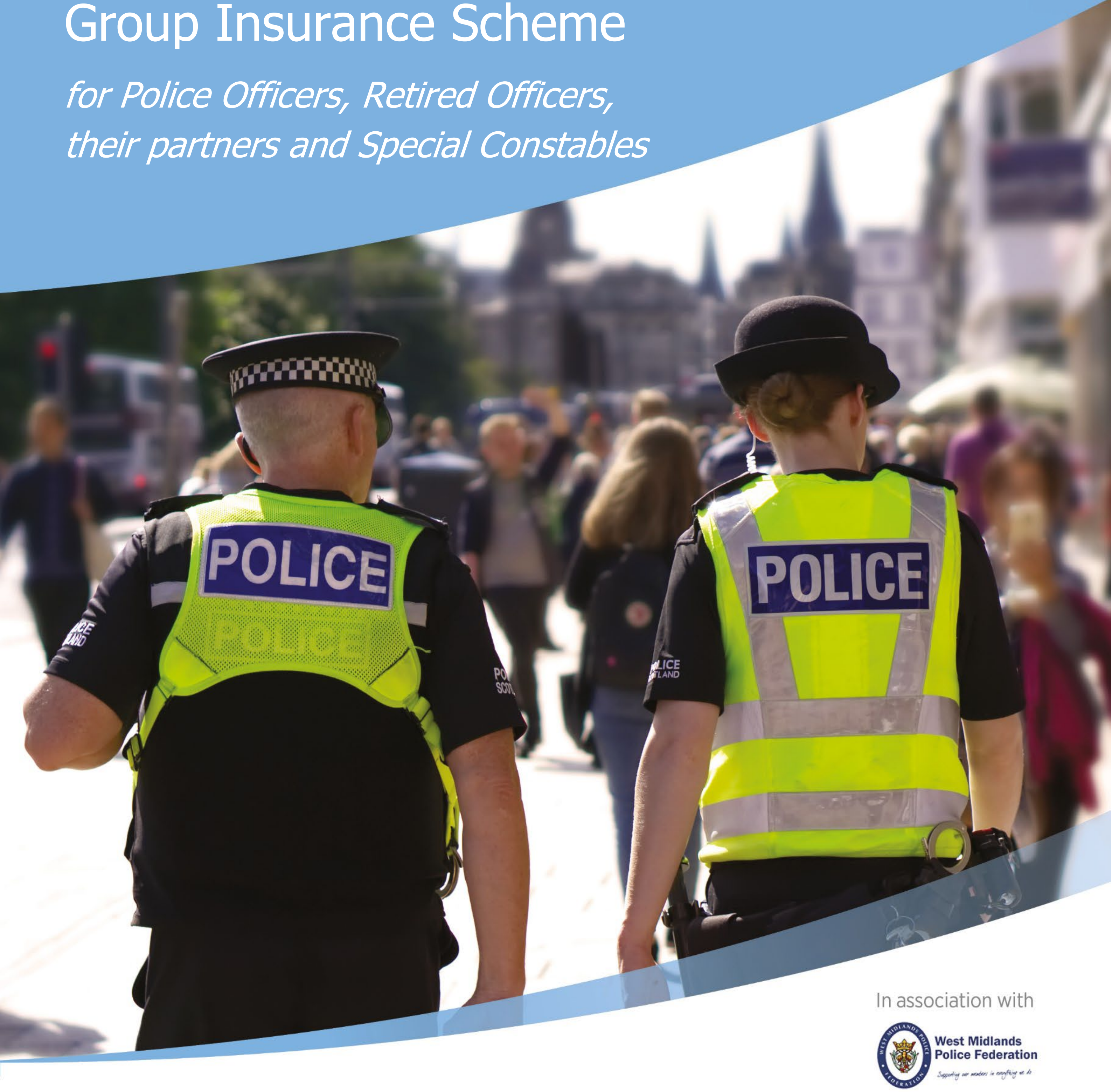
Gallagher

Insurance | Risk Management | Consulting

# West Midlands Police Federation

## Group Insurance Scheme

*for Police Officers, Retired Officers, their partners and Special Constables*




In association with

West Midlands Police Federation

Supporting our members in everything we do

# Useful contacts

## Federation Office

Tel: 0121 752 4900
Email: westmidlandspf@polfed.org

## RAC Breakdown Assistance (Reference X800)

Tel (UK): 0330 159 0283
Tel (Europe): 00 33 472 43 52 55

## Worldwide Travel Insurance

Tel: 014 1240 1912
Overseas Assistance: +44 (0)20 8049 8301

## Mobile Phone/Gadget claims

Tel: 0333 188 2257

## Best Doctors

Tel: 0800 085 6605
Web: https://bestdoctors.com/united-kingdom/

## GP Care on Demand

(Code: WMPF2024)
Tel: +44 (0) 203 499 4891

## Virtual Physio

Tel: +44 (0) 203 499 4891
Email:PhysiotherapyUK@teledochealth.com

## Personal Tax and Legal advice

Tel: 020 3103 6879

## Legal Document service

Web: www.addeptgroup.co.uk/legalhub

## Carefirst Counseling

Tel: 020 4570 6149
Web: www.addeptgroup.co.uk/support

## Virtual Physio

Tel:+44 (0) 203 499 4891
Email: PhysiotherapyUK@teladochealth.com

## Gallagher

Tel: 01403 327719
Email: UK.GroupInsuranceSchemes.Contact@ajg.com

# Schedules of benefits

| Serving member* (up to age 70) | Benefits |
|---|---|
| **Life Assurance** | **£150,000** |
| Advance of benefit on terminal prognosis (age 68 and under) | 20% of sum assured |
| Child Death Grant *(aged between 6 months and 17 years)* | £3,000 |
| **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** |
| **Virtual Physio** *(Children up to age 18 up to age 21,25 if in full time education)* | **Family cover** |
| **Critical Illness Insurance** | **£15,000** |
| Child Critical Illness cover (under 18 years, or under 22 years if still in full time education) | **£3,000** |
| Personal Nurse Service | **Included** |
| **Regulation 28 Sickness Benefit** *(up to 26 weeks, member only)* | |
| **Serving Officers** | **20% of gross salary** |
| **Special Constables** | **£75 per week** |
| **Personal Accident Benefits (on duty cover only for special constables)** (See table on page 15 for summary of benefits provided) | **Member only** |
| **Worldwide Annual / Multi – trip Travel Insurance** Children up to age 18, 23 if in fill 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 for Serving Member:** **The premium includes Insurance Premium Tax (IPT) and the Federation's administration fee | **£31.15 **** |

***Member: serving officer / special constable**

## Partner of serving officer

| Partner of serving officer | Benefits |
|---|---|
| **Life Assurance** | **£75,000** |
| Advance of benefit on terminal prognosis (age 68 and under) | 20% of sum assured |
| Child Death Grant (aged between 6 months and 17 years) | **£3,000** |
| **Critical Illness Insurance** | **£7,500** |
| Child Critical Illness cover (under 18 years, or under 22 years if still in full time education) | **£3,000** |
| Personal Nurse Service | **Included** |
| **Personal Accident Benefits** (See table on page 16 for summary of benefits provided) | **Member only** |
| **RAC Motor Breakdown Assistance** (UK & European) | **Member only** |
| **Mobile Phone / Gadget Insurance** | **Member only** |
| **Calendar Monthly Premiums:** | **£11.00**** |

**The premium includes Insurance Premium Tax (IPT) and the Federation's administration fee

## Retired officer under age 65

| Retired officer under age 65 | Benefits |
|---|---|
| **Life Assurance** | **£55,000** |
| Advance of benefit on terminal prognosis (age 63 and under) | 20% of sum assured |
| Child Death Grant (aged between 6 months and 17 years) | **£3,000** |
| **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** |
| **Virtual Physio** *(Children up to age 18 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 fill 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** | **£37.72**** |

***The premium includes Insurance Premium Tax (IPT) and the Federation's administration fee*

## Partner of retired officer under age 65 — Benefits

| | |
|---|---|
| **Life Assurance**<br>Advance of benefit on terminal prognosis (age 63 and under)<br>Child Death Grant (aged between 6 months and 17 years) | **£27,500**<br>20% of sum assured<br>**£3,000** |
| **RAC Motor Breakdown Assistance** *(UK & European)* | **Member only** |
| **Mobile Phone / Gadget Insurance** | **Member only** |
| **Calendar monthly premium** | **£14.38**** |

***The premium includes Insurance Premium Tax (IPT) and the Federation's administration fee*

## Retired officer aged 65-69 — 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** |
| **Virtual Physio** *(Children up to age 18 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** | **£26.59**** |

***The premium includes Insurance Premium Tax (IPT) and the Federation's administration fee*

## Partner of retired officer aged 65 – 69 — Benefits

| | |
|---|---|
| **Life Assurance** | **£7,500** |
| **RAC Motor Breakdown Assistance** *(UK & European)* | **Member only** |
| **Mobile Phone / Gadget Insurance** | **Member only** |
| **Calendar monthly premium** | **£14.40**** |

***The premium includes Insurance Premium Tax (IPT) and the Federation's administration fee*

| Serving/Retired officer aged 70+ | Benefits |
|---|---|
| **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** |
| **Virtual Physio** *(Children up to age 18 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** | **£18.88**** |

***The premium includes Insurance Premium Tax (IPT) and the Federation's administration fee*

| Partner of serving/retired officer aged 70+ | Benefits |
|---|---|
| **RAC Motor Breakdown Assistance** *(UK & European)* | **Member only** |
| **Mobile Phone / Gadget Insurance** | **Member only** |
| **Calendar monthly premium** | **£6.18**** |

***The premium includes Insurance Premium Tax (IPT) and the Federation's administration fee*

**Full details of the cover included in these schedules can be found in the policy wordings which are available from the West Midlands 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 Gallagher:*

*Email:* UK.GroupInsuranceSchemes.Contact@ajg.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. **Special Constables** may join the scheme providing they have been actively on duty for 8 consecutive shifts preceding the application to join, have not been medically advised against working, and have not been absent from their usual occupation due to ill health or injury in the same period.

4. **Partners of serving officers** 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 for serving and retired officers, and by direct debit for special constables, 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, paternity 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 / special constables 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 West Midlands Police Federation via email: westmidlandspf@polfed.org

## How to make a claim

Unless otherwise specified in this booklet please contact the West Midlands Police Federation on: 0121 752 4900 to obtain relevant forms and or claims contacts. 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 Staffordshire 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 up to 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 West Midlands 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 is age 68 and under (63 and under 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.

## Bereavement counselling

0800 912 0826 - 24 hour helpline. Confidential support with unlimited telephone access.

## Probate Advice

0808 164 3079 - available Monday to Friday 8am to 8pm. Specialist legal advice on all aspects of obtaining probate.

# 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: **https://bestdoctors.com/united-kingdom/** for healthcare advice and the Best

Doctors video library, with over 300 colour videos giving detailed explanations about medical conditions, treatments and testing.

Follow the steps below to access Best Doctors online:

- Visit: https://bestdoctors.com/united-kingdom/
- Click 'Member Portal'
- Click 'Create a Profile'
- Complete First and Last Name
- Under the drop down 'How do you have access to Best Doctors' select 'Employer'
- Under Employer field, input 'Staffordshire Police Federation'
- Complete all other personal information details and create your password
- Click 'Verify Email'
- Next you will receive an email link requesting you to 'Confirm your Email'
- Once confirmed, you will have access to Best Doctors online.
- Use your email address and password to sign in and access the service thereafter

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

Use code: **WMPF2024**

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

# Online Virtual Physio Service

The Virtual Physiotherapy service offers quick, easy access to our chartered Physiotherapists via video or phone, without the need for a GP referral. This service is available to members and their partners, residing children over 18, up to 21 (25 if still in full time education).

Our Physiotherapy service offers personalised, evidence-based care from the comfort of your home, providing expert rehabilitation for a wide range of musculoskeletal conditions.

• Flexible scheduling 5 days a week

• Bookings accessible via the COD app

• Initial assessment and follow up sessions to support your recovery

• Services provided by HCPC Registered Physiotherapists with more than five years' experience

• Up to 5 sessions included (if clinically required)

The combination of Physiotherapy and real-time AI motion tracking enhances rehabilitation, providing personalised data driven treatment plans that improve recovery outcomes. Our system analyses over 100 points on the body to enhance the efficiency of rehabilitation and provide real time feedback on form and technique. This advanced tool integration empowers patients with better insights into their recovery whilst reporting on compliance, aiding decision making for the Physiotherapists and creating a collaborative treatment journey.

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**

Use code**: WMPF2024**

To arrange an appointment simply call: **+44(0) 203 499 4891**

or email: **PhysiotherapyUK@teladochealth.com**

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

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**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.

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# Critical illness

**This cover is available on a 'stand alone basis' and is not included in the main insurance package.** The scheme benefits will be payable if a serving member, their child (under 18 years old, or under 22 years old if they have remained in full time education), or the subscribing partner of a serving officer suffers from an insured illness and survives for more than 14 days from the date of diagnosis or surgery.

## Insured illnesses:

- Alzheimers Disease - *resulting in*
- *permanent symptoms*
- Aorta Graft Surgery - *for disease*
- Aplastic Anaemia - *with permanent*
- *bone marrow failure*
- Bacterial Meningitis - *resulting in*
- *permanent symptoms*
- Balloon Valvuloplasty
- Benign Brain Tumour - *resulting*
- *in permanent symptoms*
- Benign Spinal Cord Tumours
- Blindness - *permanent and irreversible*
- Cancer - *excluding less advanced cases*
- Cardiac Arrest
- Cardiomyoptahy - *of specified severity*
- Coma - *resulting in permanent*
- *symptoms*
- Coronary Artery Bypass Grafts - *with*
- *surgery to divide the breastbone*
- Creutzfeldt-Jakob Disease - *resulting*
- *in permanent symptoms*
- Deafness - *permanent and irreversible*
- Dementia/Pre-senile Dementia -
- *resulting in permanent symptoms*
- Encephalitis - *resulting in permanent*
- *Symptoms*
- Heart Attack - *of specified severity*
- Heart Valve Replacement or Repair -
- *with surgery to divide the breastbone*
- HIV Infection - *contracted in the EU,*
- *Channel Islands or Isle of Man from a*
- *blood transfusion, physical assault or at work*
- Kidney Failure - *requiring dialysis*
- Liver Failure – *irreversible*
- Loss of Hands or Feet - *permanent physical severance*
- Loss of Independent existence – *permanent and irreversible*
- Loss of Speech - *permanent and irreversible*
- Major Organ Transplant
- Motor Neurone Disease - *resulting in permanent symptoms*
- Multiple Sclerosis - *with persisting symptoms*
- Open Heart Surgery - *with surgery to divide the breastbone*
- Paralysis of Limbs - *total and irreversible*
- Parkinson's Disease - *resulting in permanent symptoms*
- Primary Pulmonary Hypertension – *of specified severity*
- Progressive Supranuclear Palsy – *resulting in permanent symptoms*

- Pulmonary Artery Surgery - *with surgery to divide the breastbone*
- Respiratory Failure - *resulting in breathlessness even at rest*
- Rheumatoid Arthritis - *of specified severity*
- Stroke - *resulting in permanent symptoms*
- Systemic Lupus Erythematous (SLE)
- Terminal Illness
- Third Degree Burns - *covering at least 20% of the body surface area*
- Traumatic Brain Injury - *resulting in permanent symptoms*

* A pre-existing condition exclusion applies together with other terms and conditions. *Full details including the limitations, exclusions, terms and conditions can be* found in the policy wording, which should be read carefully.

*Claims must be submitted within 90 days of the date of diagnosis.*

# Personal Nurse Service

Emotional and practical support for Serving members and their immediate family upon submission of a Critical illness claim.

The Personal Nurse Service provides long-term practical and emotional support over the phone with the same qualified nurse, for as long as it's needed.

**Features**

• Long-term emotional support over the phone

• Detailed explanations of the condition and what treatment options are available

• Help to prepare for consultant appointments

• Guidance on sourcing suitable equipment and medical aids

• Advice on how to make the most out of the NHS, specialist charities and social services

• Support for the employee's family to help them cope with the consequences of illness

• Sign-posting to self-help groups and to local or national charities

• A friendly, familiar voice – the same qualified nurse will be there from start to finish

**Who can use the service?**

Immediate family members of the claimant, which includes their spouse, partner, parents, siblings

or children under 21, in full time education, who live at the same address.

**Using Personal Nurse Service**

Claimants must tick the box on page 11 of their personal statement when submitting a critical illness

claim. They'll be contacted by their personal nurse within 48 hours.

**Personal Nurse Service Contact details**

Tel: 0345 606 0708

Email: groupcsc@canadalife.co.uk

Website: https://www.canadalife.co.uk/workplace-protection/support-services/personal-nurse-service/

# Sickness benefit

# (Regulation 28)

Applicable to serving members only, up to age 70. If, under police regulations, you are placed on reduced pay the benefit illustrated below will become payable. Sickness benefit is payable every 28 days (four weeks) up to a maximum of 26 weeks or until you return to work, whichever happens first.

### Sickness benefits

Serving Officers: 20% of gross salary. Examples: - £24,000 - £92 per week

£30,000 - £115 per week

£36,000 - £138 per week

Special constables: a fixed benefit of £75 per week

**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 Gallagher and are paid direct to the member's bank account.

# Personal accident

Cover for special constables is applicable only whilst on duty.

24 hour, worldwide, personal accident cover is provided for serving officers up to age 70, retired officers up to age 65 and their subscribing partners unless otherwise stated.

## Temporary disablement*

Cover is provided for serving members 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 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 from scarring or burns

Cover is provided for serving members 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 members 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.

## Unrecovered Criminal Court Compensation (following assault)

Cover is provided for serving members only. If, following an assault, compensation you have been awarded by a court remains outstanding for a period exceeding six months a benefit payment in respect of the outstanding full or partial award will be paid to you. Benefit is subject to the maximum specified in the following schedule and any payments subsequently received from the defendant must be repaid to the insurers

## Assault benefit*

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. If you sustain an attack by a dog and as a consequence of the injuries you are unable to continue your pre-assault duties for a period of 3 consecutive days immediately after the attack the specified lump sum benefit will be paid to you. Only one benefit will be paid for any one assault.

## Hospital benefit*

Cover is provided for serving and retired members only. 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

## Convalescent Benefit

If a member has to stay in a police convalescent home on the recommendation of a registered medical practitioner in respect of accident or illness, the amount shown in the benefits table will be paid.

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

| Personal accident benefit | | Serving Member (Under age 70) |
|---|---|---|
| **Permanent total:** | | |
| Disablement | | £150,000 |
| Loss of sight in one eye or loss of one limb | | £25,000 |
| Loss of hearing in one ear | | £12,500 |
| Loss of sight in both eyes or loss of both limbs | | £50,000 |
| Loss of hearing in both ears | | £50,000 |
| Loss of speech | | £50,000 |
| Loss of the use of four fingers and a thumb of either hand | | £10,000 |
| Loss of the use of either thumb: | | |
| | - One Joint | £2,250 |
| | - Both Joints | £4,500 |
| Loss of the use od any finger of either hand: | | |
| | - One Joint | £1,000 |
| | - Two Joints | £2,000 |
| | - Three Joints | £3,000 |
| Loss of the use of toes: | | |
| | - Big toe, both Joints | £900 |
| | - All toes of one foot | £3,600 |
| | - | |
| **Disfigurement from scarring or burns** | | Up to £5,000 |
| **Occupationally acquired HIV/AIDS/Hepatitis B** | | £50,000 |
| **Firearm assault** | | £2,500 |
| **Stabbing assault** | | £1,500 |
| **Dog Bite** | | £750 |
| **Court award compensation** (max per award) | | £1,000 |
| **Temporary disablement** (per week, 7-day excess, up to 104 weeks) | | £20 |
| **Hospitalisation** (per night, maximum 7 nights) | | £50 |
| **Convalescent benefit** (Per stay) | | £70 |

| Personal accident benefit | Serving Member Partner |
| --- | --- |
| **Permanent total:** | |
| Disablement | £75,000 |
| Loss of sight in one eye or loss of one limb | £5,000 |
| Loss of hearing in one ear | £2,500 |
| Loss of sight in both eyes or loss of both limbs | £10,000 |
| Loss of hearing in both ears | £6,000 |
| Loss of speech | £6,000 |

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 183 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 Gallagher 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 page 11 of your travel policy for the full list of activities included.

Cover may be available at additional premium for activities not listed, please contact Gallagher 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 Gallagher and on payment of an additional premium.

# Important information

Health restrictions apply to some sections of the policy. Prior to booking a holiday, please ensure you read the 'Pre-existing Medical Conditions' wording which can be found on page 6 of your policy document.

## Call: 014 1240 1912 as soon as possible on returning to the UK to make a claim

## Or Submitting an online claim form at: https://intake.sedgwick.com/u/EverestRE/EverestTravelClaims

## Overseas assistance: +44(0) 20 8049 8301

## Policy Number: 458366/01/2025

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, in particular the exclusions and limitations.

# RAC Motor breakdown assistance

Cover is provided for employees who subscribe to the group insurance scheme 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 IPID document and we recommend that you retain a copy in your vehicle. Copies of the IPID document are available to download from the Federation website. If you have any questions about your cover please contact Gallagher on:

**01403 327719** or by email: UK.GroupInsuranceSchemes.Contact@ajg.com

Cover includes:

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

**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 2.55 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 0277** and quote reference **X800**

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 Gallagher 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 employees and their partners whilst in the UK and for up to 90 days if abroad.

Cover can be extended to include other resident family members by contacting Gallagher and on payment of an annual additional premium.

Insurers will pay up to a maximum of £1,000 per gadget claim /£1,500 per mobile phone/ear pods up to £250/smart glasses up to £1,000 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 96 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) and £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: 0333 188 2257** to make a claim (please quote WM25)

https://federations.eclaimcity.co.uk/

*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.

# 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**

- 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.
- Wrongful Arrest

**Subscribing member and partner only**

- Crime pre-charge, up to 5 hours post interview cover.
- Legal representation (solicitors and barristers) for non-duty related criminal prosecutions in Magistrates and Crown Court.
- School Admission Disputes
- Probate disputes where you are contesting a will as a beneficiary of your deceased parents, grandparents or children.

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

- Pursuit of employment disputes (this excludes any activity as a police officer).
- 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.
- Bankruptcy Assistance.

*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: 020 3103 6879

Lifestyle Counselling and Online Support Service: 020 4570 6149

# Legal Assistance Portal

As an addition to your Legal Expenses cover, subscribing serving officers and their resident partners have access to an Online Legal Assistance Portal.

The service provides members with:

• Online legal document templates that can help you with a wide range of legal problems including areas you are covered for under the Legal Expenses Insurance as well as legal templates for wills, tenancy agreements and other areas of law.

• Access to the ‘Advice Tree’ - a legal encyclopedia offering guidance pages on areas of law.

• Legal Assistance Helpline Booking Service - so that you can arrange for a legal adviser to call you.

• Access to the online claim system - if you have spoken to a legal adviser and need to start a claim under your cover.

• Access to 'Online Chat' - if you need to speak to someone for help or advice using any of the legal services available under your policy.

The service can be accessed by visiting: www.addeptgroup.co.uk/support where members can register to use this service.

# 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. Expert advisors, trained by Citizens Advice are at hand to provide comprehensive 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: **020 4570 6149** to speak to a Care First counsellor

Or visit **www.addeptgroup.co.uk/support** to access the Lifestyle Online Service

# What to do if you have a complaint

Gallagher 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 West Midlands Police Federation, alternatively you can contact the Gallagher team direct at:

Post:
Group Insurance Schemes - Gallagher

The Galleria

Station Road

Crawley

West Sussex

RH10 1WW

Tel: 01403 327719

Email:UK.GroupInsuranceSchemes.Contact@ajg.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.

### 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.

# Additional information

## Data Privacy

### How do we maintain your privacy?

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.

### Gallagher

Gallagher is a group insurance broker who has provided personal protection products to police officers for over 60 years. We are proud to look after the group insurance needs of the West Midlands Police Federation.

### 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 FNR 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.

West Midlands Police Federation is and Appointed Representative of Arthur J. Gallagher Insurance Brokers Limited and Arthur J. Gallagher Insurance Brokers Limited 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.

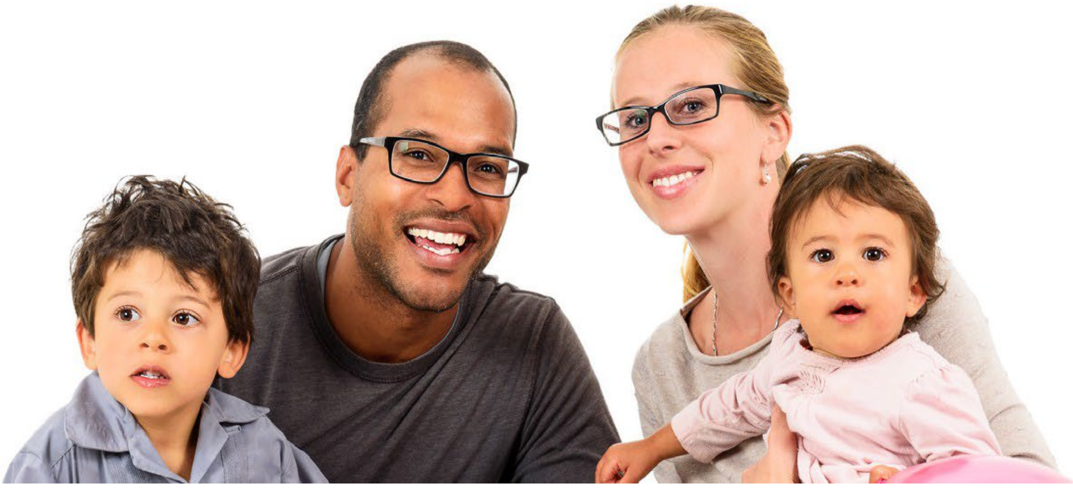
# Life cover

## Protecting the things that matter most to you.

**Additional cover through Gallagher. Developed specifically for serving officers, and their partners, who subscribe to the Federation Group Insurance Scheme*.**

- Cover for you and/or your partner
- Payable on death by any cause
- Choose from the following levels of cover**
- Prices per month

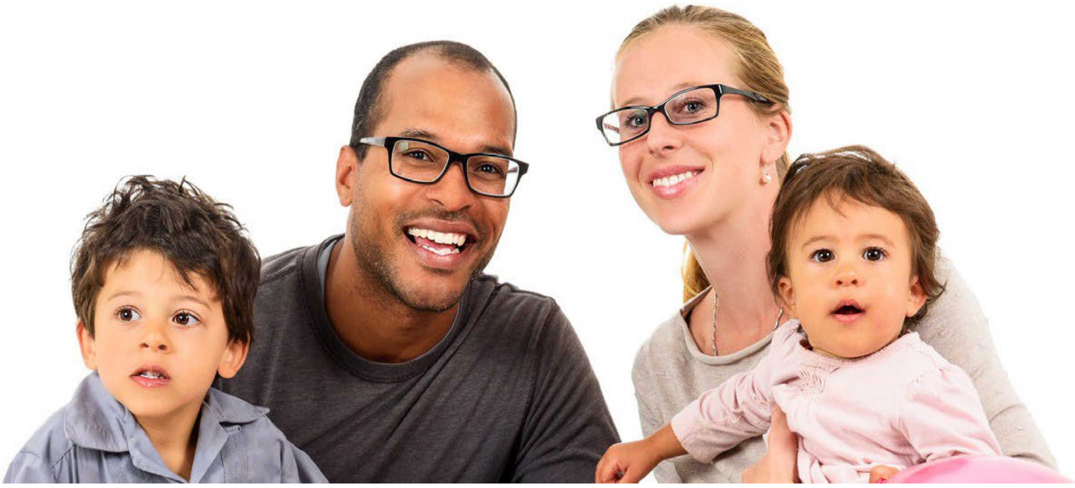
| ADDITIONAL LIFE COVER | | Officers & Partners |
|---|---|---|
| Tier 1 | £50,000 | £5.25 |
| Tier 2 | £75,000 | £7.75 |
| Tier 3 | £100,000 | £10.25 |
| Tier 4 | £125,000 | £12.75 |
| Tier 5 | £150,000 | £15.25 |



Gallagher
Insurance | Risk Management | Consulting

# Additional Critical Illness

| ADDITIONAL CI COVER | Officers & Partners | |
|---|---|---|
| £7,500 | £4.15 | £5.40 |
| £10,000 | £5.50 | £7.20 |
| £12,500 | £6.90 | £9.00 |
| £15,000 | £8.30 | £10.80 |
| £17,500 | £9.65 | £12.60 |



**Call us today**

**01403 327719**

**UK.GroupInsuranceSchemes.Contact@ajg.com**

Gallagher

Insurance | Risk Management | Consulting