



Group insurance scheme for Retired Officers aged 70+



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.

Payment of premiums

Premiums are collected monthly by 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.

How to make a claim

Please contact the insurers using the telephone numbers or email addresses specified on the applicable pages in this booklet. Claims should be reported as soon as practicable. 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.

How to cancel your cover

In the event that you need to cancel your cover, **please notify the Hampshire Police Federation in writing**: Hampshire Police Federation, 1490 Parkway, Solent Business Park, Whiteley, Hampshire PO15 7AG

Schedule of benefits

Retired Officer* aged 70+	Benefits
Best Doctors Service	Family cover
GP Care on Demand	Family cover
Legal Expenses Insurance (Children over 18 years)	Family cover
Care First Counselling Service (Children over 18 years)	Family cover
Home Emergency Assistance	Member only
RAC Motor Breakdown Assistance (UK & European)	Member and Partner
Mobile Phone / Gadget Insurance	Member and Partner
Calendar monthly premium:	£10.85**
<i>**The premium includes Insurance Premium Tax (IPT) at the applicable rates</i>	

Full details of the cover included in these schedules can be found in the policy wordings which are available from the Hampshire Police 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)

Best Doctors

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

Best Doctors work in conjunction with the patient and the treating doctor to ensure diagnosis and treatment are correct, providing an independent and comprehensive assessment. They work with a worldwide panel of specialists who have been selected by their peers as being the very best in their field.

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.

It involves just three simple steps:

Step one - Connect: call the Best Doctors Member Care Centre, which is open 24 hours a day, 365 days a year. You will be assigned your own dedicated Case Manager, who will remain a constant throughout, to guide you through the process. Your Case Manager will identify the most appropriate Consultant to review your case.

Step two - Investigate: Best Doctors collect your medical records from your treating practitioner. The expert consultant reviews your case and prepares a detailed report answering all of your questions, based on their comprehensive analysis of your medical documentation.

Step three - Answer: your Case Manager will send you the report and discuss the content with you. You are free to share this report with your treating practitioner so that together you can make the most appropriate decisions about your treatment.

Ask the Expert

The Ask the Expert service can help where a diagnosis is straightforward and you need information about a condition, prognosis or treatment quickly, then the Best Doctors database of experts in their specific field can help. They can answer your questions without requiring a full review of your medical records.

Call the Member Care Centre: **0800 085 6605**

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.

GP Care on Demand

The GP Care on Demand service provides the subscribing member and their resident family with unlimited access to a GMC licensed practicing GP from the comfort of their home or workplace.

You can conveniently schedule a video consultation or request a telephone call back consultation from an experienced GP who'll take the time to support your individual needs. Where appropriate, they will be able to issue an open private specialist referral letter or a private prescription.

If it is identified you will benefit from a second medical opinion the doctor will support you by connecting to the Best Doctors® service which has a network of over 50,000 world leading specialists to review your case in full and help support some of the most important decisions you may have to make around your health.

Brought to you by Teladoc Health, a world leader in virtual care, you can use the GP service when you are abroad to access doctors who are practiced in supporting patients wherever they are in the world.

Key benefits:

- 24/7, 365 days a year, worldwide access
- Connect via the App, or simply call
- Discuss all aspects of your physical and mental wellbeing
- Unlimited consultations; you can use the service as much as you need
- Connect with a high quality GP* who has the time to listen and to help you

To arrange an appointment simply **download the 'Care on demand' App****, create an account and book a consult:

Apple Store: <https://apps.apple.com/gb/app/care-on-demand/id1481628208?ls=1>

Google Play: <https://play.google.com/store/apps/details?id=com.advancemedical.careondemand>

Using code: **HANTS2019**

Or you can call: **+44(0) 203 499 4891**

No pre-existing medical condition exclusion or age limit applies.

**Teladoc GP's are carefully selected and actively practicing medicine. They have over 6 years professional experience, undergo quarterly appraisals and continuous training.*

***As part of Care Quality Commission (CQC) regulations patients, when engaging the service for the first time, will be asked to go through a positive ID process.*

GP Care on Demand is provided by Teladoc Health, Inc.
Teladoc, Inc. is a telemedicine company that uses telephone and videoconferencing technology to provide on-demand remote medical care via mobile devices, the internet, video and phone.
www.teladoc.com

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.
- Payment of bankruptcy petition fee and assistance in preparation for your hearing

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 3327**

Lifestyle Counselling and Online Support Service: **0800 177 7894**

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

Use the log in and password: **Hamppol**

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, grievance letter to employer

To access the document service visit: www.arclegal.co.uk/legaldocuments and register by using the log in and password: **Hamppol**

Home emergency assistance

Home emergency assistance is provided for Serving Officers, Special Constables, Police Staff and Retired Officers. Cover is applicable to the member's home in the UK, Channel Islands or the Isle of Man.

Insurers will pay emergency costs up to £1,000 (inclusive of VAT) in the event of the following domestic emergencies*:

Primary heating system

Emergency repairs following the complete breakdown of the primary heating system which results in the complete loss of heating / hot water.

Plumbing and drainage

Emergency repairs following damage to or failure of the plumbing and drainage system leading to internal flooding or water damage, lack of access to one or more usable toilets within your home, causing blocked external drains within the boundary of your home that are your sole responsibility.

Home security

Emergency repairs following damage to or failure of external doors, windows or locks which compromise the security of your home.

Domestic power or water supply

Emergency repairs following the failure of your home's domestic electricity, gas, or water supply to the kitchen or bathroom (where no other water supply is available for bathing).

Lost Keys

Emergency repairs following the loss of the only available key to the home which cannot be replaced and normal access cannot be obtained.

Pest infestation

Emergency repairs following infestation by wasp nests, hornet nests, house mice, field mice, rats or cockroaches.

Overnight accommodation

Up to £250 (inclusive of VAT) overnight accommodation, arranged and booked by the insurer, where it has not been possible to resolve the emergency covered under this insurance by a contractor and the home is rendered uninhabitable.

Roof damage

Emergency repairs following missing, broken or loose tiles causing internal water damage.

Boiler Replacement Contribution

A contribution up to a maximum of £150 towards the cost of a brand new like for like replacement boiler where the contractor has declared the boiler uneconomical to repair.

Alternative Heating Allowance

A contribution of up to £50 towards the cost of purchase or hire of alternative heating sources where deemed necessary when the primary heating system has failed and it has not been possible to reinstate within a 6 hour period.

24 hour emergency helpline: 0333 234 3326

*A £25 excess applies together with other terms and conditions.

Please refer to the Home Emergency policy wording for further information and the policy conditions, which should be read carefully, in particular the exclusions and limitations.

It is important that you call the helpline as soon as possible if you need to make a claim and do not call out your own contractors as the insurers will not pay their costs and it could stop your claim being covered.

RAC Motor breakdown assistance

Cover is provided for subscribing members and includes their resident 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 Federation website. If you have any questions about your cover please contact George Burrows:

Tel: **01403 327719** or by email: info@georgeburrows.com

Cover includes:

- | | |
|--------------------------------|-----------------|
| ✓ Roadside | ✓ At Home |
| ✓ Recovery | ✓ Onward Travel |
| ✓ European Motoring Assistance | ✓ Mis - fuel |

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 Federation number:

Tel: **0333 202 1915** and quote reference: **X820**

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 page 4 in the policy wording for the list of countries included.

Mobile phone/gadget insurance

Mobile phone/gadget insurance is provided for subscribing members and their resident 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 Hampshire 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.

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/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 police officers 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

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

Useful contacts

Federation Office

Tel: 02380 478 920

Email: hampshire@polfed.org

RAC Breakdown Assistance (Reference X820)

Tel (UK): 0333 202 1915

Tel (Europe): 00 33 472 43 52 55

Mobile Phone/Gadget claims

Tel: 0203 794 9318

Home Emergency Assistance

Tel: 0333 234 3326

GP Care On Demand (Reference: HANTS2019)

Tel: +44(0) 203 499 4891

Best Doctors

Tel: 0800 085 6605

Personal Tax and Legal advice

Tel: 0333 234 3327

Legal Document service (Log in and password Hamppol)

Web: www.arclegal.co.uk/legaldocuments

Carefirst Counselling

Tel: 0800 177 7894

George Burrows

Tel: 01403 327719

Email: info@georgeburrows.com

Web: george_burrows@ajg.com



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