Cleveland Police Group Insurance Benefit Scheme

1st April 2020 – 31st March 2021

Cleveland Police Federation is an Appointed Representative of Arthur J. Gallagher Insurance Brokers Limited which is authorised and regulated by the Financial Conduct Authority.
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Company Number: SC108909.

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Arranged by Cleveland Police Group Insurance Benefit Scheme in association with Gallagher Insurance Brokers

This booklet has been produced on behalf of your Federation Office for distribution to all members of the Group Insurance Scheme.

The covers which form part of the Group Insurance Scheme are noted below:-

Serving Member

- **Life Assurance**
- **GP on Demand**
- **Personal Accident Insurance**
- **Worldwide Travel Insurance**
- **Care first Counselling Service**
- **Domestic Emergency Cover**
- **Critical Illness Protection**
- **Best Doctors**
- **Sick Pay Insurance**
- **Legal Expenses**
- **Motor Breakdown**
- **Mobile Phone/Gadget Cover**

Retired Officer

- **Life Assurance**
- **Best Doctors**
- **Legal Expenses**
- **Motor Breakdown**
- **Mobile Phone/Gadget Cover**
- **GP on Demand**
- **Worldwide Travel Insurance**
- **Care first Counselling Service**
- **Domestic Emergency Cover**

Please read the following important information. This summary does not describe all the terms and conditions of the policies which form the Group Insurance Scheme as it is not the Policy Document. The actual Policy Documents containing full details of the cover, terms, conditions and exclusions are retained by the Federation Office.

1. An all-inclusive insurance scheme is in force. Whilst membership is on a voluntary basis, subscribers are automatically included within the applicable elements of the scheme, as detailed above. This can be extended to include Life Assurance and Mobile Phone/Gadget cover for the member's partner (if additional subscription amount paid). The Child Life benefit is automatically provided in conjunction with the serving or retired member benefit. Cover in respect of the partner and dependent children is automatically provided (where relevant) under the Critical Illness, GP on Demand, Best Doctors, Travel Insurance, Legal Expenses, Motor Breakdown and Care first Counselling Service.

   Please note, we cannot take into account an individual member's personal circumstances and advise them on the suitability of cover**. The decision of whether you should join the Scheme and the assessment of whether it meets your demands and needs is entirely yours based on the information about the product features, benefits, terms and conditions provided by Gallagher and the Police Federation.**

2. Deductions are taken on a monthly basis from pay or pension – please contact the Federation Office for details of the current cost. The deductions payable will be subject to periodic review and may go up or down. Monthly deductions are inclusive of Insurance Premium Tax (where applicable) and a fee, details of which can be obtained from the Federation.

3. Membership of the scheme ceases at the age of 70 years. **Please note cover would cease earlier if you are no longer employed by Cleveland Police Force, if the retirement option is not taken, or you stop your monthly Group Insurance Scheme deductions.**

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4. The partner Life Assurance is the only element of the scheme which is optional, although this cannot be taken in isolation. The partner cover ceases:-

   - upon the member reaching the age of 70 years; or
   - upon the death of the member; or
   - upon the partner reaching the maximum age if the partner is older than the member.

5. Membership is not available to retired officers who live outside of the UK.

6. Retired membership is not available to police staff employees.

7. Prior notification of maternity leave and secondments from the Force should be given to the Federation who will advise on the availability of cover.

8. This scheme is subject to annual review and is administered by your Federation. It incorporates covers which they believe are beneficial to the majority of the members. The Federation reserve the right to amend or remove cover as they deem appropriate. It is your responsibility to ensure that you are in possession of the up-to-date literature.

Please take time to read this booklet, it contains a summary of the covers provided by the Group Insurance Scheme. It is not the policy document, the actual policy documents containing full details of the cover, terms, conditions and exclusions are retained by the Federation Office.

Please note it is your responsibility to advise the Federation Office of any change in your personal circumstances and to ensure that deductions are continuing to be taken at the correct rate.

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Entry Criteria

- **Serving Members** – 12 month Entry Period – automatic membership can be granted if applications to join the scheme are made within 12 months of joining Cleveland Police. Thereafter, discretionary entrant procedures are followed and cover may be subject to medical underwriting.

- **Retired Officers** – Cover can continue without declaration of health subject to maximum age of 70 years (although retired officers must previously have been a member of the Group Insurance Scheme as a serving officer and membership must be continuous from the date of retirement). The retirement option is not available to police staff employees.

- **Partners** – No referral is necessary if the partner seeks membership within 3 months of marriage/civil partnership or within 3 months of the serving member joining the scheme at the first opportunity. Thereafter, discretionary entrant procedures must be followed and cover may be subject to medical underwriting. Partner cover can also continue for retired officers, however, it must have previously been in force prior to the date of retirement.

Note:-

With regard to an unmarried partner, there must be a 3 month period of co-habitation before cover can be granted. In the event of a claim, documentary evidence may be requested.

Should you have any queries in relation to any aspect of the Group Insurance Scheme, please contact:-

Gallagher
3rd Floor
Quayside House
110 Quayside
Newcastle upon Tyne
NE1 3DX

Tel No: 0191 479 7600
Fax No: 0191 479 7699
(Office Hours: Monday-Friday 9am-5pm)

Cleveland Police Federation
46 Yarm Road
Stockton on Tees
Cleveland
TS18 3NG

Tel No: 01642 301 246
Fax No: 01642 671 487

Website: www.polfed.org/cleveland

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Life Assurance
Assurer: Canada Life
Policy No: G94505

Serving Member and Retired Officer Benefits:-

The following benefits are payable in the event of death from any cause on a worldwide basis, 24 hours a day:-

▪ Serving Officer/Police Staff Employee	Up to 69 years of age inclusive	£120,000
▪ Partner of Serving Officer/Police Staff Employee	Up to 69 years of age inclusive	£ 60,000
▪ Retired Officer	Up to 64 years of age inclusive	£ 50,000
▪ Partner of Retired Officer	Up to 64 years of age inclusive	£ 25,000
▪ Retired Officer	65 to 69 years of age inclusive	£ 7,500
▪ Partner of Retired Officer	65 to 69 years of age inclusive	£ 7,500
▪ Child (dependant of a Member)	6 months to 17 years of age inclusive	£ 5,000

- Terminal Prognosis Advance Payment – **restricted to under the age of 64 years** 20% of sum assured
  (The diagnosis must be made before the person's 64th birthday and confirm a life expectancy of less than 12 months). Claims must be submitted within 6 months of the terminal diagnosis. Please note, if an advance payment is made under this policy, the death benefit will reduce by this amount from the benefit applicable at the time of death.

- Catastrophe Limit – in the event of a catastrophe affecting multiple lives, an overall limitation applies which may limit the total payment.
- The Retired Officer cover is provided without declaration of health (subject to the entry criteria detailed earlier).
- Child means any natural or legally adopted child, who is more than 6 months old and under 18 years old, of a member.
- Members must ensure that the Federation have up to date details of the nominated beneficiary.

- **Help and Support:-**

  A confidential bereavement counselling service is provided by Lifeworks in conjunction with Canada Life, which offers family members with:-

  - Unlimited telephone support and, where further support is required, up to four face-to-face sessions with qualified counsellors
  - Details of self-help groups
  - Practical advice on how to adjust to new circumstances

  In addition, a probate helpline will give executors of a will access to specialist legal advice on all aspects of obtaining probate and can provide:-

  - Guidance on financial matters
  - Advice on legal matters linked to bereavement, such as family disputes, powers of attorney, the validity of wills, dealing with creditors and the process for obtaining probate
  - An explanation of state benefits
  - Information concerning social services

  The helpline is available 24 hours a day, 7 days a week – 0800 912 0826

- **All claims should be notified within 2 years of death to the Federation Office who will arrange for a claim form to be completed. Please note that an original Death Certificate must be provided.**

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Exclusions and limitations may apply. Should you require further details of the Policy Terms, Conditions and Exclusions, please contact the Federation with any questions or for sight of the Policy Document.

Please take time to read this booklet carefully, it contains a summary of the covers provided by the Group Insurance Scheme. It is not the Policy Document, the actual Policy Documents containing full details of the cover, terms, conditions and exclusions are retained by the Federation Office.

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Critical Illness Protection
Assurer: Canada Life
Policy No: C92300/1/C

Serving Member Benefits:-

- Serving Member £ 7,500
- Partner of Serving Member £ 3,750
- Child (or step-child) of Serving Member - aged from 30 days but under 18 years (under 22 if in full time education) £ 1,875

- Lump sum benefit payable upon the confirmed diagnosis of one of the following conditions - survival is required for 14 days:-

▪ **Alzheimer's Disease** – *resulting in permanent symptoms*	▪ **Liver failure** - *irreversible*
▪ **Aorta Graft Surgery** – *for disease*	▪ **Loss of Hand or Foot** – *permanent physical severance*
▪ **Aplastic anaemia** – *with permanent bone marrow failure*	▪ **Loss of independent existence** – *permanent and irreversible*
▪ **Bacterial meningitis** – *resulting in permanent symptoms*	▪ **Loss of speech** – *total, permanent and irreversible*
▪ **Balloon valvuloplasty**	▪ **Major organ transplant –** *from another person*
▪ **Benign brain tumour** – *resulting in permanent symptoms*	▪ **Motor neurone disease** – *resulting in permanent symptoms*
▪ **Benign Spinal Cord Tumours**	▪ **Multiple sclerosis** – *with persisting symptoms*
▪ **Blindness** – *permanent and irreversible*	▪ **Open heart surgery** – *with surgery to divide the breastbone*
▪ **Cancer** – *excluding less advanced cases*	▪ **Paralysis of limb** – *total and irreversible*
▪ **Cardiac Arrest –** *followed by surgical implantation of a defibrillator*	▪ **Parkinson's disease** – *resulting in permanent symptoms*
▪ **Cardiomyopathy** – *of specified severity*	▪ **Primary pulmonary hypertension** – *of specified severity*
▪ **Coma** – *resulting in permanent symptoms*	▪ **Progressive supranuclear palsy** – *resulting in permanent symptoms*
▪ **Coronary artery bypass grafts** – *with surgery to divide the breastbone*	▪ **Pulmonary artery surgery** – *with surgery to divide the breastbone*
▪ **Creutzfeldt-Jakob disease** – *resulting in permanent symptoms*	▪ **Respiratory failure** – *resulting in breathlessness even at rest*
▪ **Deafness** – *permanent and irreversible*	▪ **Rheumatoid arthritis** – *of specified severity*
▪ **Dementia/Pre-senile dementia** – *resulting in permanent symptoms*	▪ **Stroke** – *resulting in permanent symptoms*
▪ **Encephalitis** – *resulting in permanent symptoms*	▪ Systemic Lupus Erythematosus (SLE) – *with severe complications*
▪ **Heart attack** – *of specified severity*	▪ **Terminal illness –** *where death is expected within 12 months*
▪ **Heart valve replacement or repair**	▪ **Third degree burns** – *covering 20% of the body's surface area*
▪ **HIV infection** – *contracted in the EU from a blood transfusion, physical assault or at work in an eligible occupation*	▪ **Traumatic brain injury** – *resulting in permanent symptoms*
▪ **Kidney failure** – *requiring permanent dialysis*	

Exclusions and limitations may apply. For the full definition of Insured Illnesses, Policy Terms, Conditions and Exclusions, please contact the Federation with any questions or for sight of the Policy Document.

Pre-Existing Conditions Exclusion

- No benefit will be payable under the policy in respect of an insured illness (or repeat of the same insured illness) which existed prior to the date of inclusion:
  - of the insured person or child in the Policy, or
  - in a previous group critical illness policy arranged by Cleveland Police Federation if earlier, or
  - of the illness in the Policy, if later.

  No increase in benefit will be payable if selected by the member or Cleveland Police Federation and the insured illness existed prior to the date of any increase in benefit.

  For the purposes of the above the following will be treated as the same insured illness: aorta graft surgery, balloon valvuloplasty, cardiac arrest, cardiomyopathy, coronary artery bypass grafts, heart attack, heart transplant, heart valve replacement or repair, open heart surgery, primary pulmonary hypertension, pulmonary artery surgery and stroke.

  If an insured person or child has suffered any form or cancer, then no benefit will be payable in respect of any subsequent cancer whether or not the earlier cancer is connected to or associated with the subsequent cancer.

Related Conditions Exclusion

- No benefit will be payable for an Insured Illness if any related condition existed at any time prior to entering this policy, any other critical illness policy arranged by the Federation which preceded this policy or the date of any increase in benefit.

  If 2 years have elapsed since entering this policy, any other critical illness policy arranged by Cleveland Police Federation or the date of any increase in the benefit the related condition exclusion will only be applied to loss of independent existence, paralysis of limbs, terminal illness or total permanent disability.

  Full details of the related conditions for each insured illness are shown in the policy.

For further information on the related conditions,
please ask the Federation for sight of the policy document.

- **Help and Support:-**

  The following are provided in conjunction with the Critical Illness cover:-

  ### Personal Nurse Service

  The service will provide the member and their immediate family with help and support on the practical and emotional issues that result from a member being diagnosed with and submitting a claim for a critical illness.

  In addition to providing ongoing advice and support the personal nurse adviser can arrange extra help if needed, for example:-

  - A home visit from a specialist nurse, or a structured programme of telephone calls from the specialist nurse OR

- A programme of therapy – physio, occupational, speech or complementary (subject to limitations) OR
- A course of counselling.

The personal nurse adviser can also put the member in contact with specialist charities and self-help groups and give advice on specialist equipment to aid function.

Personal Nurse services are automatically provided when a claim is submitted unless the claimant chooses to opt out by ticking the relevant box.

Best Doctors

Full details are provided on page 9

The services can be used when an eligible person has been diagnosed by their consultant with an "eligible condition" and requires a second medical opinion on the diagnosis and/or treatment options advised to them. Alternatively, they may simply require confirmation that they are following the most appropriate treatment path.

The intention is to provide an in-depth medical review of the diagnosis and/or treatment of an eligible person's medical condition. Best Doctors will provide the eligible person with a report, based on an analysis and review of all relevant medical documentation (such as the original imaging studies, biopsies, case notes etc.) written by a consultant whose skills are appropriate for the case.

24 Hour Telephone Helpline Number – 0800 085 6605

- **Claims should be notified within 2 years of diagnosis. Completion of a Claim form and Personal Statement form is required.**

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GP on Demand
Provider: Teladoc

Serving Member and Retired Officer Benefits:-

- Cover applies to the member, his or her partner and their children up to 18, or 21 if in full time education

Features:

- Cover applies to the member, his or her partner and their children up to 18, or 21 if in full time education
- 24/7, 365 secure access to book consultations
- No time-limit for consultations
- Customised App & Portal
- Convenience of scheduling consultations from the comfort of your own home/workplace
- Freedom to discuss all aspects of physical and mental wellbeing
- Interactive consultation; upload and display scans, test results and medical reports
- Record of medical consultations through the App

How to access the service:

- Download the Care on Demand app and register with scheme code – Cleveland2020

CARE ON DEMAND

- Click on 'Request video consultation' or 'Request a phone call'
- Select video or call back
- Enter reason for consultation and upload pictures/documentation if needed
- If video consultation requested – select time and date for consultation. You will receive confirmation in the app and an email confirming the appointment.
- If call back requested – you will receive notification that your request has been received from the customer service team, who will call you back to gather details and go through identity checks before arranging for a doctor to call you back. (Additional checks and proof of guardianship will be required for a dependent <18.)

- Telephone - 02034994891 (line monitored 24/7)

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Best Doctors

Serving Member and Retired Officer Benefit

- **Serving Member**
- **Retired Officer**
- **Partner**
- **All Dependent Children, under the age of 21 (or 25 if in full time education) residing in the same household.**

Best Doctors connects your family to experienced medical professionals for a second opinion, advice and information.

If you were to be told that you needed surgery, or that a family member was facing a medical condition, Best Doctors provides a second opinion from a community of medical specialists, helping you find the answers you and your family need, ensuring the diagnosis and treatment are correct.

From severe migraines to heart conditions, Best Doctors can give you access to an experienced second opinion, helping you to make informed decisions for the health of your family.

Features

- Dedicated Case Coordinator to guide and support you throughout your second opinion process
- Independent medical review of your condition from a vast number of experienced specialists
- Confidential and independent report and recommendations sent directly to your home
- Unlimited access to the Member Care Centre – 24 hours/7 days a week **0800 085 6605** (or online www.askbestdoctors.com)

How It Works

- You will be assigned your own dedicated case coordinator to guide you through the process, from the collection of all relevant medical records, to the delivery of the medical information. Best Doctors ensures both you and your treating doctor(s) can make a more informed decision about the most appropriate treatment options available.

Important Information

- No underwriting (the service can be used from day-one, even for existing medical conditions)
- You do not need to be an active claimant on any of the other insurance services included in your Group Insurance membership
- Best Doctors services are not available in respect of mental health and acute conditions.
- Best Doctors provide a service. This is not an insurance policy.

To access the service, simply call the dedicated Best Doctors Member Care Centre (stating you are a member of the Cleveland Police Federation Group Insurance Scheme) in complete confidence – 0800 085 6605 or online at www.askbestdoctors.com – on the registration page, enter “Police Force” in the Company/Insurer box, then in the Name of Employer box enter “Cleveland Police Federation” then go to next step.

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Personal Accident Insurance
Insurer: Aviva
Policy No: 25110263 ECA

Serving Member Benefit:-

- Permanent Total Disablement from **any** occupation up to £ 50,000
- Loss of one Limb or Sight in one Eye up to £ 50,000
- Loss of more than one Limb or Sight in both Eyes up to £ 50,000
- Loss of Hearing in both Ears up to £ 20,000
- Loss of Hearing in one Ear up to £ 10,000

Or

- Permanent Disabling Injuries – Scale of Injuries

  Compensation under Permanent Total Disablement is extended to include the following benefit subject to a maximum total of 100% in the aggregate

		Max Amount Payable
A. Total loss by physical severance or complete and irrecoverable loss of use of:		
a) one thumb	25%	£12,500
b) one index finger	20%	£10,000
c) any other finger	10%	£ 5,000
d) one big toe	20%	£10,000
e) any other toe	5%	£ 2,500
f) the foot below the level of the ankle (talofibular joint)	50%	£25,000
B. Permanent and total loss of use of:		
a. shoulder or elbow	25%	£12,500
b. wrist	25%	£12,500
c. hip knee or ankle	20%	£10,000
d. the back or spine (excluding cervical) below the neck with no	40%	£20,000
e. the neck or cervical spine with no damage to the spinal cord	30%	£15,000
occurring within 24 months of Bodily Injury from which the claim arises		
Any permanent disability which is not covered by Capital Benefits or any of the benefits listed under this section up to a maximum 100% of the Permanent Total Disablement benefit . Any permanent disability under this item will be assessed by considering the severity of the disablement in conjunction with the stated percentages for specific types of permanent disablement stated above. The occupation of the Insured Person will not be taken into consideration during this assessment.		

- Temporary Total Disablement
  (maximum of 104 weeks excluding the first 14 days) – per week £ 28

- Hospitalisation Benefit (Accident only) – up to 14 nights – per night £ 50

- Accidental Death of a child aged 6 months to under 18 years, who is a dependant of an Insured Person £5,000
- Unrecovered Criminal Court Compensation (Serving Officer Benefit only) – up to £ 250
- Dependent Childcare Costs – in the event that an Member is notified (irrespective of time of day) within 5 days of a scheduled tour of duty or scheduled leave that there is to be a change in the scheduled tour of duty or leave and childcare costs are incurred, insurers will pay £15 per hour up to a maximum of £ 500
  (Receipts from a registered childcare provide/child minder, together with evidence of shift change must be submitted)
- Infection of HIV/Hepatitis B on duty 50% of PTD benefit

Partner of Serving Member Benefit:-

- Hospitalisation Benefit (Accident only) – up to 14 nights – per night £ 25

- Cover for accidental bodily injury sustained whilst on or off duty.
- Worldwide and operative 24 hours.
- A Catastrophe Limit of £15M applies in the event of multiple claims arising directly or indirectly as a result of one event.

- **Key Definitions:-**

  Permanent Disabling Injury means Loss of Sight, Loss of Hearing or Loss of Limb which has lasted for at least 12 months and which in Insurer's opinion is beyond hope of recovery and will in all probability continue for the remainder of the Insured Person's life.

  Permanent Total Disablement means disablement other than any Permanent Disabling Injury which has lasted for at least 12 months and which in Insurer's opinion is beyond hope of recovery and will in all probability continue for the remainder of the Insured person's life, will prevent the Insured Person from engaging in or giving attention to business profession or occupation of any and every kind for the remainder of their life.

  Temporary Total Disablement means disability which entirely prevents the Insured Person from engaging in their usual occupation. Temporary Total Disablement is extended to include Post Traumatic Stress Disorder as a result of a single on duty incident which has been documented in the Police records and is of sufficient severity to prevent the Member from performing the duties of a Police Officer.

- **All claims/incidents which could give rise to a claim should be notified to the Federation Office (where possible within 30 days), who will issue a claim form for completion and return.**

Exclusions and limitations may apply. Should you require further details of the Policy Terms, Conditions and Exclusions, please contact the Federation with any questions or for sight of the Policy Document.

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Sick Pay Insurance
Insurer: Aviva
Policy No: 25110263 ECA

Serving Member Benefit:-

- Weekly Benefit (up to 26 weeks) £75
- ***Serving Officer*** – Payable in the event that the Chief Constable places an officer on half/reduced pay following a period of absence of 182 days (not necessarily consecutive days) in any 12 month period due to accident or sickness.
- ***Police Staff Employee*** – payable in the event that the police staff employee is placed on half or reduced pay in accordance with Force policy.

Cover ceases in the event of any of the following:-

- **retirement**
- **termination of employment**
- **recovery**
- **resignation**
- **after 26 weeks on reduced pay**
- **if you decline any reasonable recuperative duties**

Please Note:-

If the member is not actively at work due to sickness at the time an application for membership into the Group Insurance Scheme is made, then cover will not become effective until the member has returned to work and a period of 60 days has elapsed without recurrence of symptoms, treatment or advice in respect of the condition which has caused the period of absence.

- In the event that the decision to reduce pay is over-turned, you are required to refund any benefits which have already been paid to you.
- **All claims should be notified to the Federation Office, who will issue a claim form for completion and return**.

Exclusions and limitations may apply. Should you require further details of the Policy Terms, Conditions and Exclusions, please contact the Federation with any questions or for sight of the Policy Document.

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Worldwide Travel Insurance
Insurer: Aviva
Policy No: 25110273 ECA

Serving Member and Retired Officer Benefits:-

▪ Emergency Medical Expenses up to	£	10,000,000
▪ Hospital Benefit - £50 per night up to a maximum of 30 nights	£	1,500
▪ Cancellation/Curtailment (for incidents as specified in the policy) - up to	£	5,000
▪ Abandonment – after 24 hours delay up to	£	5,000
▪ Travel Delay - £60 per 12 hour delay up to	£	120
▪ Missed Departure	£	1,000
▪ Personal Liability up to	£	2,000,000
▪ Personal Injury up to	£	25,000
▪ Personal Belongings (single article limit - £400; total in respect of valuables - £400) up to	£	2,000
▪ Personal Belongings Delay – after 24 hours – up to a maximum of	£	250
▪ Money up to	£	1,000
▪ Credit Card Misuse up to	£	1,000
▪ Loss of Keys (for main permanent residence or vehicle whilst on an insured journey) up to	£	500
▪ Overseas Legal Expenses up to	£	50,000

- Cover is provided to the member, his or her partner and children* under the age of 18, or 23 if in full time education, dependant and ordinarily resident with the Member. Benefits apply per Insured Person. * If the dependent child has a disability, either mental or physical, which is substantial and long term as defined under the Equality Act 2010, no age limit will apply.
- Grandchildren under the age of 18, or 23 if in full time education (up to 3 per trip) travelling with the member are automatically included as long as the member has parental control and the child's parents are not holidaying with them.
- A £50 excess applies per Insured Person per claim under each of the above sections. In respect of claims received from the member and/or partner and/or children due to one cause, the excess shall be limited to £100 in total regardless of the number of sections of the policy to which the claims relate.
- Cover applies on a Worldwide basis.
- Cover provided for conventional skiing and snow-boarding holidays – on piste (or off piste with qualified instructor) – 30 days in any one insurance period
- Maximum duration any one trip/journey – 60 days.
- Maximum period away in any one insurance year – 180 days.
- UK trips must involve an air flight or a pre-booked overnight stay.
- Cega 24 hour Medical Emergency Helpline +44 (0) 1243 621 066
- It is your responsibility to ensure safe-keeping of your possessions at all times.

- ***A Policy Document is available for members to download from the Federation website. This details the full policy terms, conditions and exclusions as well as the medical emergency contact numbers and claims procedures.***

- **Pre-existing Medical Conditions:-**

Please be aware the policy excludes claims arising from the following circumstances:-

a) Any claims made under the Cancellation, Curtailment or Change of Itinerary and/or Medical and Emergency Travel Expenses sections of this policy as a result of any pre-existing medical condition where a qualified medical practitioner has not permitted the insured person to travel.
b) Any claims under the Cancellation, Curtailment or Change of Itinerary section of this policy as a result of any pre-existing medical condition where the insured person is on a waiting list for in-patient treatment.

c) Any claims made under the Cancellation, Curtailment or Change of Itinerary and/or Medical and Emergency Travel Expenses sections of this policy where you are travelling for the purpose of obtaining medical treatment abroad.
d) Any claims made under the Cancellation, Curtailment or Change of Itinerary and/or Medical and Emergency Travel Expenses sections of this policy where you have been given a terminal prognosis.
e) Purchase of any prescription medicines relating to a pre-existing medical condition.
f) If an insured person or close relative has suffered a pre-existing medical condition that you could have reasonably foreseen would have given rise to a cancellation or curtailment or change of itinerary claim under the Cancellation, Curtailment or Change of Itinerary section of this policy.

- **Situations where cover would not apply:-**

All exclusions are detailed in the policy and it is your responsibility to make yourself aware of these. Some of the main exclusions are set out below:-

- Deliberate or illegal acts.
- Suicide or attempted suicide or self-inflicted injury.
- Normal cost of pregnancy unless there have been complications due to an accident or illness whilst on an insured journey
- Theft or attempted theft from any unattended vehicle unless kept out of sight in a locked boot or compartment or in the case of a hatchback or estate car under a purpose built luggage cover. There must be evidence that the vehicle has been broken into.
- Any loss if the insured person has been taking part in any activity or sport not listed in Activities and Sports (please refer to the policy) including but not limited to steeple-chasing, polo, hunting, any professional sport(s), mountaineering (normally requiring ropes or requiring the services of a guide), pot-holing, canyoning, quad biking (over 125cc), fighting (except in self defence), scuba diving below a depth of 30 metres/40 metres if suitably qualified, parachuting, racing, speeding or endurance tests or practising for such events or any form of organised team sport.
- Engaging in any kind of flying as a pilot.
- Being a full-time member of the armed forces of any nation or international authority or a member of any reserve forces called out for permanent service.
- War.
- Any circumstances that could have been reasonably foreseen as giving rise to a claim for Cancellation, Curtailment and Change of Itinerary or Travel Delay or Missed Departure at the time an insured journey was booked or paid for in part or in full.

- **24 hour Emergency Medical Assistance Service:-**

In the event of a medical emergency overseas, please telephone Cega on +44 (0) 1243 621 066

Please ensure that you contact this number prior to incurring any expenses in respect of:-

- a medical emergency/hospital admission
- changes to your travel arrangements due to a medical emergency during your holiday

- **Non Emergency Claims:-**

Should you suffer a loss other than a medically related claim, please contact Cega on +44 (0) 1243 621 416 as soon as reasonably possible. (Office Hours: Monday-Friday 9am-5.30pm)

Please contact the Federation Office to obtain a claim form.

- **Overseas Legal Expenses Claims**

Please contact Cleveland Police Federation in the first instance on 01642 301 246 (Office Hours: Monday-Friday 9am-4pm)

- **Additional Travel Advice:-**

Before you travel:-

24 hour Travel Assistance Helpline +44 (0) 1243 621 556 providing information on:-

- Visa and Entry Permits
- Necessary vaccination and inoculation requirements and where they can be arranged
- What you should take with you in relation to first aid and health
- Currencies, travellers cheques and current exchange rates
- Languages, time zones and details of countries you will be visiting

Whilst travelling:-

- A phone home service if there is an emergency
- A translation and interpretation service
- Advice on stolen or lost passports, driving licences, air tickets or other travel documents
- Advice on how to trace luggage with an airline operator if it is delayed or lost
- Advice on contacting local Embassies or Consulates
- Information on languages and time zones
- Advice on transfer or money to you if required
- Advice on cancellation of credit cards if lost or stolen with the ability to report loss to the card provider
- To relatives or friends if you are hospitalised

Note – there may be charges for some of the above services.

- **Optional Extensions in Cover**

Upon payment of an additional premium, prior to the commencement date of the trip, cover can be extended to include the following:-

- Cover beyond 60 days any one trip (up to a maximum of 90 days)
- To include up to 2 children up to 18 years of age (who are not grandchildren) for whom the member has parental control for the duration of the trip
- To increase the limit under the Disruption section to £10k per person for any one trip

Refer to the Federation for further details.

Exclusions and limitations may apply. Should you require further details of the Policy Terms, Conditions and Exclusions, please contact the Federation with any questions or for sight of the Policy Document.

Please take time to read this booklet carefully, it contains a summary of the covers provided by the Group Insurance Scheme. It is not the Policy Document, the actual Policy Documents containing full details of the cover, terms, conditions and exclusions are retained by the Federation Office.

Gallagher
Insurance | Risk Management | Consulting

Legal Expenses
Provider: Arc Legal Assistance
Contract No: 10033/60029

Serving Member and Retired Officer Benefits:-

- Cover can include indemnity for legal and professional costs incurred, and in order to handle cases arising from:-

Section No	Sections of Cover
1a	Crime Pre Charge (Interview and Post Interview)
1b	Crime - Magistrates Court
1c	Crime - Crown Court
2	Disciplinary Hearings
3	IPCC Complaints
4	Representation at Public Enquiries and Inquests
5	Discrimination
6	Fund Trustees
7	Personal Injury
8	Certain Employment Disputes
9	Consumer Disputes
10	Property Disputes
11	Tenancy Disputes
12	Motor Uninsured Loss Recovery and Property Damage
13	Tax
14	Data Protection
15	School Admission Disputes
16	Probate
17	Personal Identity Fraud
18	Motor Insurer Database Disputes
19	Social Media Defamation
20	Vehicle Cloning
Telephone Helplines	
Legal and Tax Helplines – 0344 770 1058	
Lifestyle Helpline & Online Support Service – 0800 177 7894 & www.arclegal.co.uk/carefirst - (username and password – CLEVE2010)	
Arc Document Review Service (available to the Member and Partner) - www.arclegal.co.uk/legaldocuments (voucher code - CLEVE2010)	

- Limit of Indemnity:-

Section No	Section of Cover	Section Limit
1a ii)	Pre Charge	£1,000 or 5 hours of Adviser's time, whichever is the greater
2	Disciplinary Hearings	£ 10,000
7	Personal Injury – European Economic Area (EEA)	£100,000
7	Personal Injury – Rest of World	£ 25,000

All Other Sections		£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 relevant body under the Crown Court Means Testing Scheme

- Insured Persons:-

The Sections of Cover	Who is covered
2, 3, 4, 5, 6, 10, 11, 16	The **Member**
1a, 1c, 15	The **Member** and partner living with the **Member**
7, 8, 9, 12, 13, 14, 17, 18, 19, 20	The **Member** and partner living with the **Member** and their family members normally living with them in their main home including children temporarily away from the home at school or university
1b – Motor and Non-Motor Prosecutions	The **Member** and partner living with the **Member**
1b – Motor Prosecutions only	The **Members**' family normally living with the **Member** in their main home including children temporarily away from the home at school or university

- ***The policy can be downloaded from the Federation's website or contact Federation Office for a copy.***
- No excess applies to this policy.
- Insured Persons – Member, Partner, Children and Parents providing they all live with the Member (some sections are not applicable to certain categories – refer to the Insured Person table detailed above).

- **In the first instance, all claims/enquiries should be made via the 24 hour Legal Helpline – 0344 770 1058**

Exclusions and limitations may apply. This summary does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides.

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Insurance | Risk Management | Consulting

Care first Lifestyle Counselling Helpline and Online Support Service
Provider: Arc Legal Assistance
Policy No: 10033/60131

Serving and Retired Member
Anyone belonging to the main household over 18 years of age

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. Arc Legal Assistance, in partnership with Care first, provides a lifestyle information and advice service as an additional benefit of your insurance package, via an online information library and a 24/7 information and counselling helpline service.

The Care first 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.

To complement the online resource, members also have access to a confidential 24/7 counselling and information helpline. Expert advisors, trained by Citizens Advice, are at hand to provide comprehensive answers and assistance on a wide range of issues which may affect their daily life.

The helpline can also provide members with access to a telephone counselling service to provide instant support, advice and counselling on workplace or personal issues. All Care first counsellors are accredited to the British Association for Counselling and Psychotherapy (BACP). The Care first counsellors are available to provide support for any issues that members may wish to discuss, such as bereavement, relationship problems, stress and work-loads. The service is confidential and impartial, and no one will be informed that Care first has been contacted, you don't even need to give a name if you don't want to.

To speak to a Care first Counsellor call 0800 177 7894

Or visit: www.arclegal.co.uk/carefirst - (Username and password – CLEVE2010)

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Motor Breakdown
Provider: Inter Partner Assistance SA (part of the worldwide AXA Group)
Contract No: 10033/817

Serving Member and Retired Officer (UK Residents only) benefits:-

- Cover applies to the member, his or her partner and dependent children resident at the same address. Please note - Cover for students only applies whilst living at the Member's home address and travelling from the Member's home address to university and the return journey back to the Member's home address. It does not cover students driving during term time.
- The Insured Person must be travelling in the vehicle at the time of breakdown. The vehicle must meet the criteria specified in the policy document.
- Maximum number of claims in any one insurance period – 7 claims (limited to 2 arising from the same fault).
- European Assistance: maximum duration any one trip/journey – 60 days/maximum period away in any one insurance year – 90 days
- The definition of vehicle does not include campervans/motorhomes.
- **A Policy Document is available to download from the Federation website. This details the full policy terms, conditions and exclusions, as well as claims procedures.**

Benefits:-

Significant Features and Benefits	Significant and unusual exclusions or limitations	Relevant section in the policy document
Personal policies cover breakdown help for the specific policyholders who must be travelling in a vehicle that meets the conditions shown in the policy document.		
Roadside Help If your vehicle cannot be driven because of a breakdown, we will arrange for a vehicle rescue operator to spend up to one hour to try to fix it. If it cannot be fixed, we will arrange for the vehicle to be taken to a local garage to be repaired at your cost	Transport to a local garage is for the vehicle, driver and up to six passengers. We will not cover a breakdown at or within one mile away from your home.	Section A
Nationwide Recovery in the UK As well as the benefits above, if your vehicle cannot be repaired at the roadside or at a local garage the same day, we will arrange one of the following. ▪ For the vehicle, driver and up to six passengers to be taken to your destination or home. ▪ Bed-and-breakfast accommodation for one night. ▪ To hire another vehicle. An emergency driver is also available under this section.	Within the UK only. We will not cover a breakdown at or within one mile away from your home. We will pay up to £40 per person for bed and breakfast (£280 in total). The hire vehicle will only be a vehicle of up to 1600cc, and for a period of 24 hours. We will need a medical certificate before an emergency driver is provided.	Section B

Homestart in the UK If your vehicle cannot be driven because of a breakdown at or within one mile of your home, we will arrange for a vehicle rescue operator to spend up to one hour to try to fix it. If it cannot be fixed, we will arrange for the vehicle to be taken to a local garage to be repaired at your cost.	Transport to a local garage is for the vehicle, driver and up to six passengers.	Section C
European Assistance If your vehicle cannot be driven because of a breakdown in Europe (including the UK part of your journey), we will arrange for a vehicle rescue operator to spend up to one hour to try to fix it. If it cannot be fixed, we will arrange for the vehicle to be taken to a garage to be repaired at your cost. It also includes: 1. delivering replacement parts; 2. other travel arrangements; 3. emergency car hire; 4. emergency accommodation; 5. an emergency driver; and 6. vehicle recovery to the UK. This will only apply if you continue to pay your monthly premium.	Transport to a local garage is for the vehicle, driver and up to six passengers. We will include labour charges and parts up to £200 to make your vehicle secure following theft or attempted theft of the vehicle. 1. The cost of the parts is not covered. 2. Limited travel for you and your passengers to your intended destination if you have broken down in Europe 3. Car hire up to £70 a day and £750 in total. 4. B&B expenses up to £40 per person a day and £500 in total 5. We will need a medical certificate before this benefit is provided. 6. If your vehicle is not repaired before your planned return to the UK, cover includes transport costs to get you, your passengers and your vehicle home.	Section D

Making a Claim:-

- For UK Breakdown Assistance, call **0333 999 7522**
- For European Breakdown Assistance, call **+44 (0) 1737 334 013**

- You should have the following information available:-
  - Vehicle registration number
  - Your name and home post code
  - Vehicle make, model and colour
  - Your location
  - An indication of the nature of the problem
  - SOS box number (if applicable)

  You will be asked to provide proof of identification.

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Please take time to read this booklet carefully, it contains a summary of the covers provided by the Group Insurance Scheme. It is not the Policy Document, the actual Policy Documents containing full details of the cover, terms, conditions and exclusions are retained by the Federation Office.

Gallagher
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Home Emergency Cover
Provider: Arag
Scheme No: 515779

Serving Member and Retired Officer Benefits:-

- **This insurance is not a household buildings or contents policy or an equipment maintenance contract. It complements your household insurance policies, providing benefits and services which are not normally available under such policies.**
- A policy document is available to download from the Federation website. This details the full policy terms, conditions and exclusions, as well as the claims procedure.
- The policy will pay up to £500 for all contractor's costs & charges and parts & materials used relating to the same emergency.

Insured Events Covered:-

1.	**Main heating system** The failure or complete breakdown, whether or not caused by accidental damage, of the main heating system (including a central heating boiler, all radiators, hot water pipes and water storage tanks) in your home.
2.	**Plumbing & drainage** The sudden damage to, or blockage or breakage or flooding of, the drains or plumbing system including water storage tanks, taps and pipe-work located within your home, which results in a home emergency.
3.	**Home security** Damage to (whether or not accidental) or the failure of external doors, windows or locks; which compromises the security of your home
4.	**Toilet unit** Breakage or mechanical failure of the toilet bowl or cistern resulting in the loss of function provided that there is no other toilet in your home.
5.	**Domestic power supply** The failure, whether or not caused accidentally, of your home's domestic electricity or gas supply.
6.	**Lost keys** The loss or theft of the only available keys, if you cannot replace them to gain access to the home.
7.	**Vermin infestation** Vermin causing damage inside the home or a health risk to you.
8.	**Alternative accommodation costs** Your overnight accommodation costs including transport to such accommodation following a home emergency which makes the home unsafe, unsecure or uncomfortable to stay in overnight.
9.	**Roof damage** Damage to the roof of your home where internal damage has been or is likely to be caused.

What is not covered:-

You are not covered for any claim arising from or relating to:
1. emergency costs which have been incurred before we accept a claim
2. an Insured event which happens within the first 48 hours of cover if you purchasing this policy at a different date from any other related insurance policy
3. emergency costs where there is no one at home when the contractor arrives
4. any matter occurring prior to, or existing at the start of the policy, and which you believed or ought reasonably to have believed could give rise to a claim under this policy
5. any wilful or negligent act or omission or any third party interference or faulty workmanship which does not comply with recognised industry standards or manufacturer's instructions
6. a main heating system (including a central heating boiler) which is more than 15 years old
7. LPG fuelled, oil fired, warm air and solar heating systems or boilers with an output over 60Kw/hr
8. the cost of making permanent repairs including any redecoration or making good the fabric of your home a) once the home emergency situation has been resolved b) arising from damage caused: i) in the course of the repair or ii) in the course of investigation of the cause of the Insured event or iii) in gaining access to your home
9. the interruption, failure or disconnection of the mains electricity, mains gas or mains water supply
10. the replacement of parts that suffer damage or the gradual process of wear and tear over time (such as dripping taps, washers or discs forming part of a tank pipe or tap)
11. garages (except a central heating boiler located in a connecting garage) outbuildings, boundary walls, fences, hedges, cess pit, fuel tank or septic ta
12. your home being left unoccupied for more than 30 days consecutively
13. goods or materials covered by a manufacturer's, supplier's or installer's warranty
14. the failure of equipment or facilities which have not been installed, maintained or serviced in accordance with legal regulations or manufacturer's instructions, or which is caused by a design fault which makes them inadequate or unfit for use
15. a claim covered by another policy, or any claim that would have been covered by any other policy if this policy did not exist

16. subsidence, landslip or heave
17. a property that is not your main residence or that you rent or let
18. blockage of supply or waste pipes to the home due to freezing weather conditions
19. a) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel b) radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof c) war, invasion, act of foreign enemy hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection or military or usurped power d) pressure waves from aircrafts or other aerial devices travelling at sonic or supersonic speed e) any terrorist action (regardless of any other cause or event contributing concurrently or in any other sequence to the liability) or any action taken in controlling, preventing or suppressing terrorist action. If the insurer alleges that by reason of this exclusion any liability or loss is not covered by this policy, burden of proving the contrary shall be upon you.

Making a claim

To obtain emergency assistance contact the 24 hour dedicated claims helpline on: 0330 303 1337

Please have as much information as possible to hand, including the scheme number 515779.

Losses where you did not contact the emergency helpline to arrange the repair will not be covered.

Exclusions and limitations may apply. This summary does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides.

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Mobile Phone/Gadget Cover
Provider: Supercover Insurance Ltd
Scheme Name: Police Federation Mobile Phone & Gadget Insurance

Serving Member and Retired Officer Benefits:-

- Cover applies to the member and dependent children resident at the same address and providing contract is in the name of member. Partner cover applies if additional premium paid.
- Gadget means portable electronic items and mobile phones.
- Maximum of two claims per member in any 12 consecutive calendar months.
- Single article limit - £1,150 for mobile phones and £1,000 for all other gadgets.
- A Policy Document and Key Facts Summary are available to download from the Federation website. These detail the full policy terms, conditions and exclusions, as well as the claims procedure.

This is a Policy Summary only. It does not contain the full terms and conditions of the contract. For full details of all policy terms, conditions & exclusions please refer to the policy document (a copy of which is available on request). The relevant sections of the policy document are listed below.

BENEFIT	SCOPE OF COVER	UNUSUAL EXCLUSIONS & LIMITATIONS
Accidental damage cover (Section A)	We will pay for repair or replacement costs if your Gadget is/are damaged as the result of an accident.	▪ Excludes: - damage caused by you deliberately damaging or neglecting the item; - damage caused by routine servicing, inspection, maintenance or cleaning; or - cosmetic damage of any kind, including scratches, dents and other visible defects that do not affect safety or performance; or - any damage whatsoever if the serial number has been deliberately tampered with in any way.
Theft cover (Section B)	If your item or Gadget is stolen we will replace it. Where only a part or parts of your Gadget have been stolen, we will only replace that part or those specific parts.	▪ Excludes theft from any building or premises unless force, resulting in damage to the building or premises, was used to gain entry or exit; A copy of the repairer's account for such damage, or other evidence of damage must be supplied with any claim; and ▪ Excludes theft when away from your home, or when in your home with invited guests / tradesmen or other people; unless the Gadget is concealed on or about your person when not in use, or it is stored in a locked room or secured receptacle (such as a locked safe, locked locker or closed desk drawer); ▪ Excludes theft from any motor vehicle where you or someone acting on your behalf is not in the vehicle, unless the Gadget has been concealed in a locked boot, locked glove compartment or other locked internal compartment and all the vehicle's windows and doors closed and locked and all security systems have been activated. A copy of the repairer's account for such damage, or other evidence of damage must be supplied with any claim; and

		▪ Excludes theft from all other locations; - if the Gadget is left unattended; and - if you fail to take all available precautions to prevent the theft.
Accidental Loss (Section C)	If you accidentally or unintentionally lose your mobile phone we will replace it. Cover only applies to mobile phones.	The policy will not pay; ▪ for losses where circumstances cannot be clearly defined, (i.e. you are unable to confirm the time and place you last had your Gadget).
Breakdown (Section D)	We will cover electrical breakdown that occurs outside of the manufacturer's guarantee period. Does not apply to laptops or PCs.	We will not pay: ▪ for repairs or other costs resulting from: - wear and tear or gradual deterioration of performance; or - a manufacturer's defect or recall of the item of Gadget; or - for repairs that have not been pre-approved by us.
Liquid damage (Section E)	If your Gadget is damaged as a result of accidentally coming into contact with any liquid, we will repair or replace it.	▪ Excludes: - damage caused by you deliberately damaging or neglecting the item; or - damage caused by routine servicing, inspection, maintenance or cleaning; or - any cosmetic damage including scratches, dents and other visible defects that do not affect safety or performance; or - any damage whatsoever if the serial number has been deliberately tampered with in any way.
Fraudulent Call Cover (Section F)	If your mobile phone is accidentally lost or stolen and is used fraudulently, we will reimburse you for the costs upon receipt of your itemised bill up to the maximum value of £2500	▪ Excludes: - the cost of fraudulent call use where you have not reported the incident to your airtime provider within 24 hours of discovery of the incident - the cost of fraudulent calls where your claim for your Gadget is not covered

SIGNIFICANT & UNUSUAL GENERAL EXCLUSIONS/LIMITATIONS	
Excesses (All Sections)	In the event that you make a claim, an excess fee applies which must be paid to us before your claim can be settled. An excess of £25 will be applied to items valued up to £250 (when new) and £50 for items valued over £251 (when new).
Reporting your loss (Claims Procedures)	You must: ▪ notify Direct Group on 0203 794 9318 as soon as possible or by emailing supercoverclaims@directgroup.co.uk as soon as possible of any incident likely to give rise to a claim under this insurance; ▪ report the theft or loss of any mobile phone, within 24 hours of discovery to your Airtime Provider and blacklist your handset/tablet; and ▪ report the theft or loss of any Gadget to the Police within 48 hours of discovery and obtain a crime reference number in support of a theft and a lost property number in support of an accidental loss claim.

	Please note any delay in reporting an incident to Supercover Insurance Ltd, your Airtime Provider or the Police may invalidate your right to claim under the policy.

General Exclusions	We will not pay any claim: ▪ if the Gadget was more than 36 months old at the time the policy is taken out; (The gadgets/mobile phones must be less than 36 months old, purchased as new, or if refurbished, purchased directly from the manufacturer or network.) ▪ for reconnection costs or subscription fees; or ▪ you are unable to provide proof of usage if requested; or ▪ if you fail to take all available precautions to prevent the loss, damage or theft; or ▪ without being able to evidence ownership of the Gadget; or ▪ for theft, loss or damage to accessories of any kind. ▪ for more than two claims in any one insurance period

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 how to proceed with an Apple service. On receipt of your till receipt from the Apple Store, the insurer will deduct the excess fee and reimburse you for the remainder of the cost, up to £200.

Making a claim

- All claims must be reported to Direct Group Limited on 0203 794 9318 or by emailing supercoverclaims@directgroup.co.uk as soon as is possible but ideally within 48 hours of the discovery of the incident. Thefts or accidental losses must also be reported to the Police within 48 hours of discovery and to the airtime provider as soon as possible but in any case within 24 hours of discovery

- This is not a replacement as new policy. If the gadget/mobile phone cannot be replaced with an identical gadget/mobile phone of the same age and condition, it will be replaced with one of comparable specification or the equivalent value taking into account the age and condition of the original item. Supercover cannot guarantee that a replacement gadget will be the same colour as the original. Where an equivalent refurbished item is not available Supercover will offer vouchers or a cash settlement based on the market value of the original gadget taking into account its age and condition. If your gadget was water-resistant when new, the repaired or replaced gadget will also be water-resistant but Supercover cannot guarantee the replacement will be waterproof.

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Important Information

- ## How to cancel your cover

  In the event that you need to cancel your cover, please contact the Federation Office.

- ## What to do if you have a complaint

  Step 1 – In the first instance, please contact the Federation Office.

  Step 2 – Please contact the Gallagher Team.

  Step 3 – If you remain dissatisfied you can request that Gallagher refers your complaint to the relevant insurer for review.

  Step 4 – If you are not satisfied with the final decision you can contact the Financial Ombudsman Service, Exchange Tower, Docklands, London, E14 9SR.

- ## Financial Services Compensation Scheme (FSCS)

  In the event that your insurer is unable to meet its liabilities, you may be entitled to compensation from the FSCS. More information can be obtained from their customer services team on 0800 678 1100 or by visiting www.fscs.org.uk.

Privacy Notice

Arthur J. Gallagher Insurance Brokers Limited is 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 your Police Federation, 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 https://www.ajginternational.com/privacy-and-cookies-policy/. 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.

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Cleveland Police Group Insurance Benefit Scheme

(Complete and Return) **Application for Membership/Notification of Amendment**

Full Name _____

Date of Birth _____ Gender _____ Marital Status _____

Home Address _____

_____ Post Code _____

Work Tel No _____ Home Tel No _____ Mobile No _____

Email Address _____

Rank/Position Held _____ Collar/Employee No _____

Pay Reference _____ Division/Dept _____ NI No (if known) _____

Date commenced employment with Cleveland Police _____

Beneficiary – Full Name _____
(if you would like more than one beneficiary, please provide details)

Address _____

_____ Post Code _____

Home Tel No _____ Relationship _____

Is your Partner to be covered under the Group Life/Gadget Scheme **YES/NO**

If yes, please complete the following:-

Partner – Full Name _____ Date of Birth _____

Beneficiary – Full Name _____
(if you would like more than one beneficiary, please provide details)

Address _____

_____ Post Code _____

Home Tel No _____ Relationship _____

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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 www.polfed.org/cleveland 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.

I wish to become a Member of the Cleveland Police Group Insurance Benefit Scheme and I hereby authorise the appropriate deduction from my pay/bank account in accordance with the Rules governing the Scheme.

Date _____ Signed _____

Deductions are taken on a monthly basis from pay or pension – please contact the Federation Office for details of the current cost. The deductions payable will be subject to periodic review and may go up or down.

Please note it is your responsibility to advise the Federation Office of any change in your personal circumstances and to ensure that deductions are continuing to be taken at the correct rate.

Please return to:-

Cleveland Police Federation
46 Yarm Road
Stockton on Tees
Cleveland
TS18 3NG