

George Burrows

Personal Protection Insurance Scheme
for Devon & Cornwall and Dorset
police staff and their partners

GeorgeBurrows

A Gallagher Company

1 April 2020



Useful Contacts

RAC Breakdown Assistance

(Reference X806)

Tel (UK): 0330 159 0577

Tel (Europe): 00 33 472 43 52 55

Worldwide Travel Insurance

Healthline: 01689 892 262

Claims: 0345 122 3280

Overseas Assistance: 00 44 23 8064 4633

Mobile Phone / Gadget claims

Tel: 0203 794 9318

Personal Tax and Legal Advice

Tel: 0333 234 3473

Legal Document service

(Login and password:

GBurrow)

Web: www.arclegal.co.uk/legaldocuments

Carefirst Counselling

Tel: 0800 177 7894

Web: www.arclegal.co.uk/carefirst

Best Doctors

Tel: 0800 085 6605

Web: www.askbestdoctors.com

George Burrows

Tel: 01403 327719

Email: info@georgeburrows.com

Web: www.georgeburrows.com

Schedules of benefits

Employee	Benefits
Life Assurance	£100,000
Advance of benefit on terminal prognosis (age 68 and under)	20% of sum assured
Child Death Grant (<i>aged between 6 months and 17 years</i>)	£3,000
Best Doctors (<i>Children up to age 21, 25 if in full time education</i>)	Family cover
Critical Illness Insurance	£6,000
Child Critical Illness cover (<i>aged between 6 months and 18 years</i>)	£1,500
Sickness Benefit (<i>up to 26 weeks, member only</i>)	£120 per week
Personal Accident Benefits (<i>See table on page 7 for summary of benefits provided</i>)	Member only
Worldwide Annual / Multi-trip Travel Insurance (<i>Children up to age 18, 23 if in full time education</i>)	Family cover
Legal Expenses Insurance (<i>Children over 18 years</i>)	Family cover
Care First Counselling Service (<i>Children over 18 years</i>)	Family cover
RAC Motor Breakdown Assistance (<i>UK & European</i>)	Member only
Mobile Phone / Gadget Insurance	Member only
Calendar monthly premium:	£40.59*
*The premium includes Insurance Premium Tax (IPT) and the Federation's administration fee	

Partner	Benefits
Life Assurance	£50,000
Advance of benefit on terminal prognosis (<i>age 68 and under</i>)	20% of sum assured
Critical Illness Insurance	£4,000
Personal Accident Benefits (<i>See table on page 7 for summary of benefits provided</i>)	Member only
RAC Motor Breakdown Assistance (<i>UK & European</i>)	Member only
Mobile Phone / Gadget Insurance	Member only
Calendar monthly premium:	£15.43*
*The premium includes Insurance Premium Tax (IPT) and the Federation's administration fee	

Full details of the cover included in these schedules can be found in the policy wordings which are available from the Federation and should be read carefully, in particular the limitations, exclusions and terms and conditions.

Definition of partner - a partner is defined as your legal spouse or civil partner. If you are not married or you do not have a civil partner, a person who is co-habiting with you and has done so for at least six months prior to joining the scheme and is financially dependant or interdependent with you.

Children - dependent natural or adopted children are included where indicated, to the ages specified. For further information please contact George Burrows: Email: info@georgeburrows.com Tel: 01403 327719

(Office opening hours 9.00am to 5.00pm Monday to Friday, closed Bank Holidays and weekends)

Important Information

Please take time to read through this booklet. It is not a policy document, it is a summary outlining the cover and services included in the scheme. Full details of cover, including the limitations, exclusions, and the terms and conditions can be found in the policy wordings which are available from the Federation and should be read carefully.

We offer a non-advised product which means we can't give you a personal recommendation in respect of this scheme but can outline the features and benefits so you can decide whether the cover suits your needs. This scheme meets the demands and needs of those who wish to provide protection for the circumstances outlined in this booklet at the levels described in the schedules.

Joining the scheme

1. **New employees** may join the scheme within 2 months of their date of joining if they are actively at work at the date of joining.
2. **Existing employees** may join the scheme providing they are currently actively at work in their normal occupation and number of contracted hours, have not been medically advised against working, and have not been absent from work due to ill health or injury in the 8 weeks preceding their application.
3. **Partners*** may join the scheme provided they are able to satisfy the Health Declaration detailed in the applicable partner application form. **Partner cover will cease immediately an employee leaves the scheme or when the employee or the partner attain age 70, whichever happens first.**

**Definition of partner - a partner is defined as your legal spouse or civil partner. If you are not married or you do not have a civil partner, a person who is co-habiting with you and has done so for at least six months prior to joining the scheme and is financially dependant or interdependent with you.*

Payment of premiums

Premiums are collected monthly by salary/ pension deduction unless alternative arrangements have been agreed. Monthly subscription payments must be maintained in order to remain a member of the scheme and to qualify for benefits.

Career breaks, maternity leave, secondment or living overseas

Prior to any of the above applying you will need to contact the Federation to discuss whether cover can continue and to arrange premium payment throughout the applicable period.

Transfer, resignation or dismissal

Employees who transfer to another force, resign or are dismissed from the police force are not eligible to remain in the scheme and all cover, including partner membership, will cease.

Retirement from the police force

All cover, including cover for partners, ceases immediately on retirement.

How to cancel your cover

In the event that you need to cancel your membership of the scheme, **please notify the Federation in writing: Devon & Cornwall Police Federation office, Police Headquarters, 2 River Court, Pynes Hill, Exeter EX2 5JL.**

How to make a claim

Unless otherwise specified in this booklet please **contact the Federation on: 01392 354770 to make a claim.** Claims should be reported as soon as practicable and, if possible, within 30 days of the incident/diagnosis. The onus is on the member to notify a claim, it is not the responsibility of the Federation to make a member aware of their entitlement to claim.

Scheme benefits

This section gives a brief explanation of the benefits included in the scheme. Full details of cover, including the limitations, exclusions, and terms and conditions can be found in the policy wordings which are available from the Federation, and take precedence.

Life assurance

Life assurance benefit is payable on the death, by any cause, of the member or their subscribing partner **up to the age of 70 years**.

The payment is made to the Trustees of the applicable force and the money is then dispersed by the Trustees under the terms of the "Trust Deed" which would normally be the member's chosen beneficiary. This means that the benefit does not form part of the member's estate and is not, under current legislation, subject to inheritance tax. It is therefore important to keep the beneficiary details up to date.

Terminal illness benefit

If a member under the age of 69 is diagnosed as having an illness or injury from which he or she is expected to die within 12 months, they may apply for an advance of 20% of the life assurance benefit. The amount advanced will be deducted from the settlement on death.

Child death grant

This benefit is paid upon the death of a dependent child aged between six months and 17 years.

24 hour Bereavement counselling telephone helpline

Tel: **0800 912 0826** - confidential support with unlimited telephone access.

Best Doctors

The Best Doctors service provides the reassurance of a confidential expert second medical opinion if a member, partner or their resident dependent children up to age 21 (25 if still in full time education) are facing a worrying medical condition.

Best Doctors work in conjunction with the patient and their doctor to ensure diagnosis and treatment are correct, providing an independent and comprehensive assessment report. They work with a worldwide panel of specialists.

Unlimited access to the Member Care centre is included, providing a confidential telephone based helpline, which is available 24 hours a day, 7 days a week, throughout the year.

Call: **0800 085 6605** for Best Doctors medical support.

Or visit: **www.askbestdoctors.com** for healthcare advice and the Best Doctors video library, with over 300 colour videos giving detailed explanations about medical conditions, treatments and testing.

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

Critical illness

The scheme benefits will be payable if an Employee, their subscribing partner or their child (under the age of 18 years, 21 if in full time education) suffers from an insured illness and survives for more than 14 days from the date of diagnosis or surgery.

Insured illnesses*

- Alzheimers Disease - *resulting in permanent symptoms*
- Aorta Graft Surgery - *for disease*
- Aplastic Anaemia - *with permanent bone marrow failure*
- Bacterial Meningitis - *resulting in permanent symptoms*
- Benign Brain Tumour - *resulting in permanent symptoms or removed via craniotomy*
- Benign Spinal Cord Tumour
- Blindness - *permanent and irreversible*
- Cancer - *excluding less advanced cases*
- Cancer - *second and subsequent*
- Cardiac Arrest
- Cardiomyopathy - *of specified severity*
- Coma - *resulting in permanent symptoms*
- Coronary Angioplasty - *two or more arteries*
- Coronary Artery Bypass Grafts - *with surgery to divide the breastbone*
- Creutzfeldt-Jakob Disease - *resulting in permanent symptoms*
- Deafness - *permanent and irreversible*
- Dementia - *resulting in permanent symptoms*
- Encephalitis - *resulting in permanent symptoms*
- Heart Attack - *of specified severity*
- Heart Valve Replacement or Repair
- HIV Infection - *caught from a blood transfusion, physical assault or at work*
- Kidney Failure - *requiring dialysis*
- Liver Failure - *of advanced stage*
- Loss of hand or foot - *permanent physical severance*
- Loss of Independent existence - *permanent and irreversible*
- Loss of Speech - *permanent and irreversible*
- Major Organ Transplant
- Motor Neurone Disease - *resulting in permanent symptoms*
- Multiple Sclerosis - *with persisting symptoms*
- Open Heart Surgery - *with surgery to divide the breastbone*
- Paralysis of Limb - *total and irreversible*
- Parkinson's Disease - *resulting in permanent symptoms*
- Primary Pulmonary Arterial Hypertension
- Progressive Supranuclear Palsy - *resulting in permanent symptoms*
- Pulmonary Artery Graft Surgery
- Respiratory Failure - *of advanced stage*
- Rheumatoid Arthritis - *chronic and severe*
- Stroke - *resulting in permanent symptoms*
- Systemic Lupus Erythematosus - *with severe complications*
- Terminal Illness - *where death is expected within twelve months*
- Third Degree Burns - *covering 20 percent of the body's surface area or 30 percent loss of surface area to the face*
- Traumatic Brain Injury - *resulting in permanent symptoms*

Child specific conditions (in addition to the above):

- Cerebral Palsy
- Children's intensive care benefit - *requiring mechanical ventilation for 7 days*
- Cystic Fibrosis
- Hydrocephalus - *treated with a shunt*
- Muscular Dystrophy
- Spina Bifida

Red Arc support service included to help members and their families cope with the practical and emotional effects resulting from the diagnosis of a serious illness.

*A pre-existing condition exclusion applies together with other terms and conditions.

Full details including the limitations, exclusions, terms and conditions can be found in the policy wording, which should be read carefully. Claims must be submitted within 90 days of the date of diagnosis.

Cover ceases on retirement or at age 70, whichever happens first.

Sickness benefit

Cover is provided for employees only.

Sickness benefit is payable every 28 days (four weeks). It commences following 26 weeks disablement and when the employee's pay has been reduced. The benefit will be payable for no longer than 26 weeks in any one year and will cease when the employee returns to work, retires, leaves the employment of the police force or after 26 weeks, whichever occurs first.

Claims are settled by George Burrows team on behalf of the insurer and paid directly to the members bank account.

Benefit payable - £120 per week

Please note: If full pay is reinstated and backdated, benefits received in respect of the applicable period must be repaid to the insurers.

Personal accident

24 hour worldwide personal accident cover is provided for employees and their subscribing partners, unless otherwise stated.

Temporary total disablement*

Cover is provided for employees only. If you suffer a bodily injury as a result of an accident, you can claim a weekly benefit for the time you are absent from work. Cover is available for up to 104 weeks from the date of the accident. Benefit is payable from the eighth day of incapacity.

Hospital Benefit*

Cover is provided for employees only. If, following an accident, you are admitted to hospital due to the injuries sustained, you will receive a payment for each night of your stay, up to a maximum of seven nights.

Permanent total disablement (PTD)*

PTD means disablement which entirely prevents the insured person from attending to any business or occupation for 12 months and which, after that time, is beyond hope of improvement. PTD cover is applicable to disablement caused by bodily injury sustained as a result of an accident.

Permanent total loss of sight (in one or both eyes), limb(s), hearing or speech*

If, as a result of a bodily injury sustained from an accident, you suffer permanent total loss of sight, limb(s), hearing or speech, a benefit payment will be made to you.

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

Personal accident benefits

Employee	Benefits
Temporary total disablement (per week) (maximum 104 weeks, seven day excess)	£25
Hospitalisation (per night, up to 7 nights)	£50
Permanent total:	
Disablement	£100,000
Loss of sight in one eye or loss of one limb	£20,000
Loss of hearing in one ear	£10,000
Loss of sight in both eyes or hearing in both ears	£40,000
Loss of limbs	£40,000
Loss of speech	£30,000

Partner	Benefits
Permanent total:	
Disablement	£50,000
Loss of sight in one eye or loss of one limb	£10,000
Loss of hearing in one ear	£5,000
Loss of sight in both eyes or hearing in both ears	£20,000
Loss of limbs	£20,000
Loss of speech	£15,000

Full details of cover including the limitations, exclusions, terms and conditions can be found in the policy wording, which should be read carefully.

Worldwide travel insurance

The travel insurance policy covers the member and their spouse or cohabiting partner, and any number of dependent children/grandchildren under the age of 23 who are living with them and in full time education for **any number of trips a year, up to 31 days each trip**.

Trip duration can be extended to a maximum of 180 days on request and by payment of an additional premium. **Extensions must be arranged before you travel** and full details of your travel plans provided. Please call George Burrows on: **01403 327719** to arrange a travel extension.

Cover includes trips in the United Kingdom provided overnight accommodation has been booked and paid for.

A wide range of leisure activities such as Scuba diving to 30 metres and winter sports are covered at no extra charge. Please refer to pages 13 to 16 of your travel policy for the full list of activities included. Cover may be available at an additional premium for activities not listed, please contact George Burrows for details.

Extensions can be arranged to include cover for overseas weddings, golfing trips and business equipment, and for children of extended family or friends under the age of 18 who are travelling with the member by contacting George Burrows and on payment of an additional premium.

Important information

Health restrictions apply to some sections of the policy. See sections 1A, 1B, 2, 3 and 4 under the Personal Travel Insurance section of the policy.

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

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

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

Police and Fire Brigade Health Line: 01689 892 262

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

Overseas assistance: 00 44 23 8064 4633

A £40 excess per claim applies to most policy sections. Full details of cover including the limitations, exclusions, terms and conditions can be found in the policy wording, which should be read carefully.

Legal expenses

The legal expenses policy provides protection from **legal costs** up to £100,000 for the subscribing member and their resident family members to help pursue or defend a claim.

Cover included*:

Subscribing member only

- Crime pre-charge, up to 5 hours post interview cover.
- Legal representation at gross misconduct hearings.
- Representation in IOPC complaints investigations.
- Representation at Public Enquiries and Inquests.
- Defence of civil proceedings arising from charges brought against you for discrimination at work.
- Defence of legal action arising from allegations in respect of your acts or omissions as a Trustee of funds set up by the Police/Federation.
- Property disputes in relation to ownership or occupation of your main home.
- Tenancy disputes relating to your unlawful eviction from a property you occupy.
- Probate disputes where you are contesting a will as a beneficiary of your deceased parents, grandparents or children.

Subscribing member and partner only

- Legal representation (solicitors and barristers) for non-duty related criminal prosecutions in Magistrates and Crown Court.
- School Admission Disputes.

Partner & children only

- Pursuit of employment disputes.

Subscribing member, partner, their children and parents normally living with them

- Pursuit of compensation for damages following an incident resulting in personal injury anywhere in the world.
- Purchase and Sale Disputes.
- Property Damage and Motor Uninsured Loss Recovery.
- Tax Investigations.
- Data Protection.
- Personal Identity Fraud.
- Motor Insurer Database Disputes.
- Social Media Defamation.
- Vehicle Cloning.

***Full details of cover, including the limitations, exclusions and terms and conditions can be found in the policy wording, which should be read carefully.**

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

Personal tax and legal advice: [0333 234 3472](tel:03332343472)

Lifestyle Counselling and Online Support Service: [0800 177 7894](tel:08001777894)

Visit www.arclegal.co.uk/carefirst to access the Online Support Service and enter your voucher code: [Gburrow](#)

Legal Document Service

As an addition to the Legal Expenses cover subscribing members and their resident partners have access to an Online Legal Document Service.

This service gives members the opportunity to draft their own bespoke legal documents using templates that have been developed by legal professionals and are regularly reviewed and revised in line with changes in law or legal practice.

The templates cover a wide range of topics and step by step guidance is provided throughout to help you through the document drafting process.

Templates include letters and documents for:

- **Building work** - quote / estimation requests, complaints and requests for faulty work repairs
- **Buying and selling** - refunds, replacement and repair requests, sale of goods contracts etc
- **Complaints and disputes** - compensation requests, billing disputes, neighbour issues (overhanging trees, noise, trespass etc), problems with removals, dry cleaners, hotels, restaurants etc
- **Identity Theft and Credit Improvement** - requests for credit files, requests for information following credit rejection, informing credit card company of unauthorised usage/withdrawals, creditor holding letter etc
- **Motoring** - parking fine challenges, vehicle sale agreements, servicing complaints, refunds from car dealers, pothole damage claims
- **Probate** - probate letter to bank or building society
- **Wills** - single, married, civil partner
- **Workplace** - application for flexible working, flexible working appeals, adoption leave requests, maternity/paternity leave letters

To access the document service visit: www.arclegal.co.uk/legaldocuments
and register by using the code: **Gburrow**

Care First Counselling

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.

As a member of the group insurance scheme you have access to an information and counselling helpline service which is available to you 24 hours a day. Advisors, trained by Citizens Advice are at hand to provide answers and assistance on a wide range of issues which may affect your daily life.

The helpline provides you with instant support, advice and counselling. All Care First counsellors are accredited to the British Association for Counselling and Psychotherapy (BACP). The counsellors are available to provide support for any issues that you may wish to discuss, such as bereavement, relationships problems, stress and work-loads. The service is confidential and impartial, and no one will be informed that you have contacted Care First, you don't even need to give your name if you don't want to.

The Care First online service provides a library of resources, developed and maintained by a team of professionals. The 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.

Call: **0800 177 7894** to speak to a Care First counsellor

Or visit www.arclegal.co.uk/carefirst to access the Lifestyle Online Service using the log in details: **GBLA2011**

RAC Motor breakdown assistance

Cover is provided for employees and their subscribing partners. It applies in the event of the mechanical breakdown of a private vehicle* in which you are a driver or a passenger.

It is important that you read the Key Facts document and we recommend that you retain a copy in your vehicle. Copies of the Key Facts document are available to download from the George Burrows website. If you have any questions about your cover please contact George Burrows on: **01403 327719** or by email: info@georgeburrows.com

Cover includes:

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

Full details of cover including the limitations, exclusions, terms and conditions can be found in the policy wording, which should be read carefully.

Qualifying vehicles

*A car, motorcycle 49cc or over in the UK or 121cc or over in Europe**, motorhome, minibus fitted with not more than 17 seats including driver, light van, estate car, MPV or 4X4 sport utility vehicle that conforms to the following specification: maximum legal laden weight of 3,500kg (3.5 tonnes), maximum overall dimensions of 6.4 metres length, height 3 metres, width 2.25 metres (all including any load carried).

What to do if you breakdown

If you breakdown in the UK please call your dedicated number:

Tel: **0330 159 0577** and quote reference **X806**

If you breakdown in Europe** call: **00 33 472 43 52 55**

(replace 00 at the beginning with 810 when in Belarus or Russia)

Additional family members

RAC cover can be extended to include other family members who normally reside with you by payment of an annual additional premium.

You can arrange this cover by calling George Burrows on: **01403 327719**.

**Europe: please refer to the policy wording for the list of countries included.

Mobile phone/gadget insurance

Mobile phone/gadget insurance is provided for employees and their subscribing partners whilst in the UK and for up to 90 days if abroad.

Insurers will pay up to two claims per member per year, up to a maximum of £1,000 per gadget claim /£1,150 per mobile phone claim, for repair or replacement (as applicable), in the event of:

- Accidental damage
- Theft
- Accidental loss (mobile phones only)
- Breakdown
- Liquid damage
- Fraudulent call use

General conditions*

Mobile phones/gadgets must be less than 36 months old at commencement of cover, with valid proof of purchase. Items purchased second hand or outside of the UK are not covered under this policy.

There is no cover:

- for theft, loss or damage to accessories of any kind
- for reconnection costs or subscription costs of any kind
- if you are unable to provide proof of usage, if requested
- if you are unable to evidence ownership

A policy excess of £50 will be applied to items valued up to £500 (when new), £75 for items valued between £500 and £999 (when new) and £100 for items valued £1,000+ (when new).

'Apple swap'

If your phone or gadget is an Apple product you may prefer to take the item to your local Apple store for repair or replacement. You will first need to call the number below to ensure your claim is successful after which you will be furnished with the details as to how to proceed with an Apple service.

Call: 0203 794 9318** to make a claim (please quote your collar number)

*Terms and conditions apply to each section of cover.

Please refer to the policy wording for details of gadgets eligible to be covered under this insurance. Full details of cover including the limitations, exclusions and terms and conditions can be found in the policy wording, which should be read carefully.

** Lines are open Monday to Friday from 9am to 6pm. Call charges may vary depending on your network provider.

What to do if you have a complaint

George Burrows are committed to delivering the highest standards of customer care. We are always interested in your feedback, should you need to make a complaint, in the first instance you may wish to contact the Police Federation, alternatively you can contact the George Burrows team direct at:

Post: St Mark's Court, North Street, Horsham, West Sussex RH12 1RZ

Tel: 01403 327719

Email: info@georgeburrows.com

Whilst we will make every effort to maintain the highest standards, we recognise that there may be occasions when we fail to satisfy the particular requirements of our customers. We therefore have in place procedures to investigate and remedy any area of concern.

In such circumstances we promise:

- To try and resolve the complaint within 3 working days and write to you confirming if we have done so;
- To acknowledge any formal complaints promptly;
- To respond fully to your concern or complaint within four weeks or less. If for any reason this is not possible, we will write to you to explain why we have been unable to conclude the matter quickly.

If we have been unable to resolve your complaint in eight weeks, we will write to you explaining the reason as to why this has not been possible. We will also advise you of your right to refer your complaint to the Financial Ombudsman Service (if applicable).

Financial Ombudsman Service

If you still feel that we have not been able to resolve the matter to your satisfaction, after this process you may have the right (subject to eligibility) to refer your complaint to the Financial Ombudsman Service. The address is:

The Financial Ombudsman Service
Exchange Tower
London E14 9SR

Telephone: 0800 0234 567 (from landline)

Telephone: 0300 123 9 123 (from mobile)

Email: complaint.info@financial-ombudsman.org.uk

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

Online Dispute Resolution Platform

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

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

Additional Information

Data Privacy

George Burrows is a trading name of Arthur J. Gallagher Insurance Brokers Limited (Gallagher).

We are the data controller of any personal data you provide to us. We collect and process personal data in order to offer and provide insurance services and policies and to process claims. Personal data is also used for business purposes such as fraud prevention and detection, financial management, to generate risk modelling, conduct analytics including to advise, improve and develop our products and services and to comply with our legal and regulatory obligations. This may involve sharing information with, and obtaining information from, our group companies and third parties such as (re)insurers, other brokers, loss adjusters, credit reference agencies, service providers, professional advisors, our regulators or fraud prevention agencies. We may record telephone calls to help us to monitor and improve the service we provide as well as for regulatory purposes.

Please see our Privacy Notice for further information on how your personal data is used, shared, disclosed and retained, your rights in relation to your personal data and how to contact our Data Protection Officer. Our Privacy Notice can be found at <https://www.ajg.com/uk/brokerage-privacy-policy/>. From time to time we may make important updates to our Privacy Notice and these may in turn affect the way we use and handle your data. Please ensure you review our Privacy Notice periodically to ensure you are aware of any changes.

If you are providing us with personal data of another individual that would be covered under the insurance policy we may be placing or services we may provide to you, you shall ensure that you have obtained all appropriate consents, where required, tell them you are providing their information to us and show them a copy of this notice. You must not share personal data with us that is not necessary for us to offer, provide or administer our services to you.

Insurers

The cover in this scheme is provided by a panel of insurers. A list of insurers is available on request.

Financial Services Compensation Scheme (FSCS)

You may be entitled to compensation from the Financial Services Compensation Scheme ("FSCS") should the insurer be unable to meet its obligations and subject to eligibility. Details of the circumstances in which you can make a claim – and instructions on how to do so – can be found on the FSCS website: <http://www.fscs.org.uk>. Separately, your insurer and/or you may be covered by a different compensation scheme.

George Burrows

George Burrows is a group insurance broker who has provided personal protection products to members of the police service for over 50 years.

FCA registration

We are authorised and regulated by the Financial Conduct Authority (FCA). The FCA is the independent watchdog that regulates the provision of financial services. Our registration number is 311786. We are permitted by the FCA to act as a general insurance intermediary, to arrange credit and collect payments. You can check these details by visiting the FCA's website www.fca.org.uk/register

Notes



George Burrows, St Mark's Court, Chart Way,
Horsham, West Sussex RH12 1RZ

Tel: 01403 327719

Fax: 01403 327778

Email: info@georgeburrows.com

Website: www.georgeburrows.com

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

GB1225/UK102-2020/V5