**NORTH YORKSHIRE POLICE
GROUP INSURANCE TRUST**

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Dear Member March 2022

 **Federation Insurance Scheme**

Our Insurance Scheme falls due for renewal on 1st April 2022, and I am writing to inform you of a change to your subscription.

This renewal sees the expiry of our 2-year rate guarantee for Critical Illness cover and unfortunately due to the high number of claims, Insurers require an increase in premium. This increase to you amounts to 40p per month and will take effect from April 2022.

Regarding the cover and benefits provided by the scheme the only changes are under the Personal Accident section as follows:

* **Back in 2020, as a trial we replaced Temporary Total Disablement with a benefit for Unsociable Hours. However, after feedback we have decided to revert to the TTD benefit with effect from renewal.**
* **The cover for Emergency Dental Treatment will now be restricted to Accident only and will only apply to the member and not both member and partner.**

Both the new Scheme Booklet and Travel policy are available to download from our website, which can be found at <http://www.polfed.org/NorthYorks/group-insurance/>.

To keep our records, current it is important that you keep us informed of any change in your circumstances, for example change of address and particularly your beneficiary information.

We look forward to your continuing support, however, if you have any questions, please do not hesitate to contact us at the Federation office on the new number of **01904 909483**.

Yours sincerely

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**Trustee**

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