


Date as Postmark

Dear Member

Telephone: 0191 378 7470

 @DurhamFedSec

## GROUP INSURANCE SCHEME - RENEWAL 2023 - SERVING MEMBERS

The Durham Police Group Insurance Scheme falls due for renewal on 1<sup>st</sup> May 2023. We are pleased to confirm this scheme has been renewed with our existing Insurance Broker, Gallagher, for the forthcoming 12 months.

**Please note the purpose of this communication is to confirm renewal of the Group Insurance Scheme and to advise you of some important changes with effect from 1<sup>st</sup> May 2023:-**

- **Life Assurance – the serving member and partner benefits have been increased.**
- **Legal Expenses – the Disciplinary Hearings limit of indemnity has been increased.**

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

**Please take time to carefully review the important information contained within the Group Insurance Scheme Booklet and all of the Group Insurance Scheme literature to familiarise yourself with all of the benefits as well as the Terms, Conditions, Exclusions and Limitations. This documentation will be on the Federation website from 1<sup>st</sup> May 2023 - [www.polfed.org/durham](http://www.polfed.org/durham)**

### SCHEME COVER

As a serving member aged below 65 years you are included under all sections of the scheme which are listed below. Cover can continue up to the age of 70, however, this does not include Critical Illness and the level of Life cover and Sick Pay benefit are reduced. Full details are provided in the Group Insurance Scheme booklet.

Please note following a change last year, partner Critical Illness cover will only apply if you have elected to include your partner in the Group Insurance Scheme. If you wish to amend your "member only" membership of the Group Insurance Scheme to "member + partner" you should contact the Federation Office immediately, who will advise on eligibility and how you can apply.

Please therefore note:-

1. Partner membership is optional and, if taken, this now includes Critical Illness as well as Life cover.
2. Cover will continue to automatically extend to include your partner and dependent children with whom you reside, where relevant, on other elements of the scheme, indicated below:-
  - Life Assurance – Member
  - Life Assurance – Partner (**only if option taken**)
  - Critical Illness – Member (up to 65 years) and Dependent Children
  - Critical Illness – Partner (**only if option taken**)
  - GP on Demand – Member, Partner and Dependent Children.
  - Best Doctors – Second Medical Opinion – Member, Partner and Dependent Children
  - Personal Accident Insurance – Member, Partner and Dependent Children
  - Sick Pay Insurance – Member
  - Worldwide Travel Insurance – Member, Partner and Dependent Children
  - Legal Expenses (including online legal document service) – Family Cover
  - Care first Lifestyle Counselling Helpline and Online Support Services – Family Cover
  - UK and European Motor Breakdown – Member, Partner and Dependent Children
  - Mobile Phone and Gadget Insurance - Member

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

## CLAIMS

Over the past 5 years we have paid in the region of £1.61 million (including some outstanding reserve payments which are still to be made) in claim settlements for our members across the entire Group Insurance Scheme.<sup>1</sup>

## MONTHLY DEDUCTIONS

A thorough effort has been made to negotiate the price of cover and contain costs, however as a result of increases to cover, premiums have also been raised.

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

With effect from 1<sup>st</sup> May 2023, the monthly deductions for the forthcoming 12 month period are confirmed below:-

- Serving Member (below 65 years) + Partner – monthly deduction      £36.30
- Serving Member (below 65 years) – monthly deduction                      £29.95
  
- Serving Member (65 – 70 years) + Partner – monthly deduction      £30.50
- Serving Member (65 – 70 years) – monthly deduction                      £26.42
  
- Payment method will continue via payroll deduction.
  
- Deductions are inclusive of Insurance Premium Tax (IPT) (where applicable) at the prevailing rates. IPT is levied and controlled by the Government, the amount, as well as the basis of application, can be amended by them at any time.
  
- Monthly deductions are inclusive of a fee, details of which can be obtained from the Federation at any time.

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

### Life Assurance

- Serving member below 65 years    Benefit has increased from £100,000 to £120,000
- Partner of serving member below 65 years                                Benefit has increased from £50,000 to £60,000
- Serving member aged 65 to below 70 years                                Benefit has increased from £25,000 to £30,000
- Partner of serving member aged 65 to below 70 years                    Benefit has increased from £12,500 to £15,000

### Legal Expenses

- The Disciplinary Hearings limit of indemnity has increased from £10,000 to £20,000

## PLEASE ALSO NOTE THE FOLLOWING:-

**Travel** – we advised last year that the travel cover transferred from Aviva to a new insurance provider, Allianz.

### Allianz Policy No: 55/SZ29291867/05

The majority of claims will be the responsibility of Allianz, however, we wish to remind you of the transitional arrangements should you need to cancel your trip before your journey commences. The date upon which you booked your trip will determine which insurer is responsible and you will need to provide evidence of the booking date to support your claim.

### Please note:

- Trips booked prior to 1<sup>st</sup> May 2022 – cancellation claims handled by Aviva
- Trips booked on or after 1<sup>st</sup> May 2022 – cancellation claims handled by Allianz

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

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

<sup>1</sup> Claims data collected between 01.05.18 and 31.01.23



## **GROUP INSURANCE SCHEME LITERATURE**

The following scheme literature is available to download from the Federation website. If you do not have internet access, copies will be sent to you upon request:-

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

The information is reviewed and updated as required on an annual basis. If Insurers are re-issuing the policy documents these will be available on or around 1<sup>st</sup> May 2023. We recommend that you log on to the website around the time of renewal to ensure you are in possession of the most up to date documentation. We also advise that you check the website periodically for any Group Insurance Scheme bulletins.

## **MEMBERSHIP REMINDERS**

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

- Whilst there is no need to renew your membership it is your responsibility to ensure that your details are up to date, the correct deductions continue to be made and that you remain eligible for cover under the scheme. Should you wish to cancel cover or notify us of a change in your circumstances, please contact the Federation Office.
- Membership of the scheme ceases at the age of 70 years for serving members. Cover in respect of the partner may cease earlier, please refer to the Group Insurance Scheme Booklet.
- Serving members have the option to remain in the scheme (with reduced cover) upon retirement, up to the age of 70 years, providing there is no break in membership.
- Members should note that cover under all applicable elements of the scheme only applies to the member's partner if they permanently reside with the Member. Partner cover can only be provided whilst the member remains in the scheme.
- Up to date contact details and beneficiary details should be logged with the Federation Office.

## **TOP UP LIFE**

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

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

As with the Group Insurance Scheme, payment is arranged via monthly payroll deduction.

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

## CONTACTS

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

### **Durham Police Federation**

Suite 5  
Kingfisher House  
St John's Road  
Meadowfield  
Durham DH7 8TZ

Tel: 0191 3787470

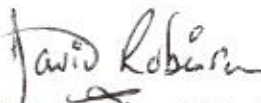
### **Gallagher**

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

Tel: 0191 479 7600

Website [www.polfed.org/durham](http://www.polfed.org/durham)

Yours sincerely



**Dave Robinson - Office Manager**  
**Durham Police Federation**