

Kent Police Federation Group Insurance Schemes

Fact Sheet

Dear Colleagues,

You will no doubt now be aware that new insurances are being offered by Emerge People Ltd (Police Pension Challenge) through Towergate Insurance to police officers. We are acutely aware that you may well be approached. The purpose of this document is to enable members to make an informed choice.

Our insurances operate on a group basis to enable the risk to be spread and consequently provide affordable premiums. This is important as it appears to us that Emerge People Ltd are not operating on that basis.

We also offer members a choice of which schemes to join ensuring they only join those they need or want.

Legal Cover:

The legal cover provided by PFEW **does not** have a limit of £250,000 and covers subscribing members for:

- Legal advice in pursuit of a civil claim for damages against a third person if you are injured - on or off duty - as a result of a third party's negligence.
- Legal assistance in Criminal Injury Compensation Claims and appeals.
- Legal advice and assistance on any matter connected with your occupation, including race and sex discrimination claims.
- Legal representation if you are accused, or charged with criminal or road traffic offences arising out of police duty.
- Legal assistance to pursue a claim for defamation arising out of your duty as a police officer if the need arises.

PFEW also provides representation by highly trained, indemnified representatives in a wide range of areas such as:

- Misconduct or unsatisfactory performance/attendance meetings and interviews where you are not entitled to be represented by a solicitor.
- Assistance in police pension appeals, or other matters of general principle such as grievances, interpretation of policy and entitlements under Police Regulations.

Whilst representatives are often given facility time by their respective police force (with much of the work being done in their own time) the cost of the training is met by PFEW from members' subscriptions.

Consequently it would not be right for a non-subscribing member to be able to take advantage of the expertise that has been paid for by subscribing members.

Kent Police Federation will not act for non-subscribing members.

Monthly subscriptions to PFEW are £21.58p - £17.26p with tax relief

Life Insurance:

In simple terms our group life insurance scheme pays £125,000 to a member's named beneficiary for a fixed monthly premium of £10.78p. It is paid out in the event of a member's death from any cause, at anytime, anywhere in the world.

It matters not whether you're 25 or 45, a smoker or a non-smoker – the pay-out and premium are the same. There is no medical questionnaire.

It's 10.78p for £125,000 of cover – **no ifs, no buts!**

NB: If you leave this scheme – you cannot re-join it.

It also includes £4,000 of critical illness cover.

You cannot be a member of this scheme unless you are a subscribing member of PFEW.

Accident & Income Replacement:

Our scheme also provides income replacement should a member's pay be reduced due to sickness. It pays £196 per week (paid monthly) for up to 72 weeks. We know this is a major benefit to members who are off sick and facing a pay cut. Who could afford to see their pay halved or reduced to nil?

There is also critical illness cover of £10,000

There isn't a medical questionnaire – no need to disclose pre-existing conditions.

This costs £6.27p a month.

You cannot be a member of this scheme unless you are a subscribing member of PFEW.

Travel insurance/RAC cover:

Members have worldwide travel cover for them, their partners/spouses and dependent children under 22 who are normally resident with them.

Importantly, there is no need to disclose pre-existing medical conditions.

Also included is full RAC European breakdown cover for the member and their spouse/partner.

No extra charges there for spouses/partners.

This costs £7.06p per month.

As we permit police staff colleagues to join this scheme, it is open to non-subscribing members of PFEW.

Federation Legal Assistance Insurance:

Provides legal assistance for matters occurring whilst off duty and outside the bounds of normal PFEW cover. It includes contract disputes, defending criminal prosecutions and motoring.

It costs £2.42p per month.

You cannot be a member of this scheme unless you are a subscribing member of PFEW.

This document is designed to give the highlights of the cover we provide, highlighting the significant differences between our schemes and those offered through Emerge People Ltd.

Full details of our schemes can be seen on our website kent.polfed.org

The Emerge People Ltd scheme will cost members £43.57p per month.

If an officer is a subscribing member to PFEW and joins each of the schemes listed the cost is £43.79p per month – when tax relief on PFEW subscriptions is taken into account.

What do you get for that extra 22p?

You get insurance schemes such as life insurance, accident and income replacement and travel that are not subject to disclosing medical conditions or completing a medical questionnaire. The RAC automatically covers the member's spouse/partner at no extra cost.

You also get access to a network of highly trained and indemnified representatives to advise, guide and represent members on a whole host of issues that don't attract legal representation.

Ultimately it is down to individual members to make their choice. The purpose of this document is to ensure that choice is an informed one.

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Mike Roberts

Chairman

General Secretary