



Cleveland Police Federation

BRANCH COUNCIL

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1st April 2023

Dear Member

GROUP INSURANCE SCHEME - RENEWAL 2023 - SERVING OFFICER/POLICE STAFF EMPLOYEE/PARTNER MEMBERSHIP

The Cleveland Police Group Insurance Benefit Scheme falls due for renewal on 1st April 2023. We are pleased to confirm this scheme has been renewed with our existing Insurance Broker, Gallagher, for the forthcoming 12 months.

Please note the purpose of this communication is to confirm renewal of the Group Insurance Scheme.

We also need to confirm the monthly deduction and remind you of the availability of the scheme literature and the need to ensure your membership records are up-to-date with the Federation. For further details please refer to the Federation website www.polfed.org/cleveland or contact the Federation and/or Gallagher.

Please take time to carefully review the important information contained within the Group Insurance Scheme booklet and all of the Group Insurance Scheme literature to familiarise yourself with all of the benefits as well as the Terms, Conditions, Exclusions and Limitations. This documentation will be on the Federation website from 1st April 2023.

CLAIMS

Over the last 5 years we have paid in the region of £2.4 million (including some reserve payments which are still to be made) in claim settlements for our members, across the entire Group Insurance Scheme¹. During 2022 there continued to be a significant reliance on the Legal Expenses cover which has directly resulted in increased premiums. Sadly we have also settled an increased number of death claims.

MONTHLY DEDUCTIONS

Unfortunately due to the deteriorating claims history and insurers applying inflationary uplifts, an increase in premium has been unavoidable at this renewal. A thorough effort has been made to contain costs as much as possible and we have also negotiated some enhancements to the cover, which are detailed overleaf.

We remain confident that we continue to offer an attractive Group Insurance Scheme for our members.

¹ Claims data collected between 01.04.2018 and 28.02.23

With effect from 1st April 2023 the monthly deductions for the forthcoming 12 month period are as follows:-

- Serving Officer – calendar monthly deduction - £38.00
- Serving Officer with Partner cover – calendar monthly deduction - £43.00

- Serving Police Staff – calendar monthly deduction - £38.00
- Serving Police Staff with Partner cover – calendar monthly - £43.00

- Payment method will continue via payroll deduction.
- Deductions are inclusive of Insurance Premium Tax (IPT) (where applicable) at the prevailing rates. IPT is levied and controlled by the Government, the amount as well as the basis of application can be amended by them at any time.

- Monthly deductions are inclusive of an administration fee, details of which can be obtained from the Federation Office.

SCHEME COVER

As a serving member you are included under all sections of the scheme which are listed below:-

- Life Assurance - Member
- Life Assurance - Partner – **(only if option taken) ***
- Critical Illness – Member, Partner and Dependent Children
- GP on Demand
- Best Doctors – Expert Second Medical Opinion Services - Member, Partner and Dependent Children
- Personal Accident Insurance – Member
- Sick Pay Insurance – Member
- Worldwide Travel Insurance – Member, Partner and Dependent Children
- Legal Expenses (including online legal document service) – Family cover
- Care first Lifestyle Counselling Helpline and Online Support Services – Family cover
- UK and European Motor Breakdown – Member, Partner and Dependent Children
- Home Emergency cover – Member
- Mobile Phone and Gadget Insurance – Member
- Mobile Phone and Gadget Insurance – Partner – **(only if option taken) ***

*** Both of these optional covers must be taken as a package**

There is an option for serving members to remain in the scheme upon retirement at a revised deduction and a reduced basis of cover.

KEY CHANGES TO THE GROUP INSURANCE SCHEME ARE DETAILED BELOW:-

Personal Accident

Cover has been extended to include the following benefit:-

- Convalescence at Police Treatment Centre (per stay):-
 - Auchterader £70
 - Harrogate £50

Travel

Cover has been extended to include the following benefit:-

- Rental Vehicle Excess £1,500
- Rental Car Key cover £500

PLEASE ALSO NOTE THE FOLLOWING:-

Retirement Option – Extended Age - *Reminder*

As previously advised, the retirement option age limit extends to 74 years inclusive although there is no life cover available upon reaching the age of 70 years. Cover will automatically continue unless you advise the Federation to the contrary. Refer to the Federation Office for full details.

Travel – *Reminder*

The travel cover transferred from Aviva to Millstream Underwriting Limited with effect from 1st April 2021.

The majority of claims, if not all, will be the responsibility of Millstream, however, if you need to cancel a holiday which was booked prior to 1st April 2021, please contact the federation office.

We wish to remind you that no cover is provided under any section of the travel policy if you travel to a destination which the Foreign, Commonwealth & Development Office (FCDO) has advised against all or all but essential travel. Travel advice can be obtained from the FCDO website: www.gov.uk/fcdo

MEMBERSHIP REMINDERS

We wish to take this opportunity to remind you of the following:-

- Whilst there is no need to renew your membership it is your responsibility to ensure that the appropriate deductions continue to be made and that you remain eligible for cover under the scheme. Should you wish to cancel cover or notify us of a change in circumstances please contact the Federation Office.
- Membership of the scheme ceases for all serving members at 70 years. Cover in respect of the partner may cease earlier, please refer to the Group Insurance Scheme booklet.
- Partner cover can only be provided whilst the member remains in the scheme. Please note partner Life and Mobile Phone & Gadget cover is only applicable if the option taken.
- If there is a change of partner and cover is required, a Late Entrant form must be completed.
- Serving members have the option to remain in the scheme (with reduced cover) upon retirement, providing there is no break in membership. Refer to the Federation Office for details.
- Up-to-date contact details and beneficiary details should be logged with the Federation Office.

GROUP INSURANCE SCHEME LITERATURE

The following information is available for you to download from the federation website. If you do not have internet access copies will be sent to you upon request.

- Group Insurance Scheme Booklet – providing a summary of cover under all elements of the Scheme.
- Travel Policy
- Legal Expenses Policy
- Motor Breakdown Policy
- Home Emergency Policy
- Mobile Phone and Gadget Insurance Keyfacts and Terms and Conditions

The information is reviewed and updated as required on an annual basis. We recommend that you log on to the website around the time of renewal to ensure you are in possession of the most up to date documentation. We also advise that you check the website periodically for any Group Insurance Scheme bulletins.

Please refer to the Federation website for all up-to-date Group Insurance Scheme literature, detailing the Cover, Terms, Conditions, Exclusions and Limitations.

Please note the Group Insurance Scheme booklet and Travel policy will be re-issued at this renewal and the 2023-24 documents will be on the Federation website from 1st April 2023.

TOP UP LIFE

We are pleased to be able to offer you a separate facility to increase your Life Assurance cover by £50,000, £75,000 or £100,000.

Please note this facility is also available upon retirement to members who have been in the Top Up Life Scheme for a minimum of six months prior to the date of retirement. Lower benefits and increased premiums apply to retired members. Cover is not available to any members living outside of the UK.

If this is of interest, please contact the Federation Office for further details of this Top Up Life facility.

CONTACTS

Should you have any queries please contact either the Federation Office or Gallagher:-

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Yours sincerely



Carl Baker

Branch Secretary

