

Kent Police Federation

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



GeorgeBurrows 
1 April 2015
(FP240/2015)

Introduction

Key facts

- Personal protection providers for over 50 years
- Insurance brokers to the Kent Police Federation since 1976
- Committed to providing excellent customer service at all times
- Proud to offer quality products at competitive prices
- Specifically underwritten to meet the needs of today's police officers

There are few insurance markets where a single broker can demonstrate the market leadership achieved by George Burrows.

We have been at the forefront of providing personal protection products to police officers for over 50 years and have looked after the group insurance needs of the Kent Police Federation since 1976. On their behalf, we have arranged a group insurance scheme for serving officers, retired officers and their partners.

We are committed to providing scheme members with products that meet their needs, are reliable and deliver what they promise. Over the years we have established good relationships with all our insurers, enabling us to provide a competitively priced insurance package, along with a quality service.

Our dedicated and committed team provide excellent customer service. All telephone calls are answered personally and we offer a friendly and helpful service, providing information and assistance in a professional and confidential manner.

Please take time to read through this booklet. It is not a policy document but it outlines the cover and services included in the scheme. Copies of the full policy wordings are available to view through the police Federation or by contacting George Burrows.

We have not given you a personal recommendation in respect of this scheme. We offer a non-advised product which means we can't give you a personal recommendation but can outline the features and benefits so you can decide what best suits your needs.

Please do not hesitate to contact us if you require any further information.

Tel: 01403 327719

Fax: 01403 327778

Email: info@georgeburrows.com

Schedule of benefits

This scheme meets the demands and needs of those who wish to provide protection for the circumstances outlined in this booklet and at the levels described in this schedule.

Serving officer and partner

	Serving officer	Partner
Life	£125,000	£62,500
<i>20% advance of benefit in cases of terminal prognosis</i>	£25,000	£12,500
Child death grant	£3,000	
Best Doctors®	Family cover	
Critical illness	£4,000	
RED ARC	Included	
Calendar monthly premium:	£10.78*	£5.50
*The serving officer's premium includes the Federation's administration fee		
Worldwide family travel insurance	Annual/multi-trip	
RAC Motor breakdown assistance (member and partner)	UK & European	
Calendar monthly premium:	£6.98*	
*The premium includes the Federation's administration fee and Insurance Premium Tax (IPT)		
Legal expenses	£100,000	
Care First counselling service	Included	
Calendar monthly premium:	£2.35*	
*The premium includes the Federation's administration fee and Insurance Premium Tax (IPT)		

Retired officer and partner (up to age 65)

	Retired officer	Partner
Life	£62,500	£31,250
<i>20% advance of benefit in cases of terminal prognosis</i>	£12,500	£6,250
Child death grant	£3,000	
Best Doctors®	Included	
Calendar monthly premium:	£16.87*	£7.50
*The retired officer's premium includes the Federation's administration fee		

Serving and Retired officer (aged 65-69) and partner

	Serving / Retired officer	Partner
Life	£7,500	£7,500
Best Doctors®	Family cover	
Calendar monthly premium:	£8.59*	£7.50
* The serving / retired officer's premium includes the Federation's administration fee		

Additional Retired officer schemes

Worldwide family travel insurance	Annual / multi-trip	
RAC Motor breakdown assistance (member and partner)	UK & European	
Calendar monthly premiums:	£7.58* (up to age 65)	
	£13.58* (aged 65-69)	
Legal expenses	£100,000	
Care First Counselling service	Included	
Calendar monthly premium:	£2.35*	

*The premiums include the Federation's administration fee and Insurance Premium Tax (IPT)

Life assurance

This benefit is payable on the death of the subscribing member or their subscribing partner up to the age of 70 years.

The payment is made to the 'Trustees of the Kent 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 subject to inheritance tax. It is therefore important to keep the beneficiary details up to date.

Partners can remain in the scheme until they reach the age of 70 years or until the serving or retired officer reaches 70 years, whichever occurs first.

Officers retiring on ill health grounds may continue to subscribe to the scheme. Benefits remain the same as for officers retiring normally.

Child death grant

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

Bereavement counselling and probate advice

24 hour helpline: **0800 912 0826** - confidential support with unlimited telephone access.

Providing emotional help and specialist legal advice on all aspects of obtaining probate.

Terminal illness benefit

If a member under the age of 64 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.

Terms and conditions

- 1 New employees 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 Existing serving officers may also join the scheme at any time providing they have not been absent from work due to ill health or injury during the eight weeks preceding the application to join.
- 3 Partners may join the scheme at the same time as a new employee or within three months of either marrying or becoming 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 partner application form.

Definition of partner - "Partner" means the person to whom the subscribing member is married or in a Civil Partnership with or, if not, a person who is openly cohabiting with him or her and who has been so cohabiting for the six months' period prior to the date of inclusion in the policy, and on whom such a member is financially interdependent.

Best Doctors

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

Best Doctors work in conjunction with the patient and the treating doctor to ensure diagnosis and treatment are correct, providing an independent and comprehensive assessment. They work with a worldwide panel of specialists who have been selected by their peers as being the very best in their field.

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.

It involves just three simple steps:

Step one - Connect: call the Best Doctors Member Care Centre, which is open 24 hours a day, 365 days a year. You will be assigned your own dedicated Case Manager, who will remain a constant throughout, to guide you through the process. Your Case Manager will identify the most appropriate Consultant to review your case.

Step two - Investigate: Best Doctors collect your medical records from your treating practitioner. The expert consultant reviews your case and prepares a detailed report answering all of your questions, based on their comprehensive analysis of your medical documentation.

Step three - Answer: your Case Manager will send you the report and discuss the content with you. You are free to share this report with your treating practitioner so that together you can make the most appropriate decisions about your treatment.

Call the Member Care Centre: **0800 085 6605**

Or visit www.askbestdoctors.com for further information and to access the 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.

Critical illness

The scheme benefits will be payable if a serving member suffers from an insured illness and survives for more than 14 days from the date of diagnosis.

- Alzheimer's 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
- Blindness - permanent and irreversible
- Cancer – excluding less advanced cases
- Cardiomyopathy - 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 from a blood transfusion, physical assault or at work in an eligible occupation
- 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
- Terminal illness
- Third degree burns – covering at least 20% of the body surface area
- Traumatic head injury - resulting in permanent symptoms

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

Claims must be submitted within 90 days of diagnosis.

Cover ceases at age 65.

RED ARC

The aim of the service is to support and help members and their families cope with the practical and emotional effects resulting from the diagnosis of a serious illness.

Website: www.redarc.co.uk

On submission of a critical illness claim, the claimant will automatically be contacted by a member of the RedArc nurse team to introduce the service. RedArc nurses are subject to the strictest standards of medical confidentiality and are the only people allowed to discuss medical issues.

The service is not intended to diagnose, prescribe or treat. In addition to providing ongoing advice and support, the personal nurse adviser may arrange extra help if clinically appropriate, e.g. a one-off home visit from a specialist nurse, a course of physiotherapy, a course of counselling, or similar.

The personal nurse adviser can also put the patient in contact with specialist charities and self-help groups, and give advice on specialist equipment to aid function. These services are provided free of charge.

RedArc strives to support claimants in whichever way they need. Claimants can opt out of the service at any point, but are free to use it again at any time in the future if they change their mind.

RED ARC provide a service. This is not an insurance policy.

RED ARC Assured Ltd is a Punter Southall Group company.

Registered Office: 11 Strand, London WC2N 5HR. Registered in England No.3507147.

Worldwide travel insurance

The worldwide travel insurance policy covers the member and his/her family (spouse, cohabiting partner and their dependent children/grandchildren under the age of 22 who are living with them and in full time education).

The policy provides annual cover for any number of trips in the 12 month period. Each trip is covered up to a maximum of 31 days, which can be extended to a maximum of 180 days by payment of an additional premium. Extensions must be arranged before you travel and full details of your travel plans must be given to George Burrows.

Cover for trips in the United Kingdom is included subject to prior booking of overnight accommodation.

Scuba diving to 30 metres (40 if appropriately qualified) and winter sports are covered, up to a maximum of 17 days in any 12 month period, at no extra charge.

Claims Line: **0845 841 0059**

24 hour overseas assistance number: **+44 (0)207 173 7798**

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

Travel insurance cover ceases when the subscribing member attains age 70 or leaves the scheme, whichever occurs first.

Travel schedule of benefits

Section	Type of cover	Maximum sum insured per person	Excess per person
1a	If your trip is cancelled	Up to £5,000	£40
1b	If your trip is cut short	Up to £5,000	£40
2	Medical and other expenses	Up to £5m	£40
3	Hospital benefit	Up to £500	Nil
4*	Personal accident	Up to £20,000	Nil
5	Personal belongings <i>(single article limit)</i> <i>(valuables)</i> <i>(sunglasses limit)</i>	Up to £1,500 <i>(£300)</i> <i>(£300 in total)</i> <i>(£75)</i>	£40
6	Temporary loss of personal belongings	Up to £100	Nil
7*	Money and documents (cash £250)	Up to £500	£40
8	Loss of passport	Up to £250	£40
9	Personal liability	Up to £2m	£250 (for rented accommodation)
10	Missed departure – extra travel and accommodation expenses	Up to £800	£40
11	Mugging	Up to £250	Nil
12	Delay	£100	Nil
13	Catastrophe	Up to £500	Nil
14	Withdrawal of services	Up to £600	Nil
15a	Winter sports equipment	Up to £500	£40
15b	Winter sports equipment hire	Up to £150	Nil
15c	Ski pack	Up to £400	Nil
15d	Piste closure	Up to £500	Nil
15e	Avalanche closure	Up to £500	Nil
16	Overseas legal expenses and assistance	Up to £25,000	Nil

**Reduced benefits apply to certain age groups. Please refer to the Travel Booklet for further information and policy conditions which can be viewed on the Kent Police Federation website. You should read this carefully, in particular the exclusions and limitations.*

RAC Motor breakdown assistance

Cover is provided for serving officers, retired officers and partners who subscribe to the group travel insurance scheme and is applicable 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

Summary of cover provided

Roadside Recovery	Roadside assistance ¼ mile or more away from your home address
At Home Onward Travel	As for roadside plus recovery for up to 8 people and your vehicle to any single destination within the UK
European Motoring Assistance	Assistance at your home or within ¼ mile of your home address If your vehicle cannot be repaired locally: <ul style="list-style-type: none">• up to 2 days car hire, or, if this is not possible• alternative transport, or• overnight accommodation
	Applicable to trips of up to 90 consecutive days, departing from and returning to the United Kingdom; your vehicle will be fixed at the roadside by a contractor or recovered to a local garage for repair. If this is not possible within 12 hours: <ul style="list-style-type: none">• overnight accommodation, or• alternative form of transport

For full details of cover and the terms and conditions please refer to the policy wording, which is available from the Federation website or by contacting George Burrows.

What to do if you breakdown

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

0800 197 1812 and quote reference **X802**

You will be asked for your your name, home address, contact telephone number and vehicle registration.

If you breakdown in Europe please refer to your Key Facts document for the telephone number applicable to the country you are in.

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**

***Vehicle definition:** A car, motorcycle 49cc or over in the UK or 121cc or over in Europe, motor caravan, 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:

a) Maximum legal laden weight of 3,500kg (3.5 tonnes).

b) Maximum overall dimensions of: length 6.4 metres; height 3 metres; width 2.25 metres (all included any load Carried).

Legal expenses

This policy provides a full telephone legal advice service in respect of any legal matter and will also provide cover for legal costs with an upper indemnity limit of £100,000.

Policy section	Significant features and benefits
	Costs to:
1a Crime – Pre Charge	Prepare for and attend an interview with the police to do with an event which might lead to you being charged with a criminal offence
1b Crime – Magistrates Court	Defend a Legal Action in Magistrates Court after any event which results in criminal proceedings being brought against you, including making an appeal against your conviction or sentence
1c Crime – Crown Court	Cover a sum equal to the pre conviction contributions towards the costs of your defence payable under the Crown Court Means Testing Scheme limited to the amount which you would be assessed as being required to pay in the absence of this insurance contract
2. Disciplinary Hearings	Prepare for and represent you at a disciplinary hearing before the Gross Misconduct Tribunal Panel or the Police Appeals Tribunal
3. IPCC Complaints	Represent you in an investigation by the Independent Police Complaints Commission
4. Representation at Public Enquiries and Inquests	Represent you at a public enquiry ordered by the District Auditor and at an inquest when you have been called to appear as a witness
5. Discrimination	Defend a Legal Action following an event which results in civil proceedings being brought against you for discrimination at work. This section includes cover of up to £5,000 for awards which you may be ordered to pay
6. Fund Trustees	Defend a Legal Action following an event which results in civil proceedings being brought against you in respect of any act or omission or alleged act or omission as a trustee of a fund set up by your employer
7. Personal Injury	Pursue personal injury claims against the responsible person/organisation
8. Employment Disputes	Pursue a Legal Action against your employer for a breach of your contract of employment
9. Consumer Disputes	Pursue or defend contract claims between you and a person/organisation providing defective goods or services to you, or to whom you have sold private goods
10. Property Disputes	Pursue or defend a Legal Action following the infringement of your legal rights in relation to your main home, or the alleged infringement by you of the legal rights of another person in relation to your ownership or occupation of your main home.

Legal expenses – *continued*

Policy section	Significant features and benefits
11. Tenancy Disputes	Pursue a claim following your unlawful eviction from rented property
12(i). Motor Uninsured Loss Recovery	Pursue a Legal Action for financial compensation for uninsured losses arising from a road traffic accident
12(ii). Property Damage	Pursue a Legal Action for financial compensation for damages against a person or organisation that causes physical damage to your main home or your personal effects
13. Tax	Accountancy fees incurred if you are subject to an HM Revenue & Customs full enquiry into your personal income tax position
14. Data Protection	Defend a Legal Action following an event which results in civil proceedings being brought against you over the way you have kept or used personal information about another person or organisation.
15. School Admission Disputes	Appeal against the decision of a Local Education Authority (LEA) arising out of the LEA's failure to conform with its published admission policy, which leads to your child or children being refused entry at the state school of your choice.
16. Probate	Pursue a Legal Action by you in respect of a probate dispute involving the will of your deceased parents, grandparents, children, step-children or adopted children where you are contesting a will as a named beneficiary or as a member of a class of beneficiaries with an immediate interest
17. Personal Identity Fraud	Deal with organisations that fraudulently apply for credit in your name and to defend proceedings, reverse incorrect judgements and challenge consumer credit ratings resulting from Identity Fraud.
18. Motor Insurer Database Disputes	Represent you in a dispute which you have with the police or other public agency in the event that your Vehicle is seized following a failure in communication between your motor insurance representative and the Motor Insurance Database which results in incorrect information about you or your Vehicle being recorded on that database
19. Social Media Defamation	Write one letter to the provider of a Social Media website following defamatory comments being made about you on that website to request that the comments are removed
	Write one letter to the author (where the authors' identity of the defamatory comments is known) requesting that the comments are removed from the social media website
20. Vehicle Cloning	Defend a legal action arising from the use of the identity of a vehicle owned by you by another person or organisation without your permission

Legal expenses – *continued*

Sections of cover:

Sections 2, 3, 4, 5, 6, 10, 11, 16 – the subscribing member.

Sections 1a, 1c, 15 – the subscribing member and partner living with the member.

Section 1b, 7, 8, 9, 12, 13, 14, 17, 18, 19, 20 – The subscribing member and partner living with the member, their children and parents normally living with them in their main home, including children temporarily away from the home at school or university.

Limit of indemnity:

Disciplinary Hearings - £10,000

Personal injury where the insured incident occurs within the European Economic area (EEA), the Channel Islands, Isle of Man, Andorra, Gibraltar, Monaco, San Marino, Switzerland and Turkey - £100,000

Personal Injury where the insured incident occurs in the rest of the world - £25,000

All other sections of cover - £100,000 unless the matter proceeds to Crown Court where the cover will be unlimited, but no more than the maximum contribution authorised by the body responsible for the administration of legal aid under the Crown Court Means Testing Scheme

Arc Legal Document service:

This service provides:

- Access to a range of free legal documents, including wills.
- A step by step guide to assist you in completion of the documents.

Visit www.arclegal.co.uk/legaldocuments to register, using the voucher code available from your Federation or George Burrows.

Telephone helplines (24 hour)

Personal tax and legal advice: **0344 770 1058**

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

Call charges may vary depending on your network provider.

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

Care first

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: **0800 177 7894** to speak to a Care First counsellor

Or visit **www.arclegal.co.uk/carefirst** to access the Lifestyle Online Service using the log in details available from your Federation

Important information

Cover and conditions

Conditions apply to the cover outlined in this booklet. Full details of the cover and conditions can be found in the policy wordings which are available from the Federation office or George Burrows and take precedence.

Premium collection

Premiums are collected monthly by salary/pension deduction unless alternative arrangements have been agreed.

Insurers

The cover in this scheme is provided collectively by several insurers. A list of insurers is available on request

How to cancel your cover

In the event that you need to cancel your cover, please contact the Kent Police Federation.

How to make a claim

In the event that you may need to make a claim, **please contact the Kent Police Federation for a claim form. For travel claims, please telephone: 0845 841 0059** or email: ah.ukclaims@acegroup.com.

What to do if you have a complaint

Step 1 – In the first instance, you may wish to contact the Kent Police Federation or you can contact the George Burrows team direct at:

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

Tel: 01403 327719 Fax: 01403 327721 Email: info@georgeburrows.com

The Federation can also refer your complaint to George Burrows on your behalf. If necessary we will liaise with the insurer to resolve your complaint.

Step 2 – If you are not satisfied with the final decision you can contact the Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London E14 9SR.

Financial Services Compensation Scheme (FSCS)

In the event that the insurer is unable to meet its liabilities, you may be entitled to compensation from the FSCS. More information can be obtained from their customer services team on 020 7892 7300 or by visiting www.fscs.org.uk.

FCA registration

Our FCA registration number is 312030. Our permitted business is assisting in the administration and performance of a contract of insurance. You can check this on the FCA's register by visiting the FSA's website at www.fca.org.uk/register or by contacting the FCA on 0800 111 6768.

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Life cover.

Protecting the things that matter most to you.

Top up life cover from George Burrows. Designed specifically for servicing officers who subscribe to the Federation Group Insurance Scheme.

- Prices from just £6.05 per month
- Cover for you and/or your partner
- Payable on death by any cause
- Choose from 3 levels of cover:

£50,000
£6.05 per month*

£75,000
£9 per month*

£100,000
£12 per month*



Call us today
01403 327719

www.georgeburrows.com

GeorgeBurrows 
There's no substitute for experience

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* Benefit levels reduce and premium rates increase on retirement. Cover ceases at age 65. Full details are available from the Federation or George Burrows.
* The premiums payable will be subject to periodic review and may go up or down.