



Durham Police Group Insurance Scheme

1 May 2025 – 30 April 2026

Durham 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 7AT. Registered in Scotland.
Company Number: SC108909.



Gallagher

Insurance | Risk Management | Consulting

Contents

General Information	3
Entry Criteria	4
Life Assurance	5
Top Up Life Facility	6
Critical Illness	7
Optional Additional Critical Illness	8
GP on Demand	9
Second Medical Opinion - Best Doctors®	10
Personal Accident & Sick Pay	11
Worldwide Travel	14
Legal Expenses including Care first Counselling	17
Motor Breakdown	19
Mobile Phone/Gadget	22
Important Information	24

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. May we ask that you check your payslip/pension statement from time to time 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:-

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

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

Durham Police Federation
Suite 1A
Kingfisher House
St John's Road
Meadowfield
Durham DH7 8TZ

Tel No: 0191 378 7470

Website: www.polfed.org/durham

Scan QR code to access the
Federation website and
downloadable documents if you
don't have internet access physical
copies can be provided



Arranged by Durham Police Group Insurance Scheme in association with Gallagher

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

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

Serving Member	Retired Member
Life Assurance	Life Assurance
Critical Illness (up to 65 years only)	GP on Demand
GP on Demand	Second Medical Opinion - Best Doctors®
Second Medical Opinion - Best Doctors®	Worldwide Travel
Personal Accident & Sick Pay	Legal Expenses
Worldwide Travel	Care first Counselling
Legal Expenses	Motor Breakdown
Care first Counselling	Mobile Phone/Gadget
Motor Breakdown	
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 and Critical Illness for the member's partner (if an additional subscription amount is paid). The child Life and Critical Illness benefit is automatically provided in conjunction with the serving or retired member benefit. Cover in respect of the partner and dependent children resident with the member is automatically provided (where relevant) under the GP on Demand, Best Doctors, Personal Accident, Travel, Legal Expenses, Care first and Motor Breakdown policies.

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

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

The partner Life and Critical Illness covers are the only elements of the Scheme which are optional, although cannot be taken in isolation.

The partner cover ceases:-

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

Membership is available to retired members living overseas but is restricted to Life cover only.

Prior notification of maternity leave and secondments from the Force 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

Serving Members

12 month entry period – automatic membership can be granted if applications to join the scheme are made within 12 months of joining Durham Police. Thereafter, discretionary entrant procedures are followed and cover may be subject to medical underwriting. Discretionary entrant procedures also apply for any applicant 64 years of age and over.

Retired Members

Cover can continue without declaration of health subject to maximum age of 70 years (although retirees must previously have been a member of the Group Insurance Scheme as a serving member and membership must be continuous from the date of retirement).

Partners

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

Please note:

- The partner must permanently reside with the member. In the event of a claim, documentary evidence may be requested.
- If there is a change of partner and cover is required, a Late Entrant form must be completed.



Life Assurance

Assurer: Risk Assurance Management Ltd

Policy Nos: PL05119 (Serving Member), PL05120 (Retired Member), PL05157 (Partner – Serving) and PL05158 (Partner – Retired)

Serving and Retired Member Benefits:-

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

Serving Member	Under 65 years of age	£120,000
Partner of Serving Member	Under 65 years of age	£60,000
Serving Member	65 years to under 70 years of age	£30,000
Partner of Serving Member	65 years to under 70 years of age	£15,000
Retired Member	Under 65 years of age	£50,000
Partner of Retired Member	Under 65 years of age	£25,000
Retired Member	65 years to under 70 years of age	£25,000
Partner of Retired Member	65 years to under 70 years of age	£12,500
Child (dependant of a Member)	6 months to under 18 years	£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 at the earliest opportunity. 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 – unlimited
- The retired member cover is provided without declaration of health (subject to the entry criteria detailed earlier).
- Members must ensure that the Federation have up to date details of the nominated beneficiary.
- **All death claims should be notified as soon as is practical and 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 or original coroner's certificate must be provided.**
- **All terminal prognosis advance claims should be notified as soon as is practical to the Federation Office who will provide you with the required form for completion.**





Three Easy Options to Increase Your Life Cover

Gallagher offers serving officers/police staff and their partners who subscribe to the Durham Police Group Insurance Scheme three levels of top-up life cover:

£50,000*

£5.52

per month**

£75,000*

£8.20

per month**

£100,000*

£10.95

per month**

For further information call
Durham Police Federation:

T: 0191 378 7470

or Gallagher on:

T: 0191 479 7600

© 2025 Arthur J. Gallagher & Co. | www.ajg.com/uk

*Policy limits and exclusions may apply, please see policy wording for full terms and conditions.

**Prices are correct from May 2025. The premiums payable will be subject to periodic review and may go up or down. Benefit levels reduce and premium rates increase on retirement. Cover ceases at age 65. Should you require further details of the cover, terms and conditions and exclusions, please contact the Federation with any questions.

Durham 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 7AT. Registered in Scotland. Company Number: SC108909. AR53-2025 Exp. 30.04.2026.



Gallagher

Insurance | Risk Management | Consulting

Critical Illness

Assurer: The Ancient Order of Foresters

Policy No: FFS/D/2005

Serving Member Benefits:-

Serving Member	Under 65 years of age	£10,000
Partner of Serving Member	Under 65 years of age	£5,000
Child of Serving Member	Aged between 6 months to under 18 years	£2,500

- Lump sum benefit payable upon the confirmed diagnosis of one of the following conditions - survival is required for 28 days:-

Each condition in the table below has been given a group reference. This relates to the "common group" exclusion which is referred to in the second bullet point under the heading "Pre-Existing/Related Condition Exclusions"

Alzheimer's Disease – Group C	Kidney Failure – Group C
Aorta Graft Surgery – Group A	Loss of Hands or Feet – Groups A & C
Bacterial Meningitis – Group C	Loss of Speech – Groups A & C
Benign Brain Tumour – Group B	Major Organ Transplant – Group A
Blindness – Groups A & C	Motor Neurone Disease – Group C
Cancer – Group B	Multiple Sclerosis – Group C
Coma – Groups A & C	Paralysis of Limbs – Groups A & C
Coronary Artery By-Pass Grafts – Group A	Parkinson's Disease – Group C
Creutzfeldt-Jakob Disease – Group C	Severe Burns – Group C
Deafness – Groups A & C	Stroke – Group A
Heart Attack – Group A	Traumatic Head Injury – Groups A & C
Heart Valve Replacement or Repair – with surgery to divide the breastbone – Group A	Please note, congenital conditions are excluded.
HIV Infection and Hepatitis B Virus – resulting from a blood transfusion given as part of medical treatment; a physical assault; or an incident occurring during the course of performing police duties – Group C	

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

Pre-Existing Conditions Exclusion

No benefit is payable for conditions from which the Member suffered, or for which the Member sought advice or treatment, during the period of two years ending on the date when the Member first became insured for Critical Illness cover under the terms of this Group Insurance Scheme.

The Critical Illness Benefit is payable once only in respect of conditions in a "Common Group". For this purpose certain illnesses belong to more than one Group (as detailed above).

Claims should be notified to the Federation Office within 90 days of the incident giving rise to the claim. Completion of a claim form is required.



Three easy options to arrange Additional Critical Illness Cover

Gallagher offers serving officers/police staff, and their partners who subscribe to the Durham Police Group Insurance Scheme, three levels of critical illness cover:

Serving members

£10,000*	£15,000*	£20,000*
£3.50	£5.25	£7.00
per month**	per month**	per month**

For further information call
Durham Police Federation:
T: 0191 378 7470
or Gallagher on:
T: 0191 479 7600

Partners of serving members

£10,000*	£15,000*	£20,000*
£5.00	£7.45	£10.00
per month**	per month**	per month**

*Policy limits and exclusions may apply, please see policy wording for full terms and conditions.
**Prices are correct from May 2025. The premiums payable will be subject to periodic review and may go up or down. Cover ceases at age 65. Should you require further details of the cover, terms and conditions and exclusions, please contact the Federation with any questions.
Durham 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 7AT. Registered in Scotland. Company Number: SC108909. AR57-2025 Exp. 30.04.2026.
2025 Arthur J. Gallagher & Co. | www.ajg.com/uk | GGBRETUK104470



GP on Demand Provider: Teladoc

Serving Member and Retired Member Benefits:-

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 – DURHAM2020



- 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®

Serving Member and Retired Member Benefit

- **Serving Member**
- **Retired 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 Durham Police Group Insurance Scheme) in complete confidence – 0800 085 6605 or online at www.askbestdoctors.com – on the registration page, enter “Police Force” in the Company/Insurer box, then in the Name of Employer box enter “Durham Police Federation” then go to next step.

Best Doctors is a registered trademark of Best Doctors, Inc. in the United States and other countries. Used with permission.

Personal Accident and Sick Pay
Insurer: Allianz
Policy No: 55/SZ29291893/05

PERSONAL ACCIDENT

- Cover for accidental bodily injury sustained whilst on or off duty.
- Worldwide and operative 24 hours.
- Any One Event Accumulation Limit £25,000,000
- Non-Scheduled Aircraft £5,000,000

SERVING MEMBER BENEFIT

Permanent Total Disablement (PTD) from any occupation – up to	£60,000
Loss of Limb(s)/Eye(s) – up to	£60,000
Loss Hearing in both Ears – up to	£24,000
Loss of Hearing in one Ear – up to	£12,000

Or

Permanent Disabling Injuries – Scale of Injuries

There may be potential to receive a percentage of the Permanent Total Disablement benefit in respect of the following subject to a total of £60,000:-

Total loss of use of:-

- a. back or spine (excluding cervical) without cord involvement
- b. neck or cervical spine without cord involvement
- c. shoulder, elbow or wrist
- d. hip, knee or ankle

Loss of or total loss of use of:-

- a. foot below the level of the ankle (talo-tibular joint)
- b. thumb
- c. one forefinger or big toe
- d. any other finger
- e. any other toe

Benefit for any Permanent Disabling Injury not noted above will be calculated by a medical assessment to evaluate the degree of disability without reference to the Insured Person's occupation

Temporary Total Disablement (max 104 weeks excluding first 14 days) – per week	£35
--	-----

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

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 (Receipts from a registered childcare provider/child minder, together with evidence of shift change must be submitted)	£500
---	------

Infection of HIV/Hepatitis B on duty	50% of PTD benefit
--------------------------------------	--------------------

On Duty Assault:-

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

Emergency Dental Treatment – reasonable expenses necessarily incurred on the advice of a qualified medical practitioner should you sustain accidental bodily injury resulting in dental injury – up to	£2,500
Accidental Death of a child aged 6 months to under 18 years, who is dependant of an Insured Person	£5,000

PARTNER/CHILD OF SERVING MEMBER BENEFIT

Permanent Total Disablement from any occupation – up to	£20,000
Loss of Limb(s)/Eye(s) – up to	£20,000
Loss Hearing in both Ears – up to	£8,000
Loss of Hearing in one Ear – up to	£4,000

Or

Permanent Disabling Injuries – Scale of Injuries

There may be potential to receive a percentage of the Permanent Total Disablement benefit in respect of the following subject to a total of £20,000:-

Total loss of use of:-

- back or spine (excluding cervical) without cord involvement
- neck or cervical spine without cord involvement
- shoulder, elbow or wrist
- hip, knee or ankle

Loss of or total loss of use of:-

- foot below the level of the ankle (talo-tibular joint)
- thumb
- one forefinger or big toe
- any other finger
- any other toe

Benefit for any Permanent Disabling Injury not noted above will be calculated by a medical assessment to evaluate the degree of disability without reference to the Insured Person's occupation

Children aged 6 months – 18 years are covered for 50% of the above

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

■ Key Definitions:-

Permanent Total Disablement means disablement other than any Permanent Disabling Injury which has lasted without interruption for at least 12 months, has no reasonable prospect of improving, and in the opinion of an independent referee who is a Qualified Medical Practitioner and acceptable to Allianz will in all probability permanently, completely and continuously prevent the insured person from engaging in or giving attention to business profession or occupation of each and every kind.

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

All claims/incidents which could give rise to a claim should be notified to the Federation Office as soon as possible (but within 90 days), who will issue a claim form for completion and return.

SICK PAY

SERVING MEMBER BENEFIT

Serving Member under 65 years of age	£75 per week
Serving Member 65 to under 70 years of age	£37.50 per week

Benefit payable for up to 26 weeks

Serving Officer – Payable in the event that the Chief Constable places an officer on half/reduced pay following a period of absence of 182 days (not necessarily consecutive days) in any 12 month period due to accident or sickness.

Police Staff Employee – payable in the event that the police staff employee is placed on half or reduced pay in accordance with Force policy.

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

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

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

In the event that the decision to reduce pay is over-turned, you are required to refund any benefits which have already been paid to you.

All claims should be notified to the Federation Office, who will issue a claim form for completion and return.

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

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: Allianz
Policy No: 55/SZ29291867/05

Serving and Retired Member Benefits:-

Emergency Medical Expenses - up to	£25,000,000
Hospital Benefit - £50 per night up to a maximum of 30 nights	£1,500
Cancellation/Curtailment/Change of Itinerary (for incidents as specified in the policy) - up to	£5,000
Abandonment (after 24 hours) - up to	£5,000
Delayed Departure - after 12 hours or more	£100
Missed Departure – up to	£1,000
Catastrophe- up to	£1,000
Personal Liability - up to	£5,000,000
Personal Accident - up to	£50,000
Personal Property (single article limit - £500; total in respect of valuables - £500) - up to	£2,000
Delayed Personal Possessions – after 24 hours – up to a maximum of	£250
Lost Passport or Travel Documents	£500
Money –up to	£1,000
Lost Keys (for main permanent residence or vehicle whilst on an insured journey) up to	£500
European Legal Expenses - up to	£50,000
Winter Sports cover	
Policy excess per person per section	£50
Policy excess – maximum for any one loss or event	£100

- Cover is provided to the member, his or her partner and children* under the age of 18, or 23 if in full time education, dependant and ordinarily resident with the member. Benefits apply per Insured Person. *If the dependent child has a disability, either mental or physical, which is substantial and long term as defined under the Equality Act 2010, no age limit will apply.
- Grandchildren under the age of 18, or 23 if in full time education (up to 3 per trip) travelling with the member are automatically included as long as the member has parental control and the child's parents are not holidaying with them.
- Maximum duration any one trip/journey – 60 days.
- Maximum period away in any one insurance year – 180 days.
- UK trips must involve pre-booked transport or accommodation.
- 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.
- Cover is provided for conventional skiing and snow-boarding holidays – on-piste (or off-piste within the ski-area of a recognised ski resort and following ski-patrol guidelines) – maximum 17 days per trip
- Healix 24 hour Emergency Medical Assistance +44(0) 1483 265 696
- It is your responsibility to ensure safe keeping of your possessions at all times.

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

Pre-existing Medical Conditions:-

Exclusions relating to your health:-

1. Any claims made under the Cancellation, Curtailment or Change of Itinerary and/or Medical & Emergency Travel Expenses sections of the policy as a result of a Qualified Medical Practitioner not permitting you to travel.
2. Any claims under the Cancellation, Curtailment or Change of Itinerary section of the policy as a result of any pre-existing medical condition where you are on a waiting list for in-patient treatment.

3. Any claims under the Cancellation, Curtailment or Change of Itinerary and/or Medical & Emergency Travel Expenses sections of the policy where you are travelling for the purpose of obtaining medical treatment abroad.
4. Any claims under the Cancellation, Curtailment or Change of Itinerary and/or Medical & Emergency Travel Expenses of the policy where you have been given a terminal prognosis.
5. Purchase of any prescription medicines relating to a pre-existing condition.
6. If you or a close relative has suffered a pre-existing medical condition that you could have reasonably foreseen would have given rise to a Cancellation, Curtailment or Change of Itinerary claim.

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

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

- Deliberately putting yourself at risk, for example, swimming while under the influence of alcohol or climbing from one balcony to another, unless you are trying to save another person's life.
- Illegal acts.
- Travelling in the 8 weeks prior to the most recently advised expected date of delivery as result of you being pregnant or giving birth (unless disability arises from a diagnosed medical complication which is not a normal symptom of pregnancy or childbirth).
- Theft or attempted theft from any unattended vehicle unless kept out of sight in a locked boot or compartment or in the case of a hatchback or estate car under a purpose built luggage cover. There must be evidence that the vehicle has been broken into.
- You are covered to take part in the sports and leisure activities listed in the policy as long as you are not: taking part as professional or racing or taking part in a competition. You must use all recommended safety equipment and keep to all local laws and regulations.
- Engaging in any kind of flying as a pilot.
- Being a full-time member of the armed forces of any nation or international authority or a member of any reserve forces called out for permanent service.
- War.
- Any circumstances that could have been reasonably foreseen as giving rise to a claim for Cancellation, Curtailment and Change of Itinerary or Travel Delay or Missed Departure at the time an insured journey was booked or paid for in part or in full.

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

In the event of a medical emergency overseas, please telephone Healix on +44 (0) 1483 265 696

- You must contact this number immediately about any serious illness or accident where you have to go into hospital, return home early or extend your stay.

▪ **Non Emergency Claims:-**

For minor illnesses or accidents needing simple outpatient treatment where medical expenses are under £500, if possible, please pay the bills, keep the receipts and make a claim when you return home.

Please contact the Federation Office to obtain a claim form.

▪ **European Legal Expenses Claims**

To make a claim under this section, please telephone Allianz Legal Protection on 0370 241 4140 quoting master policy number 34445.

▪ Allianz Travel Oracle Mobile App

The Allianz travel app provides travellers with an invaluable source of pre-travel advice and destination information. Access can be from anywhere in the world via a secure log-on and includes the following:-

- Country Profiles
- Travel Alerts
- Pre-trip Advice and Safety Information
- Travel Tips
- Customisable Country Watch List
- Risk Map

The app is available on iOS and Android platforms and also includes an emergency mayday feature. Search the App Store or Play Store for "Travel Oracle". Install and register using policy number SZ29291867. After registration you will receive the bespoke Allianz version of the app. (Refer to Guide on Federation website.)

▪ 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: 10033/60256

Serving and Retired Member (UK residents only) Benefits:-

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

Section No	Sections of Cover
1a	Crime Pre Charge (Interview and Post Interview)
1b	Crime - Magistrates Court
1c	Crime - Crown Court
2	Disciplinary Hearings
3	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 3461

Lifestyle Helpline & Online Support Service – 0800 177 7894 & www.arclegal.co.uk/carefirst -

(username and password – Durhampol)

Legal Document Service (available to the Member and Partner) – www.legalassistanceportal.arclegal.co.uk

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	£ 20,000
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 3461**

CARE FIRST

Serving and Retired Member (UK residents only) (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 workloads. 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 – Durhampol)

Motor Breakdown

Provider: RAC

Contract No: DPGIS001

- **Serving and Retired Member (UK Residents only) benefits:-**
- 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.
- 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, e.g., 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 (including a tow bar)
 - 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 this scheme. RAC will be unable to trace you by your name or registration.

- For UK breakdown assistance:-

Call: 0333 070 2647

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** europeanclaims@rac.co.uk
- From Europe **0044 161 332 1040*** www.rac.co.uk/europeanclaimform

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

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

- You should have the following information available:-
 - Your name and contract number DPGIS001
 - Your collar number (serving officer) or state that you are a police staff employee or retired member
 - 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.



Mobile Phone/Gadget

Provider: SPB

Scheme Name: Police Federation Gadget Insurance

Serving Member and Retired Member Benefits:-

- Cover applies to the member and dependent children resident at the same address, providing the mobile phone contract is in the name of member.
- **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 Gadget policy entitles you to the repair or replacement of your gadget or mobile phone, once the relevant paperwork has been received, in the event of accidental damage, theft, accidental loss (*mobile phones only*), breakdown or liquid damage. Cover is also provided for fraudulent calls if your phone is lost or stolen.

Cover applies within the geographical limits of:-

- England, Scotland, Wales and Northern Ireland
- Worldwide for a maximum of 90 days in total in any single 12-month period of insurance

Gadgets that are covered

Items which meet the following criteria:-

- Eligible items for cover are:- mobile phones, headphones, air pods, ear buds, iPads, tablets, cameras, laptops, portable gaming consoles, iPods, MP3 players, e-readers, Kindles, smart watches, smart glasses, sat navs or portable media players. No other items are covered.
- Items must be 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.
- Items must be 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. Gadgets must have a minimum 12 month warranty,
- Items must be less than 96 months old, in good condition and in full working order at the time of policy inception.
- Items that are 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.
- 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.

Policy limits and exclusions may apply, please see the policy wording for full terms and conditions.

Limits

The single gadget limit is £1,500 for mobile phones, £250 for headphones, air pods and ear buds and £1,000 for all other gadgets.

The limit for fraudulent use of your mobile phone is £2500.

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 £499.99	£50
Between £500 and £999	£75
£1,000 or more	£100

Exclusions

- Loss of or damage to accessories of any kind.
- Theft:
 - where all available precautions have not been taken to protect your gadget.
 - from a building or premises that does not involve force, resulting in damage to the building
 - from motor vehicles where you or someone acting on your behalf is not 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 the events cannot be clearly defined, i.e., you cannot confirm the time and place you last had the gadget, or where the device is left unattended without proper precaution outside of your arms reach.
- Breakdown or damage caused deliberately by you, by you not following the manufacturer's instructions, by routine servicing, maintenance or cleaning, as a result of the use of non-original accessories, or by any computer virus or similar.
- Wear and Tear
- Cosmetic damage that does not affect performance.
- Accidental loss for any gadget 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 incurred due to not being able to use the gadget if damaged, lost or stolen.
- Any loss of a SIM card.

Claims Procedures

In the event of a claim, you must:

- Notify Citymain Administrators Limited as soon as possible of any incident likely to give rise to a claim under this insurance either via:
 - Online claims: federations.eclaimcity.co.uk Phone: 0333 188 2257 (local rate call)
 - Email: claims@citymain.com
 - Please quote the following verification code: **DM25**
 - You will also be asked to provide your collar/ employee number.
- 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 obtain a crime reference number;
- Provide us with details of the claim and any other contract, guarantee, warranty or insurance that may apply to the loss including but not limited to household insurance. Where appropriate a rateable proportion of the claim may be recovered direct from these Insurers.
- Before your claim can be settled, you must pay the excess.
- If we replace your gadgets the damaged or lost item becomes ours. If it is returned or found you must notify us and send it to us if we ask you to.

To help us improve our service we may record or monitor telephone calls.

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).

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


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

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. May we ask that you check your payslip/pension statement from time to time to ensure that deductions continue 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/global-privacy-notice/>. 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.

Durham 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.durham.polfed.org. 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.



Durham 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 7AT. Registered in Scotland. Company Number: SC108909.



Insurance | Risk Management | Consulting