Surrey Police Federation Group Insurance Scheme

Police Mutual
ALL PART OF THE SERVICE

PMGI1930C Dec 16

Scheme Summary

Effective from 01 November 2015

The following is a summary of the benefits and key features of the Surrey Police Federation group insurance scheme.

The scheme is administered by Police Mutual on behalf of the Federation.
Police Mutual offers eligible members of Surrey Police access to this group scheme on a non-advised basis and you will not be charged a fee for our services.

Joining the Scheme
Membership is open to;

- Any serving members of Surrey Police paying scheme contributions. Police Officers must be contributing to the Federations Voluntary Fund, Superintendents Association or ACPO
- Partners can be included for some elements of cover
- Members can continue some benefits into their retirement. It is not possible to join the scheme once you have retired
- New recruits & Transferees can join within their first 3 months of service without the need for medical underwriting
- All other applications are subject to medical underwriting and therefore acceptance is not Guaranteed

Cancelling Cover
Members may cancel their cover:

- within 30 days of joining the scheme and will receive a refund of premium, subject to no claims being made
- at any time by stopping their salary deductions, but if they later wish to re-join they will have to apply as a late entrant and pre-existing condition exclusions will apply

Cover automatically ends when:

- The member resigns from the force;
- Monthly premium payments cease for any reason;
- The member reaches the age of 70;
- Critical Illness cover and all Accident benefits end when the member reaches age 65

Claims Procedures
Claims should be reported as soon as practically possible.

Travel – for medical emergencies contact the assistance company immediately. For inpatient treatment anywhere in the world and outpatient treatment in the USA or UK contact Global Response +44(0)113 3180 197. For outpatient treatment anywhere in the world excluding the USA or UK contact Healthwatch SA +44(0) 113 3180 124. Quote Surrey Pol Fed 5941A

Life – please advise the Federation Office – arrangements for payment will be handled by the scheme trustees

Motor Breakdown – for assistance in the UK call 0333 999 7523 or for Europe call +44(0) 1737 334011.

Legal & Tax Helpline – call the advice helpline on 0344 770 1058 within six months of becoming aware of a Potential claim.

Lifestyle Counselling Helpline – call 0800 177 7894 to speak to a Counsellor

All other claims – contact Police Mutual on 0151 242 7648

- Travel claims that are not a medical emergency
- Critical Illness claims must be notified within 90 days of diagnosis
- Accident claims must be notified within 6 months of the accident date
- Sickness/Half Pay Benefit claims must be notified within 6 month of pay being cut
- Mobile phone claims

The following is a summary only and does not include all of the exclusions and policy conditions applicable to the various sections of cover provided under the scheme. Full details are included in the policy wordings which are available on request via the Federation office.

For more information please contact Police Mutual on **0151 242 7648**

Table of Main Scheme Benefits

Serving Members	Member	Partner
Life Insurance	£100,000	£50,000
- Terminal Illness Advance	20%	20%
Child Death Benefit	£2,000	-
Critical Illness	£20,000	£5,000
Child Critical Illness	£3,000	£1,000
Permanent Total Disablement (any occupation)	£80,000	-
Permanent Total Disablement (usual occupation)	£40,000	-
Permanent loss of two limbs, eyes, speech or hearing (both ears)	£80,000	
Permanent loss of one limb, eye, or hearing (one ear)	£40,000	-
Sickness -whilst on half/nil pay (for max 52 weeks)	25% of weekly pay (Max £500 per week)	-
Temporary Total Disablement (due to an accident & PTSD) 7 days excess period	£21 per week	-
Dental Benefits	Included	Included
Travel Insurance - Worldwide Family cover	Included	-
Legal Assistance - Family cover	Included	-
Motor Breakdown Insurance - UK/European cover including partner	Included	-
Mobile Phone Insurance	Up to £750	-
Monthly Premium (per calendar month)	**£19.84**	**£6.20**

New recruits are covered free of charge for the first 12 months, and then pay £9.92 for months 13-24, so long as they have signed up to join the scheme upon induction and authorised salary deduction to commence at the end of the free period. If partner cover is added this is also free for the first 12 months and you then pay £3.55 for months 13-24.

Police Staff Members	Member	Partner
Life Insurance	£60,000	£30,000
- Terminal Illness Advance	20%	20%
Child Death Benefit	£2,000	-
Critical Illness	£5,000	-
Child Critical Illness	£1,000	-
Permanent Total Disablement (any occupation)	£60,000	-
Permanent loss of two limbs, eyes, speech or hearing (both ears)		
Permanent loss of one limb, eye, or hearing (one ear)	£60,000	-
Sickness	£30,000	-
- if reduced to half/nil pay 26 weeks cover	£50 per week	
Dental Benefits	Included	Included
Travel Insurance - Worldwide Family cover	Included	-
Legal Assistance - Family cover	Included	-
Motor Breakdown Insurance - UK/European cover including partner	Included	-
Monthly Premium (per calendar month)	**£16.85**	**£4.90**

NB – Those in the Police Staff scheme cannot transfer to the retired scheme upon retirement from the Force.
Premiums include Insurance Premium Tax (where applicable).

Retired Members - under 60 years of age	Member	Partner
Life Insurance	£50,000	£25,000
- Terminal Illness Advance	20%	20%
Permanent Total Disablement (any occupation)	£10,000	-
Permanent loss of two limbs, eyes, speech or hearing (both ears)	£10,000	-
Permanent loss of one limb, eye, or hearing (one ear)	£5,000	-
Dental Benefits	Included	Included
Travel Insurance - Worldwide Family cover	Included	-
Legal Assistance - Family cover	Included	-
Motor Breakdown Insurance - UK/European cover including partner	Included	-
		-
Monthly Premium (per calendar month)	**£25.21**	**£8.20**

Retired Members - aged between 60-64 (attained)	Member	Partner
Life Insurance	£25,000	£12,500
- Terminal Illness Advance	20%	20%
Permanent Total Disablement (any occupation)	£10,000	-
Permanent loss of two limbs, eyes, speech or hearing (both ears)	£10,000	-
Permanent loss of one limb, eye, or hearing (one ear)	£5,000	-
Dental Benefits	Included	Included
Travel Insurance - Worldwide Family cover	Included	-
Legal Assistance - Family cover	Included	-
Motor Breakdown Insurance - UK/European cover including partner	Included	-
		-
Monthly Premium (per calendar month)	**£25.21**	**£8.20**

Retired Members - aged between 65-69 (attained)	Member	Partner
Life Insurance	£5750	£3,000
Travel Insurance -Worldwide Family cover	Included	-
Legal Assistance - Family cover	Included	-
Motor Breakdown Insurance - UK/European cover including partner	Included	-
Monthly Premium (per calendar month)	**£25.21**	**£8.20**

Premiums include Insurance Premium Tax (where applicable)

Life Insurance

Main Benefits

- Upon death by any cause of an insured person the benefits detailed in the Table of Main Scheme Benefits will be paid
- Upon an insured member or insured partner being diagnosed with a terminal illness the benefits
- detailed in the Table of Main Scheme Benefits will be paid. Please note benefit is paid according to the category of membership that would apply 12 months after the prognosis is made
- Worldwide 24 hour cover, on and off duty
- There are no exclusions though some conditions apply in respect of Terminal Illness and Child Death Benefit

Exclusions

- All Life cover ceases upon reaching age 70
- Terminal Illness cover ceases upon reaching age 64
- Child Death Benefit applies to natural and adopted children of serving officers aged over six months and up to and including 17 years

IMPORTANT

In the event of death, the benefits are paid to the Trustees for dispersal. Members should ensure they lodge their beneficiary details with the Federation office and keep them up to date.

Critical Illness

Main Benefits

Upon an insured person surviving for more than 28 days after being diagnosed with one of the following defined critical Illnesses the benefits detailed in the Table of Main Scheme Benefits will be payable:

- Alzheimer's disease – resulting in permanent symptoms (Group C)
- Aorta graft surgery – for disease (Group A)
- Bacterial Meningitis- causing inflammation of membranes of the brain or spinal cord (Group C)
- Benign brain tumour – resulting in permanent symptoms (Group B)
- Blindness (Group A & C)
- Cancer – malignant tumour (Group B)
- Coma – resulting in permanent symptoms (Group A & C)
- Coronary artery bypass surgery – excluding non-surgical techniques (Group A)
- Creutzfeldt-Jacob disease resulting in loss of physical ability (Group C)
- Heart Attack - of specified severity (Group A)
- Heart valve replacement/repair – requiring surgery to specified valves (Group A)
- HIV/Hepatitis B – Occupational – caught in the course of the member's normal work duties as a Police Officer (Group C)
- HIV from blood transfusion (Group C)
- Kidney Failure (Group C)
- Loss of hands/feet (Group A&C)
- Loss of speech – permanent and irreversible (Group A & C)
- Loss of hearing-permanent and irreversible (Group A & C)
- Major organ transplant (Group A)
- Motor neurone disease – resulting in permanent symptoms (Group C)
- Multiple sclerosis – with permanent symptoms (Group C)
- Paralysis – total and irreversible (Group A&C)
- Paraplegia (Group C)
- Parkinson's disease – resulting in permanent symptoms (Group C)
- Severe burns (Group C)
- Stroke – resulting in permanent symptoms (Transient Ischaemic Attacks are not covered) (Group A)
- Traumatic Head Injury (Group A & C)

For an individual insured person Critical Illness Benefit is payable once only in respect of conditions in a common group. For this purpose certain illnesses belong to more than one group.

- No benefit is payable for conditions from which the insured member suffered, or for which the insured member sought advice or treatment, during the period of two years ending on the date when the insured member first became insured for Critical Illness Cover under the terms of the Insurance Scheme
- No exclusions apply to injury or illness incurred in the bona fide execution of police duty, whether or not the insured member is formally on duty at the time. Otherwise no benefit shall be payable under this Policy if a claim occurs

directly or indirectly from any of the following causes:

- War (whether declared or not) other than civil war or any act incidental thereto
- Whilst engaged as a passenger, or otherwise, in aeronautics (other than as a fare-paying passenger) or in underwater operations.
- Any breach of the law by the Participant.
- Misuse of alcohol or drugs.
- Taking part in any Hazardous Pursuit.

- Cover ceases upon the insured member reaching age 65.
- Child critical illness applies to an eligible child aged over 6 months and less than 18 years old

Accident & Sickness

Main Benefits

- In the event of an insured member sustaining accidental bodily injury or sickness, certain defined benefits will be payable.
- In addition to those benefits shown in the Table of Main Scheme Benefits, the following additional benefits also apply:
  - Unsociable Hours Benefit – 2 weeks excess. 75% of Unsocial hours payment. Payable for 24 weeks. (Serving Officer only)
  - Dependent Child Care Costs – £15 per hour up to a max of £200. Max £1000pa. (Serving officer only)
  - X-factor Pay Reduction - if a Serving Officer sustains **Accidental Bodily Injury** or sickness causing them to be placed on **Adjusted Duties** which results in the loss of the deployability element of the **X-factor Payment** of their basic salary during the **Period of Insurance, We** will pay 50% of the loss of X-factor Payment for up to a maximum period of 52 weeks commencing from the date the Serving Officer's salary is reduced
    Maximum Period
    If a Serving Officer receives the benefit for the maximum period of 52 weeks no further claims can be submitted until that officer has been in receipt of full pay without the deduction of the deployment element (X-factor Payment) for a period of 52 weeks
  - Assault involving a firearm – £1,500 (Serving Officer only)
  - Assault involving a knife – £750 (Serving Officer only)
  - Loss of joint, finger or toe (Serving Members only)
  - Dental Benefits include:
    - Worldwide accidental dental injury – up to £2,500
    - Emergency dental treatment – up to £200 (UK) or £400 (rest of the world)
    - Hospital Cash – £50 per night
    - Dentist Call Out – £100
    - 24 hour continuous worldwide cover

Conditions

- If a member claims the maximum sickness benefit, they cannot claim again for the same or a related condition until they have accrued a further 183 days back at work
- To claim accident benefit, disablement must be solely due to an accident during the period of insurance. An Accident is defined as a sudden, violent, unexpected and unusual specific event that leads, independently of any other cause, to the insured bodily injury. Benefit is not payable if the injury is the result of normal bodily movement, sickness, disease or any gradually operating or degenerative condition. Disablement must be solely due to the accident
- Benefit will also be paid under the accident section if a member suffers from Post Traumatic Stress Disorder as a result of attending an incident on police duty. Such Post Traumatic Stress Disorder must be the clear result of a single incident that was documented in police records and be of sufficient severity to immediately prevent the Benefit Participant from performing the duties of a police officer
- You have to be off work as a result of an accident to be able to claim the benefit. Disablement must occur within two years of the accident date and the benefit can only be paid during this 2 year time period
- Where a pre-existing condition has contributed towards Permanent Disablement and/or discharge from the force, insurers reserve the right to negotiate a settlement for a reduced sum, to reflect the extent to which this condition has affected the claim
  - Unsocial hours benefit, maximum amount payable: Constable £60 per week, Sergeant £75 per week, Inspectors/ Chief Inspectors £95 per week
  - Unsocial hours benefit is only available if you are off sick, it cannot be claimed once you are back at work even if you are on light/restricted duties

- Knife and Gun assault – A payment of £1,500 for assault with a firearm, or £750 otherwise. This benefit is payable where a Benefit Participant whilst on police duty suffers an assault with a firearm, crossbow, knife or bladed or pointed instrument which results in actual physical injury which renders the Benefit Participant unfit for duty for a period of 14 consecutive days or more
- Dependant Care Costs. If due to unforeseen operational circumstances outside the normal VSA rules and with less than 3 days' notice, a Benefit Participant is required to change shifts and as a direct result incurs additional dependant care costs. The insurer will pay the specified benefit. All claims must be supported by appropriate evidence of expenditure
- Dentist Call Out Fees – there is a limit of two call-outs per Insured person during any one period of insurance
- Emergency dental treatment in the UK has a limit of 4 incidents per insured person during the period of insurance and emergency dental treatment outside the UK has a limit of 2 incidents.
- There is a maximum limit of £800 per year per insured person in any one period of insurance for emergency dental treatment
- Dental benefits caused by injury must be notified within 183 days and no benefit will be paid after 2 years from the date of the injury
- A £5m limit applies for all accidents arising from any one incident, including Terrorism and CBRN.
- An excess period applies in respect of certain benefits – being the number of calendar days at the beginning of each period of disablement or sickness for which the benefit is not payable
- All benefits under this section of the policy end when the members reaches age 65

Exclusions

- War, suicide/intentional self injury, private flying, service with the armed forces and professional sports activities are excluded. Terrorism is covered subject to a maximum benefit of £5m per incident
- Where a pre-existing condition has contributed towards Permanent disablement and/or discharge; the insurers reserve the right to negotiate a settlement for a reduced sum, to reflect the extent to which this condition has affected the claim
- Dental injury caused by the consumption of food (including foreign bodies contained within food), damage caused by tooth brushing or other oral hygiene procedures, injury whilst training in or participating in Contact Sports unless an appropriate sports mouth guard is worn, any treatment care or repair of teeth gums or tongue in connection with "mouth jewellery", any treatment deemed to be clinically unnecessary
- For the purposes of calculating a member's entitlement to receive a benefit as a consequence of being reduced to half pay in accordance with Regulation 28 of Police Regulations 2003 any sickness absence incurred in the twelve month period prior to joining the scheme shall not be included in any such calculation

Travel Insurance

Main Benefits

- Worldwide cover for the Insured member, their co-habiting partner and dependent children under age 18 (or under 21 if in full time education)
- The following benefits and limits apply:
  - Medical and additional expenses – up to £5,000,000
  - Cancellation and/or Curtailment – up to £3,000
  - Delay – up to £3,000
  - Journey Continuation – up to £500
  - Personal Liability - up to £2,000,000
  - Personal Accident – up to £20,000
  - Personal Luggage, clothing and personal effects – up to £2,000 (any one item limit £750)
  - Personal Money – up to £500
  - Catastrophe benefit – up to £500
  - Withdrawal of Services – up to £300
  - Hijack – up to £1,000
  - Winter Sports Extension:
    - Up to £500 for loss or damage to equipment
    - £300 Equipment hire following loss, theft, damage
    - Up to £300 for unused ski pack
    - Up to £300 for piste closure
  - Travel Disruption providing extended cover for Cancellation, Travel Delay, Journey Continuation and Accommodation costs
- An excess of £35 per person, maximum of two excesses any one claim applies to most policy sections
- The maximum duration of any one trip is 60 days

- All cover ceases upon reaching age 70
- No cover shall apply in respect of trips booked or commenced contrary to medical advice, for the purpose of obtaining medical treatment abroad or after a terminal prognosis has been made
- Specific conditions and exclusions apply to each section of cover (see full policy wording for details)

Legal Assistance

Main Benefits

- Cover for up to £100,000 in respect of legal costs and expenses in respect of the following sections:
  - Criminal Prosecution Defence
  - Independent Police Complaints Commission Complaints
  - Representation at Public Enquiries and Inquests
  - Discrimination
  - Fund Trustees
  - Personal Injury (£25,000 where the indent occurs outside Europe)
  - Employment Disputes
  - Consumer Disputes
  - Property Disputes
  - Tenancy Disputes
  - Motor Uninsured Loss Recovery
  - Property Damage
  - Tax
  - Data Protection
  - School Admission Disputes
  - Probate
  - Personal Identity Fraud
  - Motor Insurer Database Disputes
  - Social Media Defamation
  - Vehicle Cloning
- Cover for up to £10,000 in respect of Disciplinary Hearings
- Legal and Tax advice available 24/7
- Lifestyle Counselling Helpline and Online Support service available 24/7
- Certain sections of cover can apply to the insured members spouse or partner, children, parents and parents in-law provided they normally live with the insured member (see full policy wording for details)
- There is no cover;
- Where the insured member is entitled to funding for legal assistance under Police Federation Fund Rules, from the Police Service, the Chief Officer, a trade union or an employer
- For costs that have not been agreed in writing
- For claims arising from dispute between the insured member and someone they live or have lived with
- In respect of an incident intentionally brought about by or prosecution deliberately solicited by the insured member
- In respect of any incident involving a police officer above the rank of Chief Inspector where the claim relates to their activities as a police officer
- Specific conditions and exclusions apply to each section of cover (see full policy wording for details)

Motor Breakdown – UK/European

Main Benefits

- Motor Breakdown for the insured member and partner under the following sections:
  - Roadside Help
  - Nationwide Recovery in the UK
  - Home-start in the UK
  - European Help

Vehicle(s)

Vehicle means the private car or motorcycle which is less than 16 years old (11 years within Europe) and which is:
- no longer than 5.1 metres;
- no heavier than 3,500 kilograms;
- no higher than 1.95 metres; and
- no wider than 2.1 metres;

- Specific conditions and exclusions apply to each section of cover (see full policy wording for details)

Mobile Phone

Main Benefits

- Cover for up to £750 in respect of repair or replacement of the insured members mobile phone following loss due to:
  - Theft
  - Accidental Damage
  - Mechanical Breakdown
- Cover can be extended to the phone of the insured members family for an additional cost – please contact Police Mutual on 0345 450 8548 for details
- An excess of £50 applies to each loss
- There is no cover for:
  - Theft where the mobile phone is left unattended, other than from your normal place of residence of a locked vehicle
  - Non structural damage such as scratched or dents
- There is a maximum of 3 claims (including one replacement) in any one 12 month period of insurance
- Phones must be registered with Police Mutual
- Phones must be less than 24 months old and in full working order at the time cover is originally incepted under the policy

Queries or Complaints

If you should have any queries in relation to the operation of this scheme or the cover provided you can contact Police Mutual on 0345 450 8548 or at Police Mutual, 5th Floor, 20 Chapel Street, Liverpool, L3 9AG. We will do our best to answer your query as quickly as possible.

As the insurance policies under this group scheme are written in the name of the federation Trustees, individual scheme members are not able to contact the cover providers directly in relation to a complaint. If you should have a complaint it should in the first instance be directed to the Trustees via the federation office. They will as appropriate work with Police Mutual to investigate the matter, establish who is best placed to deal with the complaint and either resolve the matter there and then or arrange for the provider to contact you directly to resolve.

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