

Norfolk Police Federation

Group insurance scheme for police officers, retired officers and their partners




GeorgeBurrows
A Gallagher Company

1 August 2020

Useful contacts

Federation Office

Tel: 01603 971420
Email: Norfolk@polfed.org

RAC Breakdown Assistance (Reference X812)

Tel (UK): 0330 159 0263
Tel (Europe): 00 33 472 43 52 55

Worldwide Travel Insurance

Claims: 01689 892 262
Overseas Assistance: 00 44 23 8064 4633
Healthline: 01689 892 262

Mobile Phone/Gadget claims

Tel: 0203 794 9318

Personal Tax and Legal advice

Tel: 0333 234 3462

Legal Document service (Log in and ref: Norfpol)

Web: www.arclegal.co.uk/legaldocuments

Carefirst Counselling (Log in and ref: Norfolk2010)

Tel: 0800 177 7894

GP Care on Demand (Code: NORFOLK2020)

Tel: +44(0) 203 499 4891

Best Doctors

Tel: 0800 085 6605
Web: www.askbestdoctors.com

George Burrows

Tel: 01403 327719
Email: info@georgeburrows.com
Web: www.georgeburrows.com

Schedules of benefits

Serving Officer (under age 70)	Benefits
Life Assurance	£120,000
Advance of benefit on terminal prognosis (age 68 and under)	20% of sum assured
Child Death Grant (<i>aged between 6 months and 17 years</i>)	£3,000
Best Doctors Service (<i>Children up to age 21,25 if in full time education</i>)	Family cover
GP Care on Demand (<i>Children up to age 21,25 if in full time education</i>)	Family cover
Regulation 28 Sickness Benefit	
Half pay (<i>% of salary, member only</i>)	22%
No pay (<i>% of salary, member only</i>)	44%
Personal Accident Benefits	Member only
(<i>See table on page 10 for summary of benefits provided</i>)	
Worldwide Annual / Multi-trip Travel Insurance	Family cover
(<i>Children up to age 18, 23 if in full time education</i>)	
Legal Expenses Insurance (<i>Children over 18 years</i>)	Family cover
Care First Counselling Service (<i>Children over 18 years</i>)	Family cover
RAC Motor Breakdown Assistance (<i>UK & European</i>)	Member only
Mobile Phone / Gadget Insurance	Member only
Calendar monthly premium:	£27.00*
* The premium includes Insurance Premium Tax (IPT) and the Federation's administration fee	

Partner of Serving Officer	Benefits
Life Assurance	£85,000
Advance of benefit on terminal prognosis (<i>age 68 and under</i>)	20% of sum assured
Personal Accident Benefits	Member only
(<i>See table on page 10 for summary of benefits provided</i>)	
RAC Motor Breakdown Assistance (<i>UK & European</i>)	Member only
Mobile Phone / Gadget Insurance	Member only
Calendar monthly premium:	£8.10*
* The premium includes Insurance Premium Tax (IPT) and the Federation's administration fee	

Retired Officer under age 65	Benefits
Life Assurance	£55,000
Advance of benefit on terminal prognosis (age 63 and under)	20% of sum assured
Best Doctors Service (Children up to age 21, 25 if in full time education)	Family cover
GP Care on Demand (Children up to age 21, 25 if in full time education)	Family cover
Worldwide Annual / Multi-trip Travel Insurance (Children up to age 18, 23 if in full time education)	Family cover
Legal Expenses Insurance (Children over 18 years)	Family cover
Care First Counselling Service (Children over 18 years)	Family cover
RAC Motor Breakdown Assistance (UK & European)	Member only
Mobile Phone / Gadget Insurance	Member only
Calendar monthly premium:	£30.15*
*The premium includes Insurance Premium Tax (IPT) and the Federation's administration fee	

Partner of Retired officer under age 65	Benefits
Life Assurance	£41,000
Advance of benefit on terminal prognosis (age 63 and under)	20% of sum assured
RAC Motor Breakdown Assistance (UK & European)	Member only
Mobile Phone / Gadget Insurance	Member only
Calendar monthly premium:	£10.54*
*The premium includes Insurance Premium Tax (IPT) and the Federation's administration fee	

Retired officer aged 65-69 (excluding Travel Insurance)	Benefits
Life Assurance	£7,500
Best Doctors Service (Children up to age 21, 25 if in full time education)	Family cover
GP Care on Demand (Children up to age 21, 25 if in full time education)	Family cover
Legal Expenses Insurance (Children over 18 years)	Family cover
Care First Counselling Service (Children over 18 years)	Family cover
RAC Motor Breakdown Assistance (UK & European)	Member only
Mobile Phone / Gadget Insurance	Member only
Calendar monthly premium:	£20.95*
*The premium includes Insurance Premium Tax (IPT) and the Federation's administration fee	

Retired officer aged 65-69 (including Travel Insurance)	Benefits <small>Life</small>
Life Assurance	£7,500
Best Doctors Service (<i>Children up to age 21, 25 if in full time education</i>)	Family cover
GP Care on Demand (<i>Children up to age 21, 25 if in full time education</i>)	Family cover
Worldwide Annual / Multi-trip Travel Insurance (<i>Children up to age 18, 23 if in full time education</i>)	Family cover
Legal Expenses Insurance (<i>Children over 18 years</i>)	Family cover
Care First Counselling Service (<i>Children over 18 years</i>)	Family cover
RAC Motor Breakdown Assistance (<i>UK & European</i>)	Member only
Mobile Phone / Gadget Insurance	Member only
Calendar monthly premium:	£35.64*
<i>*The premium includes Insurance Premium Tax (IPT) and the Federation's administration fee</i>	

Partner of Retired Officer aged 65-69	Benefits
Life Assurance	£4,500
RAC Motor Breakdown Assistance (<i>UK & European</i>)	Member only
Mobile Phone / Gadget Insurance	Member only
Calendar monthly premium:	£10.54*
<i>*The premium includes Insurance Premium Tax (IPT) and the Federation's administration fee</i>	

Retired Officer aged 70+	Benefits
Best Doctors Service (<i>Children up to age 21, 25 if in full time education</i>)	Family cover
GP Care on Demand (<i>Children up to age 21, 25 if in full time education</i>)	Family cover
Legal Expenses Insurance (<i>Children over 18 years</i>)	Family cover
Care First Counselling Service (<i>Children over 18 years</i>)	Family cover
RAC Motor Breakdown Assistance (<i>UK & European</i>)	Member only
Mobile Phone / Gadget Insurance	Member only
Calendar monthly premium:	£10.71*
<i>*The premium includes Insurance Premium Tax (IPT) and the Federation's administration fee</i>	

Partner of Retired Officer aged 70+	Benefits
RAC Motor Breakdown Assistance (<i>UK & European</i>)	Member only
Mobile Phone / Gadget Insurance	Member only
Calendar monthly premium:	£5.95*
<i>* The premium includes Insurance Premium Tax (IPT) and the Federation's administration fee</i>	

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

Important information

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

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

Joining the scheme

1. **New recruits** may join the scheme providing they are actively at work on the date they wish to join and do so within six months of commencement of employment.
2. **Serving officers** may join the scheme at any time providing they are actively at work in their normal occupation and number of contracted hours, have not been medically advised against working, and have not been absent from work due to ill health or injury in the 8 weeks preceding the application.
3. **Partners** may join the scheme at the same time as a new employee or within three months of either marrying or qualifying as a serving officer's partner*. Partners who wish to join at any other time may do so provided they are able to satisfy the Health Declaration detailed in the applicable partner application form. **Partner cover will cease immediately an officer leaves the scheme or when the officer or the partner attain age 70, whichever happens first.**

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

Payment of premiums

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

Career breaks, maternity leave, secondment or living overseas

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

Transfer, resignation or dismissal

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

Retirement from the Police Service

Serving officers upon retirement from the police service may remain in the scheme as a retired member, with benefits applicable to their age. Transfer into the retired officer scheme must be agreed with the Federation prior to retirement as individuals are not eligible to join the scheme after their retirement date.

How to cancel your cover

In the event that you need to cancel your cover, **please notify the Norfolk Police Federation in writing:** Norfolk Police Federation, Vox House, 43 Thorpe Road, Norwich, NR1 1ES

How to make a claim

Unless otherwise specified in this booklet please **contact the Norfolk Police Federation on: 01603 971420 to make a claim.** Claims should be reported as soon as practicable and, if possible, within 30 days of the incident/diagnosis. The onus is on the member to notify a claim, it is not the responsibility of the Federation to make a member aware of their entitlement to claim.

Scheme benefits

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

Life assurance

Life assurance benefit is payable on the death, by any cause, of the member or their subscribing partner **under the age of 70 years. Partner benefit levels depend on the age of the subscribing officer.**

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

Terminal illness benefit

If a member aged 68 or under (63 if retired) is diagnosed as having an illness or injury from which he or she is expected to die within 12 months, they may apply for an advance of 20% of the life assurance benefit. The amount advanced will be deducted from the settlement on death.

Child death grant

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

24 hour Bereavement Counselling telephone helpline

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

Best Doctors

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

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

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

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

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

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

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 consultation:

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>

Use code: **NORFOLK2020**

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

Sickness Benefit (Regulation 28)

Applicable to serving officers only, under age 70.

If, under police regulations, your pay is reduced due to ill health the benefits illustrated below will become payable. Sickness benefit is paid every 28 days (four weeks) for up to 26 weeks when you are on half pay and for a further 26 weeks when you are placed on no pay, or until you return to work, whichever happens first.

Scheme benefits			
		Half pay (22% of gross salary)	No pay (44% of gross salary)
Examples:			
Category	Annual salary	Benefit	Benefit
Constable	£40,128	£169.77	£339.54
Sergeant	£43,806	£185.33	£370.67
Inspector	£52,862	£223.64	£447.29
Benefit calculations are capped at Chief Inspector salary level			
Note: If full pay is reinstated and backdated, benefits received in respect of the applicable period must be repaid to the insurers.			

Claims are settled by George Burrows and paid direct to the member's bank account.

Personal accident

24 hour, worldwide, personal accident cover is provided for serving officers and their subscribing partners, unless otherwise stated. Cover ceases on retirement or at age 70, whichever occurs first.

Temporary disablement*

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

Permanent total disablement (PTD)*

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

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

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

Disfigurement / Scarring from burns*

Cover is provided for serving officers only.

Face:- if as a result of an accident you sustain facial disfigurement such as permanent scarring or permanent burns to the face and the permanent scarring or permanent burns affect an area of at least one square centimetre a benefit payment will be paid to you according to the size of the area affected.

Body:- if as a result of an accident you sustain injury which results in permanent scarring or permanent burns to the body and the permanent scarring or permanent burns affect an area of at least 4.5% of the total body area a benefit payment will be paid to you according to the size of the area affected.

Occupationally acquired HIV/AIDS/Hepatitis B*

Cover is provided for serving officers only. If as a result of a documented incident during the course of your normal duties of employment, you become infected with the HIV/AIDS virus or Hepatitis B a benefit payment will be made to you.

Offensive weapons assault benefit*

Cover is provided for serving officers only. If you sustain accidental bodily injury in the course of duty, directly caused by the discharge of a firearm, crossbow, shotgun, or stabbing with a sharp instrument, and the injury sustained prevents you from continuing in your pre-assault duties for the 7 consecutive days on which you were due to work immediately following the assault, the specified lump sum benefit will be paid to you. Only one benefit will be paid for any one assault.

Hospital benefit*

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

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

Unsociable hours benefit

Cover is provided for serving officers only. If you are unable to work due to illness or injury, and this absence lasts for more than 14 days, you may claim a benefit equal to 7.5% of your unsociable hours rate to help compensate for the loss of the unsocial hours payments you were scheduled to receive.

Benefit is payable from the 15th day of absence and for a maximum of 8 weeks, within 24 weeks from the date of disablement. The benefit you receive will depend on your contracted working hours.

Personal accident benefits

Serving Officer (under age 70)	Benefits
Permanent total:	
Disablement	£120,000
Loss of sight in one eye or loss of one limb	£55,000
Loss of hearing in one ear	£13,750
Loss of sight in both eyes or loss of both limbs	£55,000
Loss of hearing in both ears	£55,000
Loss of speech	£55,000
Permanent disablement not specified above	scale up to £27,500
Occupationally acquired HIV/AIDS/Hepatitis B	£55,000
Disfigurement/Scarring from burns	Up to £5,000
Firearm assault	£2,500
Stabbing assault	£1,500
Unsociable hours benefit (7.5% of basic scale pay, per week maximum 8 weeks in a 24 week period, 2 week excess)	
Maximum payable per week:	
Constable	£60
Sergeant	£75
Inspector/Chief Inspector	£95
Temporary disablement (per week) (maximum 104 weeks, seven day excess)	£25
Hospitalisation (per night, up to 7 nights)	£50

Partner	Benefits
Permanent total:	
Disablement	£85,000
Loss of sight in one eye or loss of one limb	£55,000
Loss of hearing in one ear	£13,750
Loss of sight in both eyes or loss of both limbs	£55,000
Loss of hearing in both ears	£55,000
Loss of speech	£55,000
Permanent disablement not specified above	scale up to £27,500
Hospitalisation (per night, up to 7 nights)	£50

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

Worldwide travel insurance

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

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

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

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

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

Important information

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

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

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

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

Police and Fire Brigade Health Line: **01689 892 262**

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

Overseas assistance: **00 44 23 8064 4633**

A £40 excess applies to most policy sections, along with other terms and conditions. Full details of cover, including the limitations, exclusions and terms and conditions can be found in the policy wording, which should be read carefully. Cover ceases at age 70.

Legal expenses

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

Cover included*:

Subscribing member only

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

Subscribing member and partner only

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

Partner & children only

- Pursuit of employment disputes.

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

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

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

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

Personal tax and legal advice: **0333 234 3462**

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

Legal Document Service

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

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

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

Templates include letters and documents for:

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

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

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 user name and password: **Norfolk2010**

RAC Motor breakdown assistance

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

It is important that you read the Key Facts document and we recommend that you retain a copy in your vehicle. Copies of the Key Facts document are available to download from the Federation website. If you have any questions about your cover please contact George Burrows on:

01403 327719 or by email: info@georgeburrows.com

Cover includes:

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

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

Qualifying vehicles*

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

What to do if you breakdown

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

Tel: **0330 159 0263** and quote reference **X812**

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 serving officers, retired officers and their subscribing partners whilst in the UK and for up to 90 days if abroad.

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

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

General conditions*

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

There is no cover:

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

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

'Apple swap'

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

Your nearest store is at Merchants Hall, Chapelfield, Norwich NR2 1SU

Opening hours:

Monday - Wednesday: 9:00 am - 6:00 pm

Thursday: 9:00 am - 8:00 pm

Friday and Saturday: 9:00 am - 7:00 pm

Sunday: 11:00 am - 5:00 pm

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 Norfolk Police Federation, alternatively you can contact the George Burrows team direct at:

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

Tel: 01403 327719

Email: info@georgeburrows.com

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

In such circumstances we promise:

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

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

Financial Ombudsman Service

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

The Financial Ombudsman Service
Exchange Tower
London E14 9SR

Telephone: 0800 0234 567 (from landline)

Telephone: 0300 123 9 123 (from mobile)

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

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

Online Dispute Resolution Platform

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

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

Additional information

Data Privacy

George Burrows is a trading name of Arthur J. Gallagher Insurance Brokers Limited (Gallagher). We are the data controller of any personal 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 our privacy policy at <https://www.ajg.com/uk/privacy-policy>. 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.

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. We are proud to have looked after the group insurance needs of the Norfolk Police Federation since the 1960's.

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

Life cover

Protecting the things that matter most to you.

Top up life cover from George Burrows. Developed specifically for serving officers, and their partners, who subscribe to the Federation Group Insurance Scheme.

Prices from **£6.55*** per month

- Cover for you and/or your partner
- Payable on death by any cause
- Choose from 3 levels of cover:

£50,000

£6.55 per month*

£75,000

£9.50 per month*

£100,000

£12.50 per month*



Call us today
01403 327719

www.georgeburrows.com

GeorgeBurrows
A Gallagher Company

There's no substitute for experience

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

Benefit levels reduce and premium rates increase on retirement. Cover ceases at age 65. Terms and conditions apply, full details are available from the Federation or George Burrows.

*The premiums quoted are correct at 1 August 2020

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