



Cleveland Police Group Insurance Benefit Scheme

Special Constables

1 April 2023 – 31 March 2024

Cleveland Police Federation is an Appointed Representative of Arthur J. Gallagher Insurance Brokers Limited which is authorised and regulated by the Financial Conduct Authority.
Registered Office: Spectrum Building, 55 Blythswood Street, Glasgow, G2 7LJ
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Company Number: SC108909.


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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.

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

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

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Quayside House
110 Quayside
Newcastle upon Tyne
NE1 3DX

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

Cleveland Police Federation
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Stockton on Tees
Cleveland
TS18 3NG

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Fax No: 01642 671 487

Website: www.polfed.org/cleveland

Scan QR code to
access the
Federation website
and downloadable
documents



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

This booklet has been produced for distribution to all Special Constables who are members of the Group Insurance Scheme.

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

Serving Member
Life Assurance
Critical Illness
GP on Demand
Best Doctors
Personal Accident
Worldwide Travel
Legal Expenses
Care first Counselling
Motor Breakdown
Home Emergency
Mobile Phone/Gadget

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.

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 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.**

Deductions are payable monthly by direct debit – 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.

Membership of the scheme ceases at the age of 70 years **Please note cover would cease earlier if you are no longer a Special Constable in the Cleveland Police Force or you stop your monthly Group Insurance Scheme deductions.**

The partner Life Assurance and Gadget cover are the only elements of the scheme which are optional, although cannot be taken in isolation. The partner cover ceases:-

- upon the member reaching the age of 70; or
- upon the death of the member; or
- earlier, upon the partner reaching the age of 70 if the partner is older than the member.
- the life benefit payable in respect of a partner is dictated by the age of the member.

Prior notification of maternity leave should be given to the Federation who will advise on the availability of cover.

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 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.

Entry Criteria

Special Constables can apply to join the scheme at any time by completing a short application form which is available from the Federation Office. If you are unable to satisfy the declaration on the application form, a full Health Declaration Form can be completed and you will be subject to medical underwriting.

Partners

As per the above.

Please 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.

If there is a change of partner and cover is required, a further partner application form must be completed.



Life Assurance

Assurer: Canada Life

Policy No: G94505

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

Member	Up to 69 years of age inclusive	£120,000
Partner of Member	Up to 69 years of age inclusive	£ 60,000
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.
- 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

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

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

Helpline – 0808 164 3079

- **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**

Critical Illness

Assurer: Canada Life

Policy No: C92300/1/C

Member	£7,500
Partner of Member	£3,750
Child (or step-child, by marriage or registered civil partnership) 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 – caught in the UK, the Channel Islands, the Isle of Man or 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.

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

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 of 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.

If required, tick the box on the claim form and a personal nurse will be in touch within 48 hours.

Second Medical Opinion (Best Doctors®)

Full details are provided on page 10

The service can be used by an eligible person who 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.

Access the Second Medical Opinion service by calling 0800 085 6605
You can also register online at <http://canadalife.askbestdoctors.com>



GP on Demand

Provider: Teladoc

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

Features:

- 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



- 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 – 0203 499 4891 (line monitored 24/7)



Second Medical Opinion - Best Doctors®

- **Member**
- **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 Group Insurance Benefit 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
Insurer: Millstream
Policy No: FI8900AHA232

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

Serving Member Benefit

Permanent Total Disablement from any occupation	£50,000
Permanent Disabling Injury – up to (max benefit)	£50,000
Loss of sight in one or both eyes	£50,000
Loss of one or more limbs	£50,000
Loss of hearing in both ears – up to	£20,000
Loss of hearing in one ear – up to	£10,000

Permanent Disabling Injuries (Scale of Benefits) is extended to include the following benefits:

	Percentage of Maximum Benefit payable
a. Total loss of use of:	
i) the back or spine below the neck with no damage to the spinal cord	40%
ii) the neck or cervical spine with no damage to the spinal cord	30%
iii) shoulder or elbow	25%
iv) wrist	25%
iv) hip, knee or ankle	20%
b. Total loss of or total loss of use of:	
i) foot below the level of the ankle (talo-tibial joint)	50%
ii) a thumb	25%
iii) a forefinger	20%
iv) any other finger	10%
v) a big toe	20%
vi) any other toe	5%
c. Fractured leg or foot with established non-union	25%
d. Fractured knee cap with established non-union	20%
e. Shortening of leg by at least 3 centimetres	15%
f. Removal of lower jaw by surgical operation	30%

For a Permanent Disability not listed above, the benefit payable will be based on insurer's medical assessment of the degree of disability in relation to the above scale and without reference to the Insured Person's occupation
 Provided that:

- The total benefit payable shall not exceed 100% of the Maximum Benefit for each Insured Person in respect of any one Accident.
- If benefit is payable for Loss of or Loss of use of a Limb then benefits for parts of that limb cannot be claimed.

Temporary Total Disablement (max 104 weeks excluding first 14 days) – per week	£28
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On-duty Post Traumatic Stress Disorder (max 104 weeks excluding first 14 days) – per week	£28
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Dependent Childcare Costs – in the event that a 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
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Hospitalisation Benefit (as a result of an accident – up to 14 nights) – per night	£50
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Infection of HIV/Hepatitis B on duty	50% of PTD benefit
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On Duty Assault - payable following an absence period of at least 3 consecutive days immediately after the attack:-

- Firearm	£2,500
- Knife/Sharp Instrument	£1,250
- Disfigurement/Scarring from Burns – up to	£5,000

Benefit payable in relation to one event regardless of the number of wounds sustained

Unrecovered Criminal Court Compensation (serving officer benefit only) – up to	£250
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Accidental Death of a child aged 6 months to under 18 years, who is a dependant of an Insured Person	£5,000
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Partner Benefit

Hospitalisation Benefit (as a result of an accident – up to 14 nights) – per night	£25
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■ Key Definitions:-

Permanent Disabling Injury means Bodily Injury resulting in disablement which has lasted for at least 12 months and which has not resulted from On Duty Post Traumatic Stress Disorder and which in Insurers 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 caused other than by Permanent Disabling Injury and which has not been caused by On-Duty Post Traumatic Stress Disorder and which has lasted for at least 52 consecutive weeks from the date of the Accident and in all probability will continue for the rest of the Insured Person's life which prevents 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.

Post-Traumatic Stress Disorder means severe anxiety disorder that has solely and directly developed after exposure to an incident occurring while On-Duty which prevents the Insured Person from carrying out all duties of their Usual Occupation, that has been diagnosed by a Registered Qualified Medical Practitioner and occurs within 24 months of the date of the incident

Temporary Total Disablement means temporary disablement which has not resulted from On-Duty Post Traumatic Stress Disorder and which entirely prevents the Insured Person from engaging in their Usual Occupation.

Please note there is no cover for any claim which is caused by or results from the Insured Person undertaking any of the following occupations on either a full time, part time or voluntary basis:

- Forestry/Sawmill
- Mining (both opencast and quarrying)
- Professional Sportspeople and Entertainers (where an Insured Person's livelihood depends on his/her being able to participate in sports, athletics or entertainment).
- Aircrew
- Agricultural and Horticultural work
- Farming and Fish Farming
- Media Groups

All claims/incidents which could give rise to a claim should be notified as soon as reasonably possible 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.

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.

Worldwide Travel
Insurer: Millstream
Policy No: FI8910AHA232

Emergency Medical Expenses - up to	£10,000,000
Emergency Dental Treatment - up to	£350
Cancellation/Curtailment (for incidents as specified in the policy) - up to	£5,000
Trip Abandonment (after 24 hours) - up to	£5,000
Travel Delay - £60 per 12 hour delay - up to	£120
Missed Departure – up to	£1,000
Personal Liability - up to	£2,000,000
Personal Accident - up to	£25,000
Baggage and Personal Belongings (single article limit - £400; total in respect of valuables - £400) - up to	£2,000
Delayed Baggage – after 24 hours – up to a maximum of	£250
Money – Cash Limit up to	£1,000
Credit Card Misuse - up to	£1,000
Loss of Passport, Driving Licence Expenses – up to	£250
Legal Expenses - up to	£50,000
Rental Vehicle Excess	£1,500
Rental Car Key cover	£500
Policy excess per person per section	£50
Policy excess – maximum for any one loss or event	£100

- Cover is provided to the member, their partner and children* under the age of 18, or under 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.
- Maximum duration any one trip/journey – 60 days.
- Maximum period away in any one insurance year – 180 days.
- UK trips must involve a pre-booked overnight stay.
- No cover is provided in respect of travel to a destination which the Foreign & Commonwealth Development Office (FCDO) advise against all or all but essential travel.
- There is no Cancellation or Medical Expenses cover for pregnancy unless there have been complications. In addition, there is no cover for pregnancy 12 weeks before and 12 weeks after the estimated date of delivery.
- There is no cover for any loss if the insured person has been taking part in any activity or sport not listed in the Activities and Sports section of the Travel policy.
- Cover is provided for conventional skiing and snow-boarding holidays – on piste or off piste within the ski area boundaries of a recognised ski resort and following ski patrol guidelines." – 30 days in any one insurance period.
- There is no cover for a set of circumstances which you knew about at the time the trip was booked unless you could not reasonably have expected such circumstances to result in a claim.
- 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.***
- **Health Declaration:-**

The policy will not cover **you** if any of the following apply to **you**, a travelling companion, an **immediate relative**, **close business associate** or someone upon whom **your** trip depends whether they are travelling with **you** or not (including any third party with whom **you** may be staying on **your** trip):

1. **You**/they were aware of any medical reason why the trip would be cancelled or curtailed.

2. **You**/they were travelling against the advice of a medical practitioner or in order to get medical treatment abroad.

3. **You**/they have been diagnosed as having a **terminal illness**.

If **you** are unsure if any of the above apply, please contact the federation office or Gallagher.

If there is any change in a person's health between the date the policy is issued and the start date of a trip **you** must still comply with the Health Declaration. If **you** are unable to comply with the Health Declaration, the Money Helper has launched a travel insurance directory on its website for people with serious pre-existing medical conditions which will enable **you** to find travel insurance that suits **your** needs. **You** will need to visit www.moneyhelper.org.uk/en/everyday-money/insurance/travel-insurance-directory.

■ **Claims & Assistance Service**

For emergency assistance, please contact +44 (0)330 660 0785 or email claims@mstream.co.uk.

For non-emergency claims, we strongly advise that you submit your claim using the dedicated online portal which provides an easy to follow way to log your claim.

You will be provided with your reference number confirming receipt of your claim instantly. You can also enter your claim after this has been submitted so you can upload any documentation you need to support your claim in a few easy steps. You must submit your claim within 60 days of the incident giving rise to the claim. First, check the policy wording to make sure your claim is valid.

You can log your claim via www.submitclaim.co.uk/CPF

■ **Stranded Passenger**

Allowing access to a network of more than 1200 executive lounges at airports around the world. If the flight is delayed by more than 2 hours, an access code is automatically sent to the member's phone so they can take advance of complimentary facilities. It only takes a couple of minutes and all you need to do is visit <https://itz4.me/cleveland> to register your flight and passenger details at least 24 hours before you fly. You'll need to use the PIN code **9284** to access the page.

■ **360 Assistance**

360 Assistance service gives an up to date, country by country information at the click of a mouse. Members can access online detail on the latest medical, political and security situation in most countries around the world including vaccination requirements, contact details for consulates and medical facilities and other useful information. To register please visit <https://itz4.me/cleveland> and use PIN code **9284** to access this feature.

■ **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.

Legal Expenses including Care first Lifestyle Counselling Helpline and Online Support Service

Provider: Arc Legal Assistance

Contract No: 10033/60029

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	IOPC 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 – 0333 234 3455
Lifestyle Helpline & Online Support Service – 0800 177 7894 & www.arclegal.co.uk/carefirst -
(username and password – CLEVE2010)
Legal Document Service (available to the Member and Partner) - www.legalassistanceportal.arclegal.co.uk
(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:-

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

- **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 contact numbers and claims procedures.**
- 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 in the Policy Wording).
- **In the first instance, all claims/enquiries should be made via the 24 hour Legal Helpline – 0333 234 3455**

CARE FIRST

(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)

Motor Breakdown

Provider: RAC

Contract No: CPGIS001

- Cover applies to the member, his or her partner and 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.
- European Assistance: 90 days any one trip (with an overall limit of £2,500 per claim)
- **The Terms & Conditions document is available to download from the Federation website. This details the full policy terms, conditions and exclusions, as well as claims procedures.**

Features:-

What is insured?

Roadside

Help to repair the vehicle at the roadside when you're more than a quarter of a mile from your home
Help to transport the vehicle, you and your passengers to a destination of your choice, up to 10 miles, if the RAC cannot repair the vehicle at the roadside.

At Home

Help to repair the vehicle at, or within, a quarter of a mile of your home

Recovery

Help to transport the vehicle, you and your passengers to a destination of your choice, within the UK, if the RAC cannot repair the vehicle.

Onward Travel

A replacement hire car for 2 consecutive days or £150 per person and £500 in total for either alternative transport or overnight accommodation for the passengers while the vehicle is repaired.

Mis-fuel Rescue (UK only)

Help to repair the vehicle at the roadside by cleaning out the fuel system, topping up the vehicle with up to 10 litres of fuel and disposing of the contaminated fuel.

EUROPEAN MOTORING ASSISTANCE

Onward travel in the UK

Help to repair the vehicle if it breaks down within 12 hours before the departure date and a hire car if it can't be repaired in time (up to 14 consecutive days).

Roadside assistance in Europe

Help to repair the vehicle at the roadside or recovery to a local repairer, with a contribution towards the garage labour costs if the vehicle can be repaired on the same day – up to £150.
If spare parts are required, the RAC will organise and pay for their despatch.

Onward travel in Europe

If the vehicle can't be repaired within 12 hours, the RAC will pay for the passengers to continue their journey in a replacement car or by rail, plane or taxi (up to £125 per person per day and £1500 in total) or for additional accommodation expenses of £30 per person per day – up to £500.

The RAC will provide alternative transport to get the passengers back home if the vehicle is unrepairable in Europe and will be returned home.

Getting the vehicle home

The RAC will return your vehicle home if it can't be repaired.

Reimbursement for a hire car in the UK, once the RAC have brought the passengers home – up to 2 consecutive days.

The RAC will arrange and pay for you to collect the vehicle if it was left abroad for repairs up to £600 for transport and £50 for accommodation.

Vehicle break-in emergency repairs

The RAC will cover the costs to carry out emergency repairs to make the vehicle safe again following a break-in – up to £175.

Replacement driver

The RAC will provide a replacement driver if a driver is medically unfit to drive.

What is not insured?

- Any breakdown which has occurred prior to purchase.
- Anything which is not a breakdown, eg, a road traffic collision.
- The cost of any parts.
- Any breakdown resulting from a fault that has previously been attended and has not been properly repaired or the advice after a temporary repair has not been followed.
- Vehicles used for hire and reward or courier services.

Restrictions in cover

- The vehicle must be less than:
 - 3.5 tonnes,
 - 6.4 metres long
 - 2.55 metres wide
- Motorcycles under 49cc or mobility scooters are not covered.
- If a caravan or trailer breaks down in the UK, RAC will only attend at the roadside and attempt a repair. No other benefits of the policy are available.
- If the vehicle breaks down while towing a caravan or trailer and the RAC provide recovery, the caravan or trailer will be recovered with the vehicle (provided it is no heavier than 3.5 tonnes, no longer than 7 metres and no wider than 2.55 metres) to a single destination.
- If the breakdown is as a result of a tyre fault and a spare wheel or the manufacturer's repair equipment is not being carried we will only tow you 10 miles.
- There are limits on the amount of cover per section. Please see your terms and conditions.
- European Breakdown is limited to journeys up to 90 days for any one trip, 1 call out per journey and 3 call outs per policy year (with an overall limit of £2,500 per claim).

Making a Claim:-

Please note you must state that you are a member of the Cleveland Police Group Insurance Benefit Scheme. RAC will be unable to trace you by your name or registration.

- For UK breakdown assistance:-

Call: **0333 070 2634**

online: www.rac.co.uk/breakdown

- For European breakdown assistance:-

- **00 33 472 43 52 55***

- Calling from a French landline – **Freephone 0800 290 112**

- Calling from the Republic of Ireland – **Freephone 1800 535 005**

- Bringing the vehicle back to the UK after a breakdown – **0330 159 0342**

- Claim Form Requests:-

- From the UK

0330 159 0337

europaclaims@rac.co.uk

- From Europe

0044 161 332 1040*

www.rac.co.uk/europeclaimform

*please replace the 00 at the beginning with 810 when in Belarus or Russia

Hearing Assistance – Telephone prefix 18001 to access Typetalk or text 07855 828282

- You should have the following information available:-

- Your name and contract number CPGIS001
- Your collar number (serving officer) or state that you are a police staff employee
- Identification such as a bank card or driving licence
- The vehicle's make, model and registration number
- The exact location of the vehicle – the road you are on or the nearest road junction
- The number of the phone you are using
- The cause of the breakdown, if you know it
- Your credit card number if you need additional services

If you fail to make contact within 24 hours of becoming aware of the breakdown, cover may be refused in relation to the breakdown.



Home Emergency

Provider: LIMemergency
Contract No: 10033/60692

This insurance policy is designed to offer 24-hour assistance if you suffer a home emergency. It compliments but does not replace either your household buildings or contents insurance policy, and there may be times where this is the more appropriate route for cover. If the situation is not an emergency as defined in the policy wording, you should contact your buildings or contents insurance provider for claims assistance.

This policy covers temporary repairs, or a permanent repair where this can be done at a similar cost and there is no temporary repair available. If the contractor advises there is no temporary, permanent or economical repair available, then cover will cease under this insurance.

It is a requirement that you maintain your home, including fixtures and fittings. This includes boilers which should be maintained in accordance with the manufacturer's recommendations.

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.

Claim Limits

The amount insurers will pay in respect of any one claim and during any one Period of Insurance. For Emergency Work the cost shall be limited (inclusive of VAT) to:

- i) The Contractor's call-out charge.
- ii) The Contractor's labour up to a maximum of 3 hours.
- iii) Parts and materials up to £150.
- iv) Contribution to alternative heating purchased or hired by the Beneficiary up to £50.
- v) Boiler Replacement Contribution up to £150.
- vi) Alternative Accommodation up to £250.

Subject to a maximum Claim Limit of £1000 for each claim related by time or origin.

Cover

Section 1 – Plumbing & Drainage	
What is covered?	What is excluded?
Emergency repairs following damage to or failure of the plumbing and drainage system which: 1. Means that internal flooding or water damage is a likely consequence. 2. Means that you do not have access to one or more useable toilets within your home. 3. Causes blocked external drains that are your sole responsibility within the boundary of the home, where this can be resolve by jetting.	1. The replacement of water tanks, cylinders, central heating radiators, external WC's and external pipes and taps. 2. Overflows not causing internal water damage. 3. Blocked toilets and/or drains where this has been caused as a consequence of misuse or the internal workings of the flush. 4. Saniflo systems or other macerator-based systems. 5. Descaling and any work arising from hard water scale deposits. 6. The repair of domestic and/or leisure equipment that are leaking water, other than from external fixed pipework. 7. Where there is a leak from a shower, bath or sink when in use and there is another means of equivalent bathing or washing at the home. 8. Where the leak can be contained providing you with enough time to arrange a repair privately.

Section2 – Internal Electricity	
What is covered?	What is excluded?
Emergency repairs following the electricity failure of at least one complete circuit which:	<ol style="list-style-type: none"> 1. External lighting including security, garages and outbuildings. 2. The replacement or adjustment of any light bulbs. 3. Electricity supply to burglar/fire alarm systems, CCTV surveillance, or to swimming pools, the plumbing and filtration system for swimming pools and any leisure equipment. 4. Renewable energy systems. 5. Where an appliance has caused a circuit to fail or trip.
<ol style="list-style-type: none"> 1. Cannot be resolved by resetting the fusebox; and 2. would not be more appropriately resolved by the regional electricity network supplier. 	
Section 3 – Gas Supply	
What is covered?	What is excluded?
Emergency repairs after the National Gas Emergency Service has visited your home and isolated your gas supply, emergency repairs will be carried out by a Gas Safe contractor, who will repair or replace the damaged section of internal gas supply pipe. our contractor will also turn your gas supply back on.	<ol style="list-style-type: none"> 1. Repair work to or the cost of replacing lead pipework. 2. The interruption or disconnection of public services to the home however caused, or the failure, breakdown or interruption of the mains gas supply system.
Section 4 – Water Supply	
What is covered?	What is excluded?
Emergency repairs following a water supply system failure to:	<ol style="list-style-type: none"> 1. The interruption or disconnection of public services to the home, however caused, or the failure, breakdown or interruption of the mains water supply system. 2. Where you have access to a water supply in another bathroom. 3. Descaling and any work arising from hard water scale deposits.
<ol style="list-style-type: none"> 1. The kitchen. 2. The bathroom where no other water supply is available for bathing. 	
Section 5 – Security	
What is covered?	What is excluded?
Emergency repairs following damage to or failure of the following items which would render the main living areas of the home insecure and easily accessible to intruders:	<ol style="list-style-type: none"> 1. Internal locks and doors, glass, external garages or outbuildings. 2. Any damage caused by the contractor in gaining access to the home. 3. Doors subject to swelling. 4. Porch doors where there is another lockable door which prevents access to the main living areas of the home.
<ol style="list-style-type: none"> 1. External locks. 2. External doors. 3. External windows. 	
Section 6 – Access to Home	
What is covered?	What is excluded?
Emergency repairs following the loss of the only available key to the home which cannot be replaced and normal access cannot be obtained. Our contractor will gain access to the home and ensure it is left secure.	<ol style="list-style-type: none"> 1. Any damage caused by the contractor in gaining access to the home.
Section 7 – Primary Heating System	
What is covered?	What is excluded?
Emergency repairs following the complete breakdown of the primary heating system which:	<ol style="list-style-type: none"> 1. Boilers that are over 238,000 btu net input (70 Kilowatt). 2. Lighting of boilers, the correct operation, routine adjustment of time, temperature controls or the replacement of batteries. 3. Any form of renewable energy systems. 4. Power flushing and descaling. 5. The replacement of water tanks, cylinders and central heating radiators. 6. Where an immersion heater or similar is available to resolve the failure.
<ol style="list-style-type: none"> 1. Results in the complete loss of heating. 2. Results in the complete loss of hot water. 	

	<ul style="list-style-type: none"> 7. Intermittent faults where this cannot be identified at the time of the contractor's attendance. 8. Lack of maintenance or neglect by you (you may be asked to reserve funds if your boiler has not been serviced in line with the manufacturer's instructions or if you have no protection against hard water). 9. Where a boiler can be operated manually to resolve the loss of hot water and/or heating.
Section 8 – Roofing	
What is covered?	What is excluded?
Emergency repairs following missing, broken or loose tiles causing internal water damage.	<ul style="list-style-type: none"> 1. Damage where the roof has not been satisfactorily maintained. 2. Costs that should be shared proportionately across all responsible parties.
Section 9 – Pests	
What is covered?	What is excluded?
<p>Emergency repairs following an infestation as a result of the following pest in and/or attached to the home and there is clear evidence of the infestation:</p> <ul style="list-style-type: none"> 1. Wasp nests. 2. Hornet nests. 3. House mice. 4. Field mice. 5. Rats. 6. Cockroaches. 	<ul style="list-style-type: none"> 1. Repeat claims where you failed to follow previous guidance from us or the contractor to prevent continued or further infestation. 2. The removal of bees and bee hives. Bees are not seen as pests and therefore cannot be treated in the same way as hornets or wasps. If you have a swarm, or bees in the structure of your home, you should contact the British Beekeepers Association for guidance: www.bbka.org.uk.
Section 10 – Boiler Replacement Contribution	
What is covered?	What is excluded?
<p>We shall contribute towards the cost of a brand-new like for like replacement up to a maximum of £150 or the amount shown on the receipt, whichever is lower. This is only available upon production of an original receipt for payment. Section 10 will not be operative unless we or the contractor declare the boiler to be uneconomical to repair. Cover under Section 7 will then cease.</p>	<ul style="list-style-type: none"> 1. Labour, delivery and shipping costs.
Section 11 – Overnight Accommodation	
What is covered?	What is excluded?
Overnight accommodation only (arranged by and booked by insurers) where it has not been possible to resolve the emergency following an accepted claim for emergency repairs by a contractor under another section of this policy and the home is rendered uninhabitable.	<ul style="list-style-type: none"> 1. The cost of any subsistence or other associated costs.
Section 12 – Alternative Heating Allowance	
What is covered?	What is excluded?
Insurers will pay a contribution towards the cost of purchase or hire by the insured person (upon production of an original receipt for payment) of alternative heating sources where these are deemed necessary in the event that the primary heating system has failed completely and it is not possible to reinstate the heating within a 6-hour period. The amount insurers will contribute is specified within the claim limit.	

How to make a claim

1	2	3
<p>Major emergencies which could result in loss of life or serious damage to home should be immediately reported to the supply company and/or public emergency services.</p> <p>Gas leaks must be immediately notified to the National Gas Emergency Service on 0800 111 999.</p>	<p>Please look at your most recent insurance policy to check your level of cover.</p> <p>This policy is designed to assist you during an emergency. It will not cover situations that are not notified to us within 48 hours of the incident.</p>	<p>Call our 24-hour helpline on 01384 987996.</p> <p>You will be asked some questions to check your identity and the details of your emergency. Insurers will talk you through your cover and let you know what they will do next.</p>

Mobile Phone/Gadget

Provider: Arc Legal

Scheme Name: Cleveland Police Group Insurance Benefit Scheme

Serving Member and Retired Member 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.
- **A Policy Document and Summary are available to download from the Federation website. These detail the full policy terms, conditions and exclusions, as well as the claims procedure.**

Type of cover

This cover entitles you to the repair or replacement of your gadget if it is accidentally damaged or stolen and all gadgets, apart from laptops, are covered if they break down. Your mobile phone is also covered for fraudulent calls.

You are covered for things that happen in the United Kingdom, the Channel Islands and the Isle of Man.

You are covered for things that happen anywhere else in the world for up to 90 days in total in any single 12-month period.

Gadgets that are covered

The gadget must be:

- a mobile phone, iPad, tablet, camera, laptop, portable gaming console, iPod, MP3 player, e-reader, Kindle, smart watch, sat nav or portable media player. No other items are covered.
- of UK specification and purchased in the UK from a physical store, or, if purchased online, from a website which is UK based and which despatched the item from within the UK. Items despatched from outside the UK will not be covered under this policy.
- purchased new, or refurbished items, purchased directly from the manufacturer or Network Provider only. Refurbished items purchased elsewhere or second hand items will not be covered.
- less than 36 months old, in good condition and in full working order when you take up this benefit.
- purchased by you or gifted to you, with evidence of ownership available.

Cover

- Repair costs if your gadget is damaged as a result of an accident. If it cannot be repaired, it will be replaced.
- If your gadget is stolen, it will be replaced.
- If you accidentally or unintentionally lose your mobile phone it will be replaced.
- If your gadget suffers electrical breakdown which happens outside of the manufacturer's guarantee period, it will be repaired or, if it cannot be repaired, it will be replaced. Please note that this does not apply to laptops.
- 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 of £2500.
- If your gadget is intentionally or deliberately damaged due to the actions of another party, not including your immediate family, we will repair it. If it cannot be repaired, it will be replaced.

Limits

The single gadget limit is £1,150 for mobile phones and £1,000 for all other gadgets.
The limit for fraudulent use of your mobile phone is £2500.
A maximum of two claims in total in any single 12 month period.

Excess

You will have to pay an excess fee for any claim, which be based on the gadget's value when new:-

Value of Gadget	Amount of Excess
Up to £500	£50
Between £501 and £999	£75
£1,000 or more	£100

Exclusions

- Loss of or damage to any accessories.
- Theft:
 - where you have not taken precautions to protect your gadget.
 - from a building or premises where forcible and violent entry or exit has not been used.
 - from motor vehicles if no-one is in the vehicle and all the doors and windows have not been locked and all security systems have not been activated, or where the item has not been concealed in a locked boot, locked glove box or other locked internal compartment.
- Losses where you cannot confirm the time and place you last had the gadget.
- Breakdown or damage:-
 - caused deliberately by you,
 - where you have not followed the manufacturer's instructions,
 - caused by routine servicing, maintenance or cleaning,
 - which is the result of the use of non-original accessories, or
 - by any computer virus or similar.
- Wear and Tear
- Cosmetic damage that does not affect the gadget's performance.
- Accidental loss for anything other than a mobile phone.
- The cost of any fraudulent calls if the loss or theft of your mobile phone has not been reported lost or stolen to the service provider within 24 hours of discovery.
- Any claim arising from war, terrorism, nuclear risk or sonic boom.
- Loss of data or software.
- Value Added tax (VAT) where you are registered with HM Revenue and Customs for VAT.
- Any expense which is the result of you not being able to use the gadget if damaged, lost or stolen.
- Any loss of a SIM card.

Claims Procedures

In the event that you wish to make a claim, this can be done by either:-

- the online claim portal at <https://policefed.taurus.claims/>
or
- by calling 0330 020 0044

Please have your cover details available and confirm you are a member of Cleveland Police Group Insurance Benefit Scheme.

What you must do if you have a claim

- Give the claims handler any relevant receipts, documents or evidence of ownership.
- Give the claims handler details of any contract, guarantee, warranty or insurance that may cover to the loss, for example, household insurance.
- Report the theft or loss of any mobile phone within 24 hours of discovery to your airtime provider and blacklist your handset.
- Report the theft or loss of any gadgets to the Police within 48 hours of discovery and get a crime reference number.

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.

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, if your complaint is about an insurer we will acknowledge your complaint and refer it on to them for investigation.

Step 3 – If you 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; this 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

Website: <http://www.financial-ombudsman.org.uk>

Whether or not you make a complaint to us and/or refer your complaint to the Financial Ombudsman Service, your right to take legal action will not be affected.

- **Financial Services Compensation Scheme (FSCS)**

We are covered by the Financial Services Compensation Scheme ("FSCS"). You may be entitled to compensation from the FSCS if we cannot meet our financial obligations to you. This depends on the type of insurance contract that we have arranged for you, certain eligibility criteria and the circumstances of the claim.

Further details regarding the FSCS are available online at www.fscs.org.uk or by calling 0800 678 1100 (+44 20 7741 4100 from overseas).

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.


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.

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.ajg.com/uk/privacy-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.

Cleveland Police Federation 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 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.



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