



**GeorgeBurrows**

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Dear Mike

### **Legal Expenses Insurance - 2014 renewal and policy amendments**

The above policy renews on 1<sup>st</sup> April 2014 and forms part of your group insurance package. We have assumed that your requirement is for a family legal expenses policy; if this is not the case and you require any changes please advise us as soon as possible.

I would like to bring to your attention some changes to the policy wording and cover enhancements which will take effect from renewal:

#### **1. Crown Court cover - where Legal Aid is not appropriate:**

Following the reintroduction of means testing for Legal Aid in Crown Court Cases in 2010 we introduced cover intended to fund the contributions that a defendant was required to make under the means testing scheme. Arc has since discovered that in a significant proportion of cases it has actually been more cost effective to fund matters privately rather than go down the Legal Aid route. As the policy wording makes no allowance for funding of anything other than Legal Aid contributions they have effectively covered the "privately funded" cases on an Ex-Gratia basis. Whilst this approach has worked in the short term, they would like to amend the wording to formalise the fact that they have the freedom of action to fund the members' defence by means other than via the Legal Aid route where it is considered appropriate. The following additional text has therefore been inserted:

"Where **We** believe that it is not appropriate to apply for legal aid **We** reserve the right to fund **Your** defence by other means."

#### **2. Cover enhancements**

##### **Tax**

The scope of cover for Tax Investigations, which currently only provides cover for investigations relating to PAYE income, will be extended to include investigations into any non-business private income e.g. share dealing and rental income.

##### **Representation at an Inquest**

Cover for representation at public enquiries has been extended to include representation at an inquest that a member may be required to attend, where such representation is necessary in order to protect the member's interests.



## **Vehicle cloning**

We have incorporated an additional section of cover to protect the member in the event that he/ she becomes a victim of vehicle cloning

## **Social Media Defamation**

There is a growing trend for individuals to be defamed on social media websites. Cover has therefore been enhanced to include a further section to fund the cost of a solicitors letter to the individual responsible, or the website operators, requesting that the defamatory comments are deleted.

## **3. Lifestyle Counselling Helpline - new 0800 number**

We are pleased to advise that the existing 0844 access telephone number has been replaced with the following freephone number: 0800 177 7894.

## **4. Amendment to Probate section of cover**

In order to clarify the intention of the cover the wording has been amended to state that claims will only be pursued for disputes involving the will of the insured's 'deceased' family members, and where the insured is contesting a will as a named beneficiary or as a member of a class of beneficiaries with an immediate interest.

## **5. Consumer Disputes Exclusion**

You will be aware of the current high profile of financial services miss-selling and the scandals surrounding Payment Protection and Credit Card Protection Insurance. It was never the intention to cover disputes of this nature because the providers concerned have established processes in place to enable consumers to obtain redress. In addition, this cover is not intended to fund claims against other insurers paying benefits - including those insurers responsible for other elements of the group insurance package.

To manage expectations the exclusion has been amended as follows:

Existing exclusion:

***"What is not insured:-***

*Claims - where there is a dispute over the amount of money or other compensation due under an insurance policy"*

Replacement exclusion:

***"What is not insured:-***

*Claims – where there is a dispute with an insurer or other financial services supplier arising from the sale or performance of products and services or the amount of money or other compensation due under an insurance policy"*

## **6. General Exclusion**

It is not the intention for this cover to be used to fund claims against the Federation. In order to avoid any chance of misinterpretation the existing exclusion has been strengthened to clarify what is meant by "Police Federation":



Existing exclusion:

*"There is no cover for claims made by or against Us, the insurance intermediary through whom this policy has been arranged or the Police Federation"*

Replacement exclusion:

*"There is no cover for claims made by or against Us, the insurance intermediary through whom this policy has been arranged, the Police Federation to which the member belongs, or The Police Federation of England and Wales"*

In addition, a number of rarely applied exclusions have been removed resulting in further enhanced cover and simplified wording.

We recommend renewal with your existing insurers and advise that we have not sought alternative quotations from other insurers that form part of our panel. This is because we know your existing insurers provide very good benefits and policy cover for this type of insurance.

A new electronic version of the policy wording incorporating all of the above changes will be sent to you by email shortly.

If you would like more information about the changes or I can be of any further assistance, please do not hesitate to contact me.

Yours sincerely

**Rob Constable**  
**Managing Director**