

# Norfolk Police Federation

Group insurance scheme for police officers, retired officers and their partners



GeorgeBurrows 

1 July 2018

# Useful contacts

## Federation Office

Tel: 01603 971420  
Email: [Norfolk@polfed.org](mailto: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: 01689 892 262  
Overseas Assistance: 00 44 23 8064 4633  
Healthline: 01689 892 262

## Mobile Phone/Gadget claims

Tel: 0203 794 9318

## Personal Tax and Legal advice

Tel: 0344 770 1058

## Legal Document service

(Reference Norfpol)

Web: [www.arclegal.co.uk/legaldocuments](http://www.arclegal.co.uk/legaldocuments)

## Carefirst Counselling

Tel: 0800 177 7894

## Best Doctors

Tel: 0800 085 6605  
Web: [www.askbestdoctors.com](http://www.askbestdoctors.com)

## George Burrows

Tel: 01403 327719  
Email: [info@georgeburrows.com](mailto:info@georgeburrows.com)  
Web: [www.georgeburrows.com](http://www.georgeburrows.com)

# Schedules of benefits

Serving Officer (up to age 70)	Benefits
<b>Life Assurance</b>	<b>£120,000</b>
Advance of benefit on terminal prognosis (age 68 and under)	20% of sum assured
Child Death Grant ( <i>aged between 6 months and 17 years</i> )	£3,000
<b>Best Doctors Service</b> ( <i>Children up to age 21,25 if in full time education</i> )	<b>Family cover</b>
<b>Regulation 28 Sickness Benefit</b>	
Half pay ( <i>up to 26 weeks, member only</i> )	<b>£150 per week</b>
No pay ( <i>up to 26 weeks, member only</i> )	<b>£300 per week</b>
<b>Personal Accident Benefits</b>	<b>Member only</b>
<i>(See table on page 10 for summary of benefits provided)</i>	
<b>Worldwide Annual / Multi-trip Travel Insurance</b>	<b>Family cover</b>
<i>(Children up to age 18, 23 if in full time education)</i>	
<b>Legal Expenses Insurance</b> ( <i>Children over 18 years</i> )	<b>Family cover</b>
<b>Care First Counselling Service</b> ( <i>Children over 18 years</i> )	<b>Family cover</b>
<b>RAC Motor Breakdown Assistance</b> ( <i>UK &amp; European</i> )	<b>Member only</b>
<b>Calendar monthly premium:</b>	<b>£24.00*</b>
<i>* The premium includes Insurance Premium Tax (IPT) and the Federation's administration fee</i>	
<b>Mobile Phone / Gadget Insurance is included for serving officers on a member only basis, funded by the Norfolk Police Federation.</b>	

Partner of Serving Officer	Benefits
<b>Life Assurance</b>	<b>£85,000</b>
Advance of benefit on terminal prognosis ( <i>age 68 and under</i> )	<i>20% of sum assured</i>
<b>Personal Accident Benefits</b>	<b>Member only</b>
<i>(See table on page 10 for summary of benefits provided)</i>	
<b>RAC Motor Breakdown Assistance</b> ( <i>UK &amp; European</i> )	<b>Member only</b>
<b>Mobile Phone / Gadget Insurance</b>	<b>Member only</b>
<b>Calendar monthly premium:</b>	<b>£7.78*</b>
<i>* The premium includes Insurance Premium Tax (IPT) and the Federation's administration fee</i>	

Retired Officer under age 65	Benefits
<b>Life Assurance</b> Advance of benefit on terminal prognosis (age 63 and under)	<b>£55,000</b> 20% of sum assured
<b>Best Doctors Service</b> (Children up to age 21, 25 if in full time education)	<b>Family cover</b>
<b>Worldwide Annual / Multi-trip Travel Insurance</b> (Children up to age 18, 23 if in full time education)	<b>Family cover</b>
<b>Legal Expenses Insurance</b> (Children over 18 years)	<b>Family cover</b>
<b>Care First Counselling Service</b> (Children over 18 years)	<b>Family cover</b>
<b>RAC Motor Breakdown Assistance</b> (UK & European)	<b>Member only</b>
<b>Mobile Phone / Gadget Insurance</b>	<b>Member only</b>
<b>Calendar monthly premium:</b>	<b>£28.13*</b>
*The premium includes Insurance Premium Tax (IPT) and the Federation's administration fee	

Partner of Retired officer under age 65	Benefits
<b>Life Assurance</b> Advance of benefit on terminal prognosis (age 63 and under)	<b>£41,000</b> 20% of sum assured
<b>RAC Motor Breakdown Assistance</b> (UK & European)	<b>Member only</b>
<b>Mobile Phone / Gadget Insurance</b>	<b>Member only</b>
<b>Calendar monthly premium:</b>	<b>£10.54*</b>
*The premium includes Insurance Premium Tax (IPT) and the Federation's administration fee	

Retired officer aged 65-69 (excluding Travel Insurance)	Benefits
<b>Life Assurance</b>	<b>£7,500</b>
<b>Best Doctors Service</b> (Children up to age 21, 25 if in full time education)	<b>Family cover</b>
<b>Legal Expenses Insurance</b> (Children over 18 years)	<b>Family cover</b>
<b>Care First Counselling Service</b> (Children over 18 years)	<b>Family cover</b>
<b>RAC Motor Breakdown Assistance</b> (UK & European)	<b>Member only</b>
<b>Mobile Phone / Gadget Insurance</b>	<b>Member only</b>
<b>Calendar monthly premium:</b>	<b>£19.00*</b>
*The premium includes Insurance Premium Tax (IPT) and the Federation's administration fee	

<b>Retired officer aged 65-69 (including Travel Insurance)</b>	<b>Benefits</b> Life
<b>Life Assurance</b>	<b>£7,500</b>
<b>Best Doctors Service</b> ( <i>Children up to age 21, 25 if in full time education</i> )	<b>Family cover</b>
<b>Worldwide Annual / Multi-trip Travel Insurance</b> ( <i>Children up to age 18, 23 if in full time education</i> )	<b>Family cover</b>
<b>Legal Expenses Insurance</b> ( <i>Children over 18 years</i> )	<b>Family cover</b>
<b>Care First Counselling Service</b> ( <i>Children over 18 years</i> )	<b>Family cover</b>
<b>RAC Motor Breakdown Assistance</b> ( <i>UK &amp; European</i> )	<b>Member only</b>
<b>Mobile Phone / Gadget Insurance</b>	<b>Member only</b>
<b>Calendar monthly premium:</b>	<b>£33.73*</b>
<i>*The premium includes Insurance Premium Tax (IPT) and the Federation's administration fee</i>	

<b>Partner of Retired Officer aged 65-69</b>	<b>Benefits</b>
<b>Life Assurance</b>	<b>£4,500</b>
<b>RAC Motor Breakdown Assistance</b> ( <i>UK &amp; European</i> )	<b>Member only</b>
<b>Mobile Phone / Gadget Insurance</b>	<b>Member only</b>
<b>Calendar monthly premium:</b>	<b>£10.54*</b>
<i>*The premium includes Insurance Premium Tax (IPT) and the Federation's administration fee</i>	

<b>Retired Officer aged 70+</b>	<b>Benefits</b>
<b>Best Doctors Service</b> ( <i>Children up to age 21, 25 if in full time education</i> )	<b>Family cover</b>
<b>Legal Expenses Insurance</b> ( <i>Children over 18 years</i> )	<b>Family cover</b>
<b>Care First Counselling Service</b> ( <i>Children over 18 years</i> )	<b>Family cover</b>
<b>RAC Motor Breakdown Assistance</b> ( <i>UK &amp; European</i> )	<b>Member only</b>
<b>Mobile Phone / Gadget Insurance</b>	<b>Member only</b>
<b>Calendar monthly premium:</b>	<b>£9.95*</b>
<i>*The premium includes Insurance Premium Tax (IPT) and the Federation's administration fee</i>	

<b>Partner of Retired Officer aged 70+</b>	<b>Benefits</b>
<b>RAC Motor Breakdown Assistance</b> ( <i>UK &amp; European</i> )	<b>Member only</b>
<b>Mobile Phone / Gadget Insurance</b>	<b>Member only</b>
<b>Calendar monthly premium:</b>	<b>£5.95*</b>
<i>*The premium includes Insurance Premium Tax (IPT) and the Federation's administration fee</i>	

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 George Burrows:  
Email: [info@georgeburrows.com](mailto: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 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

1. **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.
2. **Serving officers** may join the scheme at any time providing they have not been absent from work due to ill health or injury in the eight weeks preceding the application to join.
3. **Partners** 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 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, 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 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 in writing:** Norfolk Police Federation, Vox House, 43 Thorpe Road, Norwich, NR1 1ES

## How to make a claim

Unless otherwise specified in this booklet please **contact the Norfolk Police Federation on: 01603 971420 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.

# 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 under the age of 69 (64 if 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.

### 24 hour Bereavement Counselling telephone helpline

Tel: **0800 912 0826** - 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 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: [www.askbestdoctors.com](http://www.askbestdoctors.com) for healthcare advice and the Best Doctors video library, with over 300 colour videos giving detailed explanations about medical conditions, treatments and testing.

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

# Sickness Benefit (Regulation 28)

Applicable to serving officers only, up to age 70.

If, under police regulations, your pay is reduced due to ill health the benefits illustrated below will become payable. Sickness benefit is paid every 28 days (four weeks) for up to 26 weeks when you are on half pay and for a further 26 weeks when you are placed on no pay, or until you return to work, whichever happens first.

Sickness benefit	
Half Pay:	£150 per week
No Pay:	£300 per week
<b>Note: If full pay is reinstated and backdated, benefits received in respect of the applicable period must be repaid to the insurers.</b>	

Claims are settled by George Burrows and paid direct to the member's bank account.



# Personal accident

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 officers 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 total 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.

## Permanent physical severance or total loss of use of fingers or toes\*

If, as a result of bodily injury sustained from an accident, you suffer permanent physical severance or loss of use of all or some of your fingers or toes, a benefit payment will be made to you.

## Occupationally acquired HIV/AIDS/Hepatitis B\*

Cover is provided for serving officers 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.

## Unrecovered Criminal Court Compensation (following assault)

Cover is provided for serving officers only. If, following an assault, 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.

## Offensive weapons assault benefit\*

Cover is provided for serving officers only. 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. Only one benefit will be paid for any one assault.

## 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.

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

## Personal accident benefits

Serving Officer (under age 70)	Benefits
<b>Permanent total:</b>	
Disablement	£120,000
Loss of sight in one eye or loss of one limb	£55,000
Loss of hearing in one ear	£13,750
Loss of sight in both eyes or loss of both limbs	£55,000
Loss of hearing in both ears	£55,000
Loss of speech	£55,000
<b>Permanent physical severance or permanent total loss of use of:</b>	
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 and one thumb of either hand	£38,500
<b>Permanent disablement not specified above</b>	up to £27,500
<b>Occupationally acquired HIV/AIDS/Hepatitis B</b>	£55,000
<b>Firearm assault</b>	£2,500
<b>Stabbing assault</b>	£1,500
<b>Court Award Compensation</b> (max per award)	£500
<b>Temporary disablement</b> (per week) (maximum 104 weeks, seven day excess)	£25
<b>Hospitalisation</b> (per night, up to 7 nights)	£50

  

Partner	Benefits
<b>Permanent total:</b>	
Disablement	£85,000
Loss of sight in one eye or loss of one limb	£55,000
Loss of hearing in one ear	£2,000
Loss of sight in both eyes or loss of both limbs	£55,000
Loss of hearing in both ears	£55,000
Loss of speech	£55,000
<b>Permanent physical severance or permanent total loss of use of:</b>	
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 and one thumb of either hand	£38,500
<b>Permanent disablement not specified above</b>	up to £27,500
<b>Hospitalisation</b> (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 180 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 pages 13 to 16 of your travel policy for the full list of activities included. Cover may be available at an 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.** See sections 1A, 1B, 2, 3 and 4 under the Personal Travel Insurance section of the policy.

You must refer to the Declaration section on pages 4 and 5 of your policy document. **If you cannot agree with the Health Questions you must call the Police and Fire Brigade Health line. The number to ring is: 01689 892 262.** If you do not do this your claim may not be met. You may be charged an extra premium to include cover for your medical conditions.

If there is a change in health of anyone insured under the policy after you have taken out the insurance or booked a trip, but before you travel, or book a further trip, you must contact the Police and Fire Brigade Health Line.

It is important that the information you provide is to the best of your knowledge true and accurate. Details provided that are untrue, inaccurate or incomplete may result in increased premiums, refusal of a claim and/or your policy being cancelled or treated as if it never existed. They will tell you if the change in your health will affect your insurance and if cover can continue for further trips you wish to book. If cover cannot continue, you may be entitled to claim for the cost of cancelling your pre-booked travel arrangements.

Police and Fire Brigade Health Line: **01689 892 262**

Call: **0345 122 3280** as soon as possible on returning to the UK to make a claim

Overseas assistance: **00 44 23 8064 4633**

**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. Cover ceases at age 65.**

# Legal expenses

The legal expenses policy provides a telephone legal advice service in respect of any legal matter and will also provide cover for legal costs in the circumstances described below.

This summary of cover does not include the terms and conditions of the policy. Full details of cover and conditions can be found in the policy wording, which should be read carefully, in particular the exclusions and limitations.

Policy section	Significant features and benefits
	<b>Costs to:</b>
1a Crime - Pre Charge	Prepare for and attend an interview with the police relating to an event which might lead to you being charged with a criminal offence. Consultation with an advisor following an interview under caution where you have not been charged but there is a possibility that you will be charged at a later date
1b Crime – Magistrates Court	Defend a Legal Action in the Magistrates Court after any event which results in criminal proceedings being brought against you, including making an appeal against your conviction or sentence
1c Crime – Crown Court	Cover a sum equal to the pre conviction contributions towards the costs of your defence payable under the Crown Court Means Testing Scheme limited to the amount which you would be assessed as being required to pay in the absence of this insurance contract
2. Disciplinary Hearings	Prepare for and represent you at a disciplinary hearing before the Gross Misconduct Tribunal Panel or the Police Appeals Tribunal
3. IPCC Complaints	Represent you in an investigation by the Independent Police Complaints Commission
4. Representation at Public Enquiries and	Represent you at a public enquiry ordered by the District Auditor and at an inquest when you have been called to appear as a witness
5. Inquests Discrimination	Defend a Legal Action following an event which results in civil proceedings being brought against you for discrimination at work. This section includes cover of up to £5,000 for awards you may be ordered to pay
6. Fund Trustees	Defend a Legal Action following an event which results in civil proceedings being brought against you in respect of any act or omission or alleged act or omission as a trustee of a fund set up by your employer
7. Personal Injury	Pursue personal injury claims against the responsible person / organisation
8. Employment Disputes	Pursue a Legal Action against your employer for a breach of your contract of employment
9. Consumer Disputes	Pursue or defend contract claims between you and a person/organisation providing defective goods or services to you, or to whom you have sold private goods
10. Property Disputes	Pursue or defend a Legal Action following the infringement of your legal rights in relation to your main home, or the alleged infringement by you of the legal rights of another person in relation to your ownership or occupation of your main home.

Legal expenses – *continued*

Policy section	Significant features and benefits
11. Tenancy Disputes	<p><b>Costs to:</b></p> <p>Pursue a claim following your unlawful eviction from rented property</p>
12. Property Damage and Motor Uninsured Loss Recovery	<p>Pursue a Legal Action for financial compensation against a person or organisation that causes physical damage to your main home, personal effects or vehicle resulting in uninsured loss</p>
13. Tax	<p>Accountancy fees incurred if you are subject to an HM Revenue &amp; Customs full enquiry into your personal income tax position</p>
14. Data Protection	<p>Defend a Legal Action following an event which results in civil proceedings being brought against you over the way you have kept or used personal information about another person or organisation.</p>
15. School Admission Disputes	<p>Appeal against the decision of a Local Education Authority (LEA) arising out of the LEA's failure to conform with its published admission policy, which leads to your child or children being refused entry at the state school of your choice.</p>
16. Probate	<p>Pursue a Legal Action by you in respect of a probate dispute involving the will of your deceased parents, grandparents, children, step-children or adopted children where you are contesting a will as a named beneficiary or as a member of a class of beneficiaries with an immediate interest</p>
17. Personal Identity Fraud	<p>Deal with organisations that fraudulently apply for credit in your name and to defend proceedings, reverse incorrect judgements and challenge consumer credit ratings resulting from Identity Fraud.</p>
18. Motor Insurer Database Disputes	<p>Represent you in a dispute which you have with the police or other public agency in the event that your vehicle is seized following a failure in communication between your motor insurance representative and the Motor Insurance Database which results in incorrect information about you or your vehicle being recorded on that database.</p>
19. Social Media Defamation	<p>Write one letter to the provider of a Social Media website following defamatory comments being made about you on that website to request that the comments are removed</p> <p>Write one letter to the author (where the authors' identity of the defamatory comments is known) requesting that the comments are removed from the social media website</p>
20. Vehicle Cloning	<p>Defend a legal action arising from the use of the identity of a vehicle owned by you by another person or organisation without your permission</p>

Legal expenses – *continued*

**Sections of cover:**

Sections 2, 3, 4, 5, 6, 10, 11, 16 – the subscribing member.

Sections 1a, 1c, 15 – the subscribing member and partner living with the member.

Section 1b, 7, 8, 9, 12, 13, 14, 17, 18, 19, 20 – the subscribing member and partner living with the member, their children and parents normally living with them in their main home, including children temporarily away from the home at school or university.

**Limit of indemnity:**

**Section 1a Crime Pre Charge, Post Interview** - £1,000 or 5 hours, whichever is greater

**Section 2 Disciplinary Hearings** - £20,000

**Section 8 Employment Disputes** - £25,000

**Section 7 Personal injury** where the insured incident occurs within the European Economic area (EEA), the Channel Islands, Isle of Man, Andorra, Gibraltar, Monaco, San Marino, Switzerland and Turkey - £100,000

**Section 7 Personal Injury** where the insured incident occurs in the rest of the world - £25,000

**All other sections of cover** - £100,000 unless the matter proceeds to Crown Court where the cover will be unlimited, but no more than the maximum contribution authorised by the body responsible for the administration of legal aid under the Crown Court Means Testing Scheme

**Arc Legal Document service:**

Available to the subscribing member and their resident partner, this service provides:

- Access to a range of free legal documents, including wills.
- A step by step guide to assist you in completion of the documents.

Visit [www.arclegal.co.uk/legaldocuments](http://www.arclegal.co.uk/legaldocuments) to register

Using the voucher code: **Norfpol**

**24 hour, 365 days per year, claims and telephone helplines:**

(available to anyone belonging to the main household over 18 years of age)

Personal tax and legal advice: **0344 770 1058**

Lifestyle Counselling and Online Support Service: **0800 177 7894**

# RAC Motor breakdown assistance

Cover is provided for serving officers, 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 Key Facts document and we recommend that you retain a copy in your vehicle. Copies of the Key Facts 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](mailto:info@georgeburrows.com)

## Cover includes:

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

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 2.25 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 George Burrows on: **01403 327719**.

\*\*Europe: please refer to page 2 in the policy wording for the list of countries included.

# Mobile phone/gadget insurance

Mobile phone/gadget insurance is provided for serving officers, retired officers and their 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 George Burrows and on payment of an annual additional premium.

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 £25 will be applied to items valued up to £250 (when new) and £50 for items valued over £250 (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.

Your nearest store is at Merchants Hall, Chapelfield, Norwich NR2 1SU

Opening hours:

Monday - Wednesday: 9:00 am - 6:00 pm

Thursday: 9:00 am - 8:00 pm

Friday and Saturday: 9:00 am - 7:00 pm

Sunday: 11:00 am - 5:00 pm

**Call: 0203 794 9318\*\*** 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.



# 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 Norfolk 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](mailto: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](mailto: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.

## Online Dispute Resolution Platform

The European Commission has established an Online Dispute Resolution Platform (ODR Platform) [http://ec.europa.eu/consumers/odr/index\\_en.htm](http://ec.europa.eu/consumers/odr/index_en.htm) that is specifically designed to help EU consumers who have bought goods or services online from a trader based elsewhere in the EU and subsequently has a problem with that online purchase.

The ODR platform will refer your complaint to the Financial Ombudsman Service which will then pass it on to Arthur J. Gallagher. George Burrows is a trading name of Arthur J. Gallagher Insurance Brokers Limited.

# Additional information

## Data Protection

George Burrows is the trading name of Arthur J. Gallagher Insurance Brokers Ltd (AJG). We are the data controller of any personal information you provide to us or personal information that has been provided to us by a third party. We collect and process information about you in order to arrange insurance policies and to process claims. Your information is also used for business purposes such as fraud prevention and detection and financial management. This may involve sharing your information with third parties such as insurers, reinsurers, other brokers, claims handlers, loss adjusters, credit reference agencies, service providers, professional advisors, our regulators, police and government agencies or fraud prevention agencies.

We may record telephone calls to help us monitor and improve the service we provide. For further information on how your information is used and your rights in relation to your information please see our privacy policy at [www.georgeburrows.com](http://www.georgeburrows.com). If you are providing personal data of another individual to us, you must tell them you are providing their information to us and show them a copy of this notice.

## 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>.

## 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 Norfolk Police Federation since the 1960's.

## FCA registration

Our FCA registration number is 311786. Our permitted business is assisting in the administration and performance of a contract of insurance. You can check this on the FCA's register by visiting the FCA's website at [www.fca.org.uk/register](http://www.fca.org.uk/register)



# Life cover

## Protecting the things that matter most to you.

Top up life cover from George Burrows. Developed specifically for serving officers, and their partners, who subscribe to the Federation Group Insurance Scheme.

Prices from £6.55\*\* per month

- Cover for you and/or your partner
- Payable on death by any cause
- Choose from 3 levels of cover:

**£50,000**

£6.55 per month\*

**£75,000**

£9.50 per month\*

**£100,000**

£12.50 per month\*



**Call us today**  
**01403 327719**

[www.georgeburrows.com](http://www.georgeburrows.com)

GeorgeBurrows 

There's no substitute for experience

George Burrows is a trading name of Arthur J. Gallagher Insurance Brokers Limited, which is authorised and regulated by the Financial Conduct Authority. Registered Office: Spectrum Building, 7th Floor, 55 Blythwood Street, Glasgow, G2 7AT. Registered in Scotland. Company Number: SC108909 [www.ajginternational.com](http://www.ajginternational.com)

\*Benefit levels reduce and premium rates increase on retirement. Cover ceases at age 65. Terms and conditions apply, full details are available from the Federation or George Burrows.

\*\*The premiums quoted are correct at 1st August 2018.

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