

Dear Member

## **GROUP INSURANCE SCHEME - RENEWAL 2025 - RETIRED MEMBERS**

The Durham Police Group Insurance Scheme falls due for renewal on 1<sup>st</sup> May 2025. 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 advise you of an important change with effect from 1<sup>st</sup> May 2025.**

**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 2025 - [www.polfed.org/durham](http://www.polfed.org/durham) – if you do not have internet access, copies will be sent to you upon request.**

## **SCHEME COVER**

As a retired member you are included under all sections of the scheme which are listed below.

We again wish to remind you that the partner Life cover is optional. Cover however automatically extends to include your partner and dependent children with whom you reside, where relevant, on other elements of the Scheme, as indicated below. Please note that the maximum age limit for retired members is under 70 years. Upon reaching the age of 65, the level of Life cover benefit reduces to £25,000 for members and £12,500 for partners.

- Life Assurance – Member
- Life Assurance – Partner – **(only if option taken)**
- GP on Demand – Member, Partner and Dependent Children
- Best Doctors – Second Medical Opinion – Member, Partner and Dependent Children
- 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

## **CLAIMS**

Over the past 5 years we have paid in the region of £1.43 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**

Whilst we have been unable to avoid an overall increase, costs have been contained as much as possible. We remain confident that we continue to offer an attractive Group Insurance Scheme for our members. With effect from 1<sup>st</sup> May 2025 deductions for the forthcoming 12 month period are as follows:-

- Retired Member + Partner – monthly deduction - £44.23
- Retired Member – monthly deduction - £39.23
- Payment method will continue via pension deduction.

<sup>1</sup> Claims data collected between 01.05.20 and 28.02.25

- 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.

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

## **KEY CHANGE TO THE GROUP INSURANCE SCHEME DETAILED BELOW:-**

### **Mobile Phone/Gadget**

Cover has transferred from Arc Legal to SPB and the following enhancements included:-

- Mobile phones covered up to £1,500 per claim
- Other gadgets covered up to £1,000 per claim
- Gadgets up to 8 years old covered
- Headphones/ear pods covered up to £250
- Meta/smart glasses covered up to £1,000 per claim

Please note, in the event of a claim:-

- Claims on or after 01.05.25, contact the new insurer, SPB
- Claims prior to 01.05.25, contact the previous insurer, Arc Legal

## **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 Key Facts 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 2025. 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 you remain eligible for cover under the scheme. May we ask that you check your pension statement from time to time to ensure that deductions continue to be taken at the correct rate, Should you wish to cancel cover or notify us of a change in your circumstances please contact the Federation Office.
- Membership of the scheme is available for retired members up to the age of 70 years. Cover in respect of the partner may cease earlier, please refer to the Group Insurance Scheme Booklet.
- Members should note that cover under all applicable elements of the scheme only applies to the 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.

### **Travel – Reminder**

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/fcd0](http://www.gov.uk/fcd0)

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

## CONTACTS

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

<b>Durham Police Federation</b> Suite 1A Kingfisher House St John's Road Meadowfield Durham DH7 8TZ Tel: 0191 3787470 Website <a href="http://www.polfed.org/durham">www.polfed.org/durham</a>	<b>Gallagher</b> 3rd Floor Quayside House 110 Quayside Newcastle upon Tyne NE1 3DX Tel: 0191 479 7600
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*If we do not have your email address may we ask that you give us a call at the Federation Office at your convenience so we can record your details. Going forward we would like to have the option to contact you electronically.*

Yours sincerely

**Phil Stephenson**  
**Federation Secretary**  
**Durham Police Federation**

