



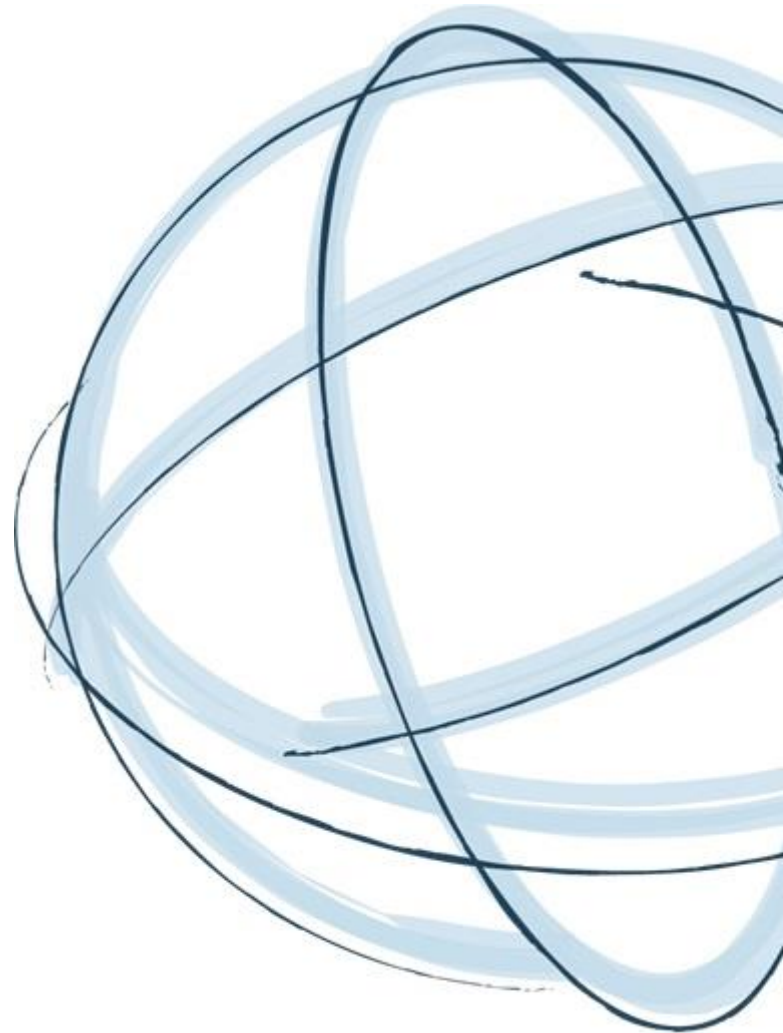
# Gallagher

Insurance | Risk Management | Consulting

## Northumbria Police Federation

## Group Insurance Scheme

## 1<sup>st</sup> April 2018 – 31<sup>st</sup> March 2019



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Registered Office: Spectrum Building, 7th Floor, 55 Blythswood Street, Glasgow, G2 7AT. Registered in Scotland. Company Number: SC108909.

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## Arranged by Northumbria Police Federation in association with Arthur J. Gallagher Insurance Brokers

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This booklet has been produced on behalf of your Federation Office for distribution to all Members of the Group Insurance Scheme.

The covers which form part of the Group Insurance Scheme are noted below:-

### Serving Member

- Life Assurance
- Sick Pay Insurance
- Legal Expenses
- Motor Breakdown
- Personal Accident Insurance
- Worldwide Travel Insurance
- Care first Counselling Service
- Mobile Phone/Gadget Cover

### Retired Officer

- Life Assurance
- Legal Expenses
- Motor Breakdown
- Worldwide Travel Insurance
- Care first Counselling Service
- Mobile Phone/Gadget Cover

**Please read the following important information. This summary does not describe all the terms and conditions of the policies which form the Group Insurance Scheme as it is not the Policy Document. The actual Policy Documents containing full details of the cover, terms, conditions and exclusions are retained by the Federation Office.**

1. An all-inclusive Insurance Scheme is in force. Whilst membership is on a voluntary basis, subscribers are automatically included within the applicable elements of the Scheme, as detailed above. This can be extended to include Life Assurance for the Member's Partner (if an additional subscription amount is paid). The Child Life benefit is automatically provided in conjunction with the Serving or Retired Member benefit. Cover in respect of the Partner and Dependant Children is automatically provided (where relevant) under the Travel and Legal Expenses Insurance. Motor Breakdown also includes the Member's Partner.

Please note, we cannot take into account an individual member's personal circumstances and advise them on the suitability of cover. **The decision of whether you should join the Scheme and the assessment of whether it meets your demands and needs is entirely yours based on the information about the product features, benefits, terms and conditions provided by Arthur J. Gallagher and the Police Federation.**

2. Deductions are taken on a monthly basis from pay or pension – please contact the Federation Office for details of the current cost. The deductions payable will be subject to periodic review and may go up or down. Monthly deductions are inclusive of Insurance Premium Tax (where applicable) and a fee, details of which can be obtained from the Federation.
3. Membership of the Scheme ceases at the age of 65 years for Serving Members/Partners and 70 years for Retired Officers/Partners. **Please note cover would cease earlier if you are no longer employed by Northumbria Police Force, if the retirement option is not taken, or you stop your monthly Group Insurance Scheme deductions.**
4. The Partner Life Assurance is the only element of the Scheme which is optional, although this cannot be taken in isolation.

The Partner cover ceases:-

- upon the Serving Member reaching the age of 65 years or Retired Officer reaching the age of 70 years; or
- upon the death of the Serving Member or Retired Officer; or

- earlier, upon the Partner reaching the maximum age if the Partner is older than the Serving Member or Retired Officer.
5. Membership is available to Retired Officers who live overseas – EEA countries only. This is restricted to Life and Travel cover only.
  6. Retired membership is not available to Police Staff Employees.
  7. Prior notification of maternity leave and secondments from the Force should be given to the Federation who will advise on the availability of cover.
  8. This Scheme is subject to annual review and is administered by your Federation. It incorporates covers which they believe are beneficial to the majority of Members. The Federation reserve the right to amend or remove cover as they deem appropriate. It is your responsibility to ensure that you are in possession of the up-to-date literature.

**Please take time to read this booklet carefully, it contains a summary of the covers provided by the Group Insurance Scheme. It is not the Policy Document, the actual Policy Documents containing full details of the cover, terms, conditions and exclusions are retained by the Federation Office.**

**Please note it is your responsibility to advise the Federation Office of any change in your personal circumstances and to ensure that deductions are continuing to be taken at the correct rate.**

## Entry Criteria

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- **Serving Members** – 12 month Entry Period – automatic Membership can be granted if applications to join the Scheme are made within 12 months of joining Northumbria Police. Thereafter, Discretionary Entrant Procedures are followed and cover may be subject to medical underwriting.
- **Retired Officers** – Cover can continue without declaration of health subject to maximum age of 70 years (although Retired Officers must previously have been a Member of the Group Insurance Scheme as a Serving Officer and membership must be continuous from the date of retirement). The retirement option is not available to Police Staff Employees.
- **Partners** – No referral is necessary if the Partner seeks membership within 3 months of marriage or within 3 months of the Serving Member joining the Scheme at the first opportunity. Thereafter, Discretionary Entrant Procedures must be followed and cover may be subject to medical underwriting. Partner cover can also continue for Retired Officers, however, it must have previously been in force prior to the date of retirement.

### Notes:-

1. The Partner must permanently reside with the Member.
2. With regard to an Unmarried Partner, there must be a 3 month period of co-habitation before cover can be granted. In the event of a claim, documentary evidence may be requested.

Should you have any queries in relation to any aspect of the Group Insurance Scheme, please contact:-

Arthur J. Gallagher  
3rd Floor  
Quayside House  
110 Quayside  
Newcastle upon Tyne  
NE1 3DX

Tel No: 0191 479 7649  
Fax No: 0191 479 7699  
(Office Hours: Monday-Friday 9am-5pm)

Northumbria Police Federation  
11 – 14 Apex Business Village  
Annitsford  
Cramlington  
Northumberland  
NE23 7BF

Tel No: 01661 863 492  
Fax No: 0191 250 2961

Website: [www.norpolfed.org.uk](http://www.norpolfed.org.uk)

# Life Assurance

## Assurer: Canada Life

### Policy No: R5610

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#### Serving and Retired Member Benefits:-

The following benefits are payable in the event of death from any cause on a worldwide basis, 24 hours a day:-

- |                                    |                                       |          |
|------------------------------------|---------------------------------------|----------|
| ▪ Serving Officer                  |                                       | £120,000 |
| ▪ Partner of Serving Officer       |                                       | £ 60,000 |
| ▪ Police Staff Employee            |                                       | £ 25,000 |
| ▪ Partner of Police Staff Employee |                                       | £ 10,000 |
| ▪ Retired Officer                  | Up to 64 years of age inclusive       | £ 32,500 |
| ▪ Partner of Retired Officer       | Up to 64 years of age inclusive       | £ 25,000 |
| ▪ Retired Officer                  | 65 to 69 years of age inclusive       | £ 7,500  |
| ▪ Partner of Retired Officer       | 65 to 69 years of age inclusive       | £ 7,500  |
| ▪ Child (dependant of a Member)    | 6 months to 17 years of age inclusive | £ 5,000  |
- Terminal Prognosis Advance Payment – restricted to under the age of 64 years (The diagnosis must be made before the person’s 64<sup>th</sup> birthday and confirm a life expectancy of less than 12 months). Claims must be submitted within 6 months of the terminal diagnosis. Please note, if an Advance Payment is made under this policy, the death benefit will reduce by this amount from the benefit applicable at the time of death. 20% of sum assured
  - Catastrophe Limit – in the event of a catastrophe affecting multiple lives, an overall limitation applies which may limit the total payment.
  - The Retired Officer cover is provided without declaration of health (subject to the entry criteria detailed earlier).
  - Child means any natural or legally adopted child of a Serving or Retired Officer who is more than 6 months old and under 18 years old.
  - Members must ensure that the Federation have up to date details of the nominated beneficiary.

#### ▪ Help and Support:-

A confidential bereavement counselling service is provided by Capital Health and Wellbeing in conjunction with Canada Life, which offers family members with:-

- Unlimited telephone support and, where further support is required, up to four face-to-face sessions with qualified counsellors
- Details of self-help groups
- Practical advice on how to adjust to new circumstances

In addition, a probate helpline will give executors of a will access to specialist legal advice on all aspects of obtaining probate and can provide:-

- Guidance on financial matters
- Advice on legal matters linked to bereavement, such as family disputes, powers of attorney, the validity of wills, dealing with creditors and the process for obtaining probate
- An explanation of state benefits
- Information concerning social services

**The helpline is available 24 hours a day, 7 days a week – 0800 912 0826**

- **All claims should be notified within 2 years of death to the Federation Office who will arrange for a claim form to be completed. Please note that an original Death Certificate must be provided.**



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***Exclusions and limitations may apply. Should you require further details of the Policy Terms, Conditions and Exclusions, please contact the Federation with any questions or for sight of the Policy Document.***

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# Personal Accident Insurance

## Insurer: Aviva

### Policy No: 25110278 ECA

#### Serving Member Benefit:-

▪ Permanent Total Disablement from <b>any</b> occupation up to	£ 60,000
▪ Loss of one Limb or Sight in one Eye up to	£ 60,000
▪ Loss of more than one Limb or Sight in both Eyes up to	£ 60,000
▪ Loss of Hearing in both Ears up to	£ 24,000
▪ Loss of Hearing in one Ear up to	£ 12,000

Or

- Permanent Disabling Injuries – Scale of Injuries

There may be potential to receive compensation under Permanent Total Disablement in respect of the following, subject to a maximum total of 100% in the aggregate:

		<b>Max Amount Payable</b>
A. Total loss of use of:-		
a. back or spine (excluding cervical) without cord involvement	40%	£24,000
b. neck or cervical spine without cord involvement	30%	£18,000
c. shoulder, elbow or wrist	25%	£15,000
d. hip, knee or ankle	20%	£12,000
B. Loss of or total loss of use of:-		
a. foot below the level of the ankle (talofibular joint)	50%	£30,000
b. thumb	25%	£15,000
c. one forefinger or big toe	20%	£12,000
d. any other finger	10%	£ 6,000
e. any other toe	5%	£ 3,000
C. Benefit for any Permanent Disabling Injury not noted above including partial Loss of Sight or partial Loss of Hearing will be calculated on a medical assessment by Aviva of the degree of disability relative to this scale without reference to the Insured Person's occupation		
Provided that:		
a) The total benefit payable shall not exceed 100% of the amount shown in the table of sums insured for each Insured Person in respect of any one accident		
b) If benefit is payable for loss of or Loss of Use of a Limb then benefits for part of that limb cannot also be claimed		

- Temporary Total Disablement  
(maximum of 104 weeks excluding the first 14 days) – per week £28
- Dependent Childcare Costs – in the event that a Member is notified (irrespective of time of day) within 5 days of a scheduled tour of duty or scheduled leave that there is to be a change in the scheduled tour of duty or leave and childcare costs are incurred, insurers will pay £15 per hour up to a maximum of £500  
(Receipts from a registered childcare provide/child minder, together with evidence of shift change must be submitted)
- Hospitalisation Benefit (as a result of an accident – up to 14 nights) – per night £25



- Unrecovered Criminal Court Compensation (**Serving Officer benefit only**) – up to £250
- Casting Benefit (**Serving Officer benefit only**) – Occupational Disability due to accident or illness resulting in termination of employment on medical grounds (only applicable to Officers with less than 10 years service) £2,000
- Accidental Death of a child aged 6 months to under 18 years, who is a dependant of an Insured Person £5,000

- Cover for accidental bodily injury sustained whilst on or off duty.
- Worldwide and operative 24 hours.
- A Catastrophe Limit of £15M applies in the event of multiple claims arising directly or indirectly as a result of one event.

▪ **Key Definitions:-**

**Permanent Disabling Injury** means Loss of Sight, Loss of Hearing or Loss of Limb which has lasted for at least 12 months and which in Insurer's opinion is beyond hope of recovery and will in all probability continue for the remainder of the Insured Person's life.

**Permanent Total Disablement** means disablement other than any Permanent Disabling Injury which has lasted for at least 12 months and which in Insurer's opinion is beyond hope of recovery and will in all probability continue for the remainder of the Insured person's life, will prevent the Insured Person from engaging in or giving attention to business profession or occupation of any and every kind for the remainder of their life.

- **Temporary Total Disablement** means disability which entirely prevents the Insured Person from engaging in their usual occupation. Temporary Total Disablement is extended to include Post Traumatic Stress Disorder as a result of a single on duty incident which has been documented in the Police records and is of sufficient severity to immediately prevent the Member from performing the duties of a Police Officer.
- **All claims/incidents which could give rise to a claim should be notified to the Federation Office (where possible within 30 days), who will issue a claim form for completion and return.**

***Exclusions and limitations may apply. Should you require further details of the Policy Terms, Conditions and Exclusions, please contact the Federation with any questions or for sight of the Policy Document.***

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# Sick Pay Insurance

## Insurer: Aviva

## Policy No: 25110278 ECA

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### Serving Member Benefit:-

- Weekly Benefit (up to 26 weeks) £75
- Payable in the event that a Member is placed on half/reduced pay following a period of absence of 182 days (not necessarily consecutive days) in any 12 month period due to accident or sickness.
- **Cover ceases in the event of any of the following:-**
  - retirement
  - termination of employment
  - recovery
  - resignation
  - after 26 weeks on reduced pay
  - if you decline any reasonable recuperative duties

Please Note:-

**If the Member is not actively at work due to sickness at the time an application for membership into the Group Insurance Scheme is made, then cover will not become effective until the Member has returned to work and a period of 60 days has elapsed without recurrence of symptoms, treatment or advice in respect of the condition which has caused the period of absence.**

- In the event that the decision to reduce pay is over-turned, you are required to refund any benefits which have already been paid to you.
- **All claims should be notified to the Federation Office, who will issue a claim form for completion and return.**

***Exclusions and limitations may apply. Should you require further details of the Policy Terms, Conditions and Exclusions, please contact the Federation with any questions or for sight of the Policy Document.***

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# Worldwide Travel Insurance

## Insurer: Aviva

### Policy No: 25110282 ECA

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#### Serving and Retired Member Benefits:-

- |   |              |
|---|--------------|
| ▪ Emergency Medical Expenses up to  | £ 10,000,000 |
| ▪ Hospital Benefit - £50 per night up to a maximum of 30 nights                                 | £ 1,500      |
| ▪ Cancellation/Curtailment up to  | £ 5,000      |
| ▪ Abandonment – after 24 hours delay up to  | £ 5,000      |
| ▪ Travel Delay - £60 per 12 hour delay up to  | £ 120        |
| ▪ Missed Departure  | £ 1,000      |
| ▪ Personal Liability up to  | £ 2,000,000  |
| ▪ Personal Injury up to   | £ 25,000     |
| ▪ Personal Belongings (single article limit - £400; total in respect of valuables - £400) up to | £ 2,000      |
| ▪ Personal Belongings Delay – after 24 hours – up to a maximum of                               | £ 250        |
| ▪ Money up to   | £ 1,000      |
| ▪ Credit Card Misuse up to  | £ 1,000      |
| ▪ Loss of Keys (for main permanent residence or vehicle whilst on an insured journey) up to     | £ 500        |
| ▪ Overseas Legal Expenses up to   | £ 50,000     |
- 
- Cover is provided to the Member, his or her Partner and Children under the age of 18, or 23 if in full time education, dependant and ordinarily resident with the Member. Benefits apply per Insured Person.
  - Grandchildren under the age of 18, or 23 if in full time education (up to 3 per trip) travelling with the Member are automatically included as long as the member has parental control and the child's parents are not holidaying with them.
  - A £50 excess applies per Insured Person per claim under each of the above sections. In respect of claims received from the Member and/or Partner and/or Children due to one cause, the excess shall be limited to £100 in total regardless of the number of sections of the policy to which the claims relate. Under the Medical Expenses section, if the cost of medical treatment is reduced by the use of a European Health Insurance Card (EHIC), then the excess will not apply.
  - Cover applies on a Worldwide basis.
  - Cover provided for conventional skiing and snow-boarding holidays – on piste (or off piste with qualified instructor) – 30 days in any one insurance period
  - Maximum duration any one trip/journey – 60 days.
  - Maximum period away in any one insurance year – 180 days.
  - UK trips must involve an air flight or a pre-booked overnight stay.
  - Cega 24 hour Medical Emergency Helpline +44 (0) 1243 621 066
  - It is your responsibility to ensure safe-keeping of your possessions at all times.
  - ***A Policy Document is available for Members to download from the Federation website. This details the full policy terms, conditions and exclusions as well as the medical emergency contact numbers and claims procedures.***
- 
- **Pre-existing Medical Conditions:-**

Please be aware the policy excludes claims arising from the following circumstances:-

- a) Any claims made under the Cancellation, Curtailment or Change of Itinerary and/or Medical and Emergency Travel Expenses sections of this policy as a result of any pre-existing medical condition where a qualified medical practitioner has not permitted the insured person to travel.
- b) Any claims under the Cancellation, Curtailment or Change of Itinerary section of this policy as a result of any pre-existing medical condition where the insured person is on a waiting list for in-patient treatment.
- c) Any claims made under the Cancellation, Curtailment or Change of Itinerary and/or Medical and Emergency Travel Expenses sections of this policy where you are travelling for the purpose of obtaining medical treatment abroad.

- d) Any claims made under the Cancellation, Curtailment or Change of Itinerary and/or Medical and Emergency Travel Expenses sections of this policy where you have been given a terminal prognosis.
- e) Purchase of any prescription medicines relating to a pre-existing medical condition.
- f) If an insured person or close relative has suffered a pre-existing medical condition that you could have reasonably foreseen would have given rise to a cancellation or curtailment or change of itinerary claim under the Cancellation, Curtailment or Change of Itinerary section of this policy.

▪ **Situations where cover would not apply:-**

**All exclusions are detailed in the policy and it is your responsibility to make yourself aware of these. Some of the main exclusions are set out below:-**

- Deliberate or illegal acts.
- Suicide or attempted suicide or self-inflicted injury.
- Normal cost of pregnancy unless there have been complications due to an accident or illness whilst on an insured journey
- Theft or attempted theft from any unattended vehicle unless kept out of sight in a locked boot or compartment or in the case of a hatchback or estate car under a purpose built luggage cover. There must be evidence that the vehicle has been broken into.
- Any loss if the insured person has been taking part in any activity or sport not listed in Activities and Sports (please refer to the policy) including but not limited to steeple-chasing, polo, hunting, any professional sport(s), mountaineering (normally requiring ropes or requiring the services of a guide), pot-holing, canyoning, quad biking (over 125cc), fighting (except in self defence), scuba diving below a depth of 30 metres/40 metres if suitably qualified, parachuting, racing, speeding or endurance tests or practising for such events or any form of organised team sport.
- Engaging in any kind of flying as a pilot.
- Being a full-time member of the armed forces of any nation or international authority or a member of any reserve forces called out for permanent service.
- War.
- Any circumstances that could have been reasonably foreseen as giving rise to a claim for Cancellation, Curtailment and Change of Itinerary or Travel Delay or Missed Departure at the time an insured journey was booked or paid for in part or in full.

▪ **24 hour Emergency Medical Assistance Service:-**

In the event of a medical emergency overseas, please telephone Cega on +44 (0) 1243 621 066

Please ensure that you contact this number prior to incurring any expenses in respect of:-

- a medical emergency/hospital admission
- changes to your travel arrangements due to a medical emergency during your holiday

▪ **Non Emergency Claims:-**

Should you suffer a loss other than a medically related claim, please contact Cega on +44 (0) 1243 621 416 as soon as reasonably possible. (Office Hours: Monday-Friday 9am-5.30pm)

Please contact the Federation Office to obtain a claim form.

▪ **Overseas Legal Expenses Claims**

Please contact Arthur J. Gallagher in the first instance on 0191 479 7649 (Office Hours: Monday-Friday 9am-5pm)

▪ **Additional Travel Advice:-**

Before you travel:-

24 hour Travel Assistance Helpline +44 (0) 1243 621 556 providing information on:-

- Visa and Entry Permits
- Necessary vaccination and inoculation requirements and where they can be arranged
- What you should take with you in relation to first aid and health
- Currencies, travellers cheques and current exchange rates
- Languages, time zones and details of countries you will be visiting

Whilst travelling:-

- A phone home service if there is an emergency
- A translation and interpretation service
- Advice on stolen or lost passports, driving licences, air tickets or other travel documents
- Advice on how to trace luggage with an airline operator if it is delayed or lost
- Advice on contacting local Embassies or Consulates
- Information on languages and time zones
- Advice on transfer of money to you if required
- Advice on cancellation of credit cards if lost or stolen with the ability to report loss to the card provider
- To relatives or friends if you are hospitalised

**Note** – there may be charges for some of the above services.

#### ▪ **Optional Extensions in Cover**

Upon payment of an additional premium, prior to the commencement date of the trip, cover can be extended to include the following:-

- Cover beyond 60 days any one trip (up to a maximum of 90 days)
- To include up to 2 children up to 18 years of age (who are not grandchildren) for whom the Member has parental control for the duration of the trip
- To increase the limit under the Disruption section to £10k per person for any one trip

Refer to the Federation for further details.

***Exclusions and limitations may apply. Should you require further details of the Policy Terms, Conditions and Exclusions, please contact the Federation with any questions or for sight of the Policy Document.***

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# Legal Expenses

## Provider: Arc Legal Assistance

### Contract No: 10033/60131

#### Serving and Retired Member Benefits:-

- Cover can include indemnity for legal and professional costs incurred, and in order to handle cases arising from:-

Section No	Sections of Cover
1a	Crime Pre Charge (Interview and Post Interview)
1b	Crime - Magistrates Court
1c	Crime - Crown Court
2	Disciplinary Hearings
3	IPCC Complaints
4	Representation at Public Enquiries and Inquests
5	Discrimination
6	Fund Trustees
7	Personal Injury
8	Certain Employment Disputes
9	Consumer Disputes
10	Property Disputes
11	Tenancy Disputes
12	Motor Uninsured Loss Recovery and Property Damage
13	Tax
14	Data Protection
15	School Admission Disputes
16	Probate
17	Personal Identity Fraud
18	Motor Insurer Database Disputes
19	Social Media Defamation
20	Vehicle Cloning
<b>Telephone Helplines</b>	
Legal and Tax Helplines – 0344 770 1058	
Lifestyle Helpline & Online Support Service – 0800 177 7894 & <a href="http://www.arclegal.co.uk/carefirst">www.arclegal.co.uk/carefirst</a> - (username and password – NORTH2010)	
Arc Document Review Service (available to the Member and Partner) - <a href="http://www.arclegal.co.uk/legaldocuments">www.arclegal.co.uk/legaldocuments</a> (voucher code - NORTH2010)	

- Limit of Indemnity:-

Section No	Section of Cover	Section Limit
1a ii)	Pre Charge	£1,000 or 5 hours of Adviser's time, whichever is the greater
2	Disciplinary Hearings	£ 10,000
7	Personal Injury – European Economic Area (EEA)	£100,000
7	Personal Injury – Rest of World	£ 25,000
All Other Sections		£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 relevant body under the Crown Court Means Testing Scheme



- ***The policy can be downloaded from the Federation's website or contact Federation Office for a copy.***
- No excess applies to this policy.
- Insured Persons – Member, Partner, Children and Parents providing they all live with the Member (some sections are not applicable to certain categories – refer to the Insured Person table detailed in the Policy Wording).
  
- **In the first instance, all claims/enquiries should be made via the 24 hour Legal Helpline – 0344 770 1058**

***Exclusions and limitations may apply. This summary does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides.***

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# Care first Lifestyle Counselling Helpline and Online Support Service

## Provider: Arc Legal Assistance

## Policy No: 10033/60131

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### Serving and Retired Member

### Family Cover

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. Arc Legal Assistance, in partnership with Care first, provides a lifestyle information and advice service as an additional benefit of your insurance package, via an online information library and a 24/7 information and counselling helpline service.

The Care first 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.

To complement the online resource, members also have access to a confidential 24/7 counselling and information helpline. Expert advisors, trained by Citizens Advice, are at hand to provide comprehensive answers and assistance on a wide range of issues which may affect their daily life.

The helpline can also provide members with access to a telephone counselling service to provide instant support, advice and counselling on workplace or personal issues. All Care first counsellors are accredited to the British Associate for Counselling and Psychotherapy (BACP). The Care first counsellors are available to provide support for any issues that members may wish to discuss, such as bereavement, relationship problems, stress and workloads. The service is confidential and impartial, and no one will be informed that Care first has been contacted, you don't even need to give a name if you don't want to.

To speak to a Care first Counsellor call 0800 177 7894

Or visit: [www.arclegal.co.uk/carefirst](http://www.arclegal.co.uk/carefirst) - (Username and password – NORTH2010)



## Motor Breakdown

### Provider: Inter Partner Assistance SA (part of the worldwide AXA Group)

### Contract No: 10033/827

#### ▪ **Serving/Retired Member (UK Residents only) benefits:-**

- Cover applies to the Member and Partner resident at the same address.
- The Member or Partner must be travelling in the vehicle at the time of breakdown. The vehicle must meet the criteria specified in the policy document.
- Maximum number of claims in any one insurance period – 5 claims (limited to 2 arising from the same fault).
- European Assistance: maximum duration any one trip/journey – 60 days/maximum period away in any one insurance year – 90 days
- The definition of vehicle does not include campervans/motorhomes.
- **A Policy Document is available to download from the Federation website. This details the full policy terms, conditions and exclusions, as well as claims procedures.**

#### **Benefits:-**

Significant Features and Benefits	Significant and unusual exclusions or limitations	Relevant section in the policy document
Personal policies cover breakdown help for the specific policyholders who must be travelling in a vehicle that meets the conditions shown in the policy document.		
<b>Roadside Help</b>  If your vehicle cannot be driven because of a breakdown, we will arrange for a vehicle rescue operator to spend up to one hour to try to fix it. If it cannot be fixed, we will arrange for the vehicle to be taken to a local garage to be repaired at your cost	Transport to a local garage is for the vehicle, driver and up to six passengers.  We will not cover a breakdown at or within one mile away from your home.	Section A
<b>Nationwide Recovery in the UK</b>  As well as the benefits above, if your vehicle cannot be repaired at the roadside or at a local garage the same day, we will arrange one of the following. <ul style="list-style-type: none"> <li>▪ For the vehicle, driver and up to six passengers to be taken to your destination or home.</li> <li>▪ Bed-and-breakfast accommodation for one night.</li> <li>▪ To hire another vehicle.</li> </ul> An emergency driver is also available under this section.	Within the UK only. We will not cover a breakdown at or within one mile away from your home.  We will pay up to £40 per person for bed and breakfast (£280 in total).  The hire vehicle will only be a vehicle of up to 1600cc, and for a period of 24 hours.  We will need a medical certificate before an emergency driver is provided.	Section B
<b>Homestart in the UK</b>  If your vehicle cannot be driven because of a breakdown at or within one mile of your home, we will arrange for a vehicle rescue operator to spend up to one hour to try to fix it. If it cannot be fixed, we will arrange for the vehicle to be taken to a local garage to be repaired at your cost.	Transport to a local garage is for the vehicle, driver and up to six passengers.	Section C

<p><b>European Assistance</b></p> <p>If your vehicle cannot be driven because of a breakdown in Europe (including the UK part of your journey), we will arrange for a vehicle rescue operator to spend up to one hour to try to fix it. If it cannot be fixed, we will arrange for the vehicle to be taken to a garage to be repaired at your cost. It also includes:</p> <ol style="list-style-type: none"> <li>1. delivering replacement parts;</li> <li>2. other travel arrangements;</li> <li>3. emergency car hire;</li> <li>4. emergency accommodation;</li> <li>5. an emergency driver; and</li> <li>6. vehicle recovery to the UK.</li> </ol> <p>This will only apply if you continue to pay your monthly premium.</p>	<p>Transport to a local garage is for the vehicle, driver and up to six passengers.</p> <p>We will include labour charges and parts up to £200 to make your vehicle secure following theft or attempted theft of the vehicle.</p> <ol style="list-style-type: none"> <li>1. The cost of the parts is not covered.</li> <li>2. Limited travel for you and your passengers to your intended destination if you have broken down in Europe</li> <li>3. Car hire up to £70 a day and £750 in total.</li> <li>4. B&amp;B expenses up to £40 per person a day and £500 in total</li> <li>5. We will need a medical certificate before this benefit is provided.</li> <li>6. If your vehicle is not repaired before your planned return to the UK, cover includes transport costs to get you, your passengers and your vehicle home.</li> </ol>	<p>Section D</p>
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**Making a Claim:-**

- For UK Breakdown Assistance, call **0333 999 7525**
- For European Breakdown Assistance, call **+44 (0) 1737 334 016**
- You should have the following information available:-
  - Vehicle registration number
  - Your name and home post code
  - Vehicle make, model and colour
  - Your location
  - An indication of the nature of the problem
  - SOS box number (if applicable)

**You will be asked to provide proof of identification.**

***Exclusions and limitations may apply. This summary does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides.***

***Please take time to read this booklet carefully, it contains a summary of the covers provided by the Group Insurance Scheme. It is not the Policy Document, the actual Policy Documents containing full details of the cover, terms, conditions and exclusions are retained by the Federation Office.***

# Mobile Phone/Gadget Cover

## Provider: Supercover Insurance Ltd

### Scheme Name: Police Federation Mobile Phone & Gadget Insurance

#### Serving and Retired Member Benefits:-

- Cover applies to the Member and Dependent Children resident at the same address and providing contract is in the name of Member.
- Gadget means portable electronic items and mobile phones.
- Maximum of two claims per member per insurance period, up to a maximum of £1,000 per claim
- A Policy Document and Key Facts Summary are available to download from the Federation website. These detail the full policy terms, conditions and exclusions, as well as the claims procedure.

This is a Policy Summary only. It does not contain the full terms and conditions of the contract. For full details of all policy terms, conditions & exclusions please refer to the policy document (a copy of which is available on request). The relevant sections of the policy document are listed below.

BENEFIT	SCOPE OF COVER	UNUSUAL EXCLUSIONS & LIMITATIONS
<b>Accidental damage cover</b> (Section A)	We will pay for repair or replacement costs if your Gadget is/are damaged as the result of an accident.	<ul style="list-style-type: none"> <li>▪ Excludes:               <ul style="list-style-type: none"> <li>- damage caused by you deliberately damaging or neglecting the item;</li> <li>- damage caused by routine servicing, inspection, maintenance or cleaning; or</li> <li>- cosmetic damage of any kind, including scratches, dents and other visible defects that do not affect safety or performance; or</li> <li>- any damage whatsoever if the serial number has been deliberately tampered with in any way.</li> </ul> </li> </ul>
<b>Theft cover</b> (Section B)	If your item or Gadget is stolen we will replace it.  Where only a part or parts of your Gadget have been stolen, we will only replace that part or those specific parts.	<ul style="list-style-type: none"> <li>▪ Excludes theft from any building or premises unless force, resulting in damage to the building or premises, was used to gain entry or exit; A copy of the repairer's account for such damage, or other evidence of damage must be supplied with any claim; and</li> <li>▪ Excludes theft when away from your home, or when in your home with invited guests / tradesmen or other people; unless the Gadget is concealed on or about your person when not in use, or it is stored in a locked room or secured receptacle (such as a locked safe, locked locker or closed desk drawer);</li> <li>▪ Excludes theft from any motor vehicle where you or someone acting on your behalf is not in the vehicle, unless the Gadget has been concealed in a locked boot, locked glove compartment or other locked internal compartment and all the vehicle's windows and doors closed and locked and all security systems have been activated. A copy of the repairer's account for such damage, or other evidence of damage must be supplied with any claim; and</li> </ul>

		<ul style="list-style-type: none"> <li>▪ Excludes theft from all other locations;           <ul style="list-style-type: none"> <li>- if the Gadget is left unattended; and</li> <li>- if you fail to take all available precautions to prevent the theft.</li> </ul> </li> </ul>
<b>Accidental Loss</b> (Section C)	<p>If you accidentally or unintentionally lose your mobile phone we will replace it.</p> <p>Cover only applies to mobile phones.</p>	<p>The policy will not pay;</p> <ul style="list-style-type: none"> <li>▪ for losses where circumstances cannot be clearly defined, (i.e. you are unable to confirm the time and place you last had your Gadget).</li> </ul>
<b>Breakdown</b> (Section D)	<p>We will cover electrical breakdown that occurs outside of the manufacturer's guarantee period.</p> <p>Does not apply to laptops or PCs.</p>	<p>We will not pay:</p> <ul style="list-style-type: none"> <li>▪ for repairs or other costs resulting from:           <ul style="list-style-type: none"> <li>- wear and tear or gradual deterioration of performance; or</li> <li>- a manufacturer's defect or recall of the item of Gadget; or</li> <li>- for repairs that have not been pre-approved by us.</li> </ul> </li> </ul>
<b>Liquid damage</b> (Section E)	<p>If your Gadget is damaged as a result of accidentally coming into contact with any liquid, we will repair or replace it.</p>	<ul style="list-style-type: none"> <li>▪ Excludes:           <ul style="list-style-type: none"> <li>- damage caused by you deliberately damaging or neglecting the item; or</li> <li>- damage caused by routine servicing, inspection, maintenance or cleaning; or</li> <li>- any cosmetic damage including scratches, dents and other visible defects that do not affect safety or performance; or</li> <li>- any damage whatsoever if the serial number has been deliberately tampered with in any way.</li> </ul> </li> </ul>
<b>Fraudulent Call Cover</b> (Section F)	<p>If your mobile phone is accidentally lost or stolen and is used fraudulently, we will reimburse you for the costs upon receipt of your itemised bill up to the maximum value of £2500</p>	<ul style="list-style-type: none"> <li>▪ Excludes:           <ul style="list-style-type: none"> <li>- the cost of fraudulent call use where you have not reported the incident to your airtime provider within 24 hours of discovery of the incident</li> <li>- the cost of fraudulent calls where your claim for your Gadget is not covered</li> </ul> </li> </ul>

**SIGNIFICANT & UNUSUAL GENERAL EXCLUSIONS/LIMITATIONS**

<b>Excesses</b> (All Sections)	<p>In the event that you make a claim, an excess fee applies which must be paid to us before your claim can be settled. An excess of £25 will be applied to items valued up to £250 (when new) and £50 for items valued up to £1,000 (when new).</p>
<b>Reporting your loss</b> (Claims Procedures)	<p>You must:</p> <ul style="list-style-type: none"> <li>▪ notify Direct Group on 0203 794 9318 as soon as possible or by emailing <a href="mailto:supercoverclaims@directgroup.co.uk">supercoverclaims@directgroup.co.uk</a> as soon as possible of any incident likely to give rise to a claim under this insurance;</li> <li>▪ report the theft or loss of any mobile phone, within 24 hours of discovery to your Airtime Provider and blacklist your handset/tablet; and</li> <li>▪ report the theft or loss of any Gadget to the Police within 48 hours of discovery and obtain a crime reference number in support of a theft and a lost property number in support of an accidental loss claim.</li> </ul>

	<b>Please note any delay in reporting an incident to Supercover Insurance Ltd, your Airtime Provider or the Police may invalidate your right to claim under the policy.</b>
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<b>General Exclusions</b>	<p>We will not pay any claim:</p> <ul style="list-style-type: none"> <li>▪ if the Gadget was more than 36 months old at the time the policy is taken out; (The gadgets/mobile phones must be less than 36 months old, purchased as new, or if refurbished, purchased directly from the manufacturer.)</li> <li>▪ for reconnection costs or subscription fees; or</li> <li>▪ you are unable to provide proof of usage if requested; or</li> <li>▪ if you fail to take all available precautions to prevent the loss, damage or theft; or</li> <li>▪ without being able to evidence ownership of the Gadget; or</li> <li>▪ for theft, loss or damage to accessories of any kind.</li> <li>▪ for more than two claims in any one insurance period</li> </ul>
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### 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 how to proceed with an Apple service. On receipt of your till receipt from the Apple Store, the insurer will deduct the excess fee and reimburse you for the remainder of the cost, up to £200.

### Making a claim

- All claims must be reported to Direct Group Limited on 0203 794 9318 or by emailing [supercoverclaims@directgroup.co.uk](mailto:supercoverclaims@directgroup.co.uk) as soon as is possible but ideally within 48 hours of the discovery of the incident. Thefts or accidental losses must also be reported to the Police within 48 hours of discovery and to the airtime provider as soon as possible but in any case within 24 hours of discovery
- This is not a replacement as new policy. If the gadget/mobile phone cannot be replaced with an identical gadget/mobile phone of the same age and condition, it will be replaced with one of comparable specification or the equivalent value taking into account the age and condition of the original item.

***Exclusions and limitations may apply. This summary does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides.***

***Please take time to read this booklet carefully, it contains a summary of the covers provided by the Group Insurance Scheme. It is not the Policy Document, the actual Policy Documents containing full details of the cover, terms, conditions and exclusions are retained by the Federation Office.***

## Important Information

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### ▪ **How to cancel your cover**

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

### ▪ **What to do if you have a complaint**

**Step 1** – In the first instance, please contact the Federation Office.

**Step 2** – Please contact the Arthur J. Gallagher Team.

**Step 3** – If you remain dissatisfied you can request that Arthur J. Gallagher refers your complaint to the relevant insurer for review.

**Step 4** – If you are not satisfied with the final decision you can contact the Financial Ombudsman Service, Exchange Tower, Docklands, London, E14 9SR.

### ▪ **Financial Services Compensation Scheme (FSCS)**

In the event that your 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 0800 678 1100 or by visiting [www.fscs.org.uk](http://www.fscs.org.uk).

## Data Protection Notice

It is understood by you that any personal data provided to us will be processed by us, the insurer and our agents for the purposes of providing insurance, handling any claims and any other related purposes. The insurer may also provide you with a separate notice in relation to how they will process your personal data. Your personal data may also be used for offering renewal, research and statistical purposes. Where you provide us with personal or sensitive personal data that relates to anyone other than you, you must obtain the explicit consent of that person for both the disclosure and the use of that data. We may also provide your personal data to carefully selected third parties involved in providing products or services to us, the insurer or to service providers who perform services on our behalf. These include:

- your related Police Federation;
- our group companies;
- (re)insurers;
- other insurance intermediaries;
- credit agencies;
- medical service providers;
- solicitors/barristers;
- regulatory authorities; and
- as may be required by law

Your personal data may be transferred by us to a destination outside the European Economic Area (“EEA”). Where we do this, we will take the necessary steps to ensure that your personal data is treated securely and in accordance with the Data Protection Act 1998, or any subsequent legislation.

The Data Protection Act entitles you to apply for a copy of any personal data held about you by us, for which we may charge an administration fee of £10, and to have any inaccuracies corrected.

For the purposes of the Data Protection Act, the Data Controller in relation to any personal data you supply to us is Arthur J. Gallagher Insurance Brokers Ltd.

For more information on how we use your data please visit our website at [www.ajginternational.com](http://www.ajginternational.com) which is updated from time to time.

# Northumbria Police Federation Group Insurance Scheme

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(Complete and Return)

Application for Membership/Notification of Amendment

Full Name \_\_\_\_\_

Date of Birth \_\_\_\_\_ Gender \_\_\_\_\_ Marital Status \_\_\_\_\_

Home Address \_\_\_\_\_

\_\_\_\_\_ Post Code \_\_\_\_\_

Work Tel No \_\_\_\_\_ Home Tel No \_\_\_\_\_ Mobile No \_\_\_\_\_

Email Address \_\_\_\_\_

Rank/Position held \_\_\_\_\_ Collar/Employee No \_\_\_\_\_

Division/Dept \_\_\_\_\_

Date commenced employment with Northumbria Police \_\_\_\_\_

**Beneficiary** – Full Name \_\_\_\_\_  
(if you would like more than one beneficiary, please provide details)

Address \_\_\_\_\_

\_\_\_\_\_ Post Code \_\_\_\_\_

Home Tel No \_\_\_\_\_ Relationship \_\_\_\_\_

**Is your Partner to be covered under the Group Life Scheme**

**YES/NO**

If yes, please complete the following:-

Partner – Full Name \_\_\_\_\_ Date of Birth \_\_\_\_\_

**Beneficiary** – Full Name \_\_\_\_\_  
(if you would like more than one beneficiary, please provide details)

Address \_\_\_\_\_

\_\_\_\_\_ Post Code \_\_\_\_\_

Home Tel No \_\_\_\_\_ Relationship \_\_\_\_\_

## Data Protection Notice

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- your related Police Federation;
- our group companies;
- (re)insurers;
- other insurance intermediaries;
- credit agencies;

- *medical service providers;*
- *solicitors/barristers;*
- *regulatory authorities; and*
- *as may be required by law*

*Your personal data may be transferred by us to a destination outside the European Economic Area (“EEA”). Where we do this, we will take the necessary steps to ensure that your personal data is treated securely and in accordance with the Data Protection Act 1998, or any subsequent legislation.*

*The Data Protection Act entitles you to apply for a copy of any personal data held about you by us, for which we may charge an administration fee of £10, and to have any inaccuracies corrected.*

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*For more information on how we use your data please visit our website at [www.ajginternational.com](http://www.ajginternational.com) which is updated from time to time.*

I wish to become a Member of the Northumbria Police Federation Group Insurance Scheme and I hereby authorise the appropriate deduction from my pay/bank account in accordance with the Rules governing the Scheme.

Date \_\_\_\_\_ Signed \_\_\_\_\_

***Deductions are taken on a monthly basis from pay or pension – please contact the Federation Office for details of the current cost. The deductions payable will be subject to periodic review and may go up or down.***

**Please note it is your responsibility to advise the Federation Office of any change in your personal circumstances and to ensure that deductions are continuing to be taken at the correct rate.**

Please return to:-

Northumbria Police Federation  
11 – 14 Apex Business Village  
Annitsford  
Cramlington  
Northumberland, NE23 7BF