
Loss of hearing in both ears	£30,000
Loss of speech	£30,000
Permanent physical severance or permanent total loss of use of:	
One big toe	£2,750
Any other toe	£1,100
All toes of one foot	£8,250
One thumb	£13,750
Any finger	£5,500
Four fingers an one thumb of either hand	£38,500
Hospitalisation (per night, up to 7 nights)	£50

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 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 Gallagher 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 14 of your travel policy for the full list of activities included. Cover may be available at additional premium for activities not listed, please contact Gallagher 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 Gallagher and on payment of an additional premium.

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 10 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**

(Quote policy number: 100799632BDN)

A £40excess 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.

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 officers 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 encyclopedia 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 work-loads. 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

RAC Motor breakdown assistance

Cover is provided for serving and retired officers and their subscribing 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 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: **0330 159 0263** and quote reference **X812**

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 members, retired officers and subscribing partners whilst in the UK and for up to 90 days if abroad.
Cover can be extended to include other resident family members by contacting Gallagher and on payment of an annual additional premium.

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

General conditions*

Mobile phones/gadgets must be less than 96 months old at commencement of cover, with valid proof of purchase. You are covered for new or refurbished devices purchased by you or for you, from a 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 NF25)

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

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 Norfolk 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 Norfolk 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 FRN 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.

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 officers, 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	£6.55
Tier 2	£75,000	£9.50
Tier 3	£100,000	£12.50
Tier 4	£125,000	£15.50
Tier 5	£150,000	£18.50

Gallagher
Insurance | Risk Management | Consulting