

# Northumbria Group Insurance Scheme Trust

1<sup>st</sup> April 2020 – 31<sup>st</sup> March 2021

Northumbria Police Federation is an appointed representative of Arthur J. Gallagher Insurance Brokers Limited  
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# Arranged by Northumbria Group Insurance Scheme Trust in association with Gallagher Insurance Brokers

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This booklet has been produced 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

## Retired Officer

- Life Assurance
- Legal Expenses
- Motor Breakdown
- Worldwide Travel Insurance
- Care first Counselling Service

**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 member benefit. Cover in respect of the partner and dependent 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 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 70 years. **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 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 member reaching the age of 70 years; or
  - upon the death of the Member; or
  - earlier, upon the partner reaching the maximum age if the partner is older than the Member.
5. Membership is available to retirees who live overseas – EEA countries only. This is restricted to Life and Travel cover only.
  6. Prior notification of maternity leave and secondments from the Force should be given to the Federation who will advise on the availability of cover.
  7. 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 Members** – Cover can continue without declaration of health subject to maximum age of 70 years (although members must previously have been a member of the Group Insurance Scheme as a serving member and membership must be continuous from the date of retirement).
- **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 members, 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:-

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

Tel No: 0191 479 7600  
(Office Hours: Monday-Friday 9am-5pm)

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

Tel No: 0191 437 3000  
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                          | Up to 69 years of age inclusive       | £120,000 |
| ▪ Partner of Serving Officer               | Up to 69 years of age inclusive       | £ 60,000 |
| ▪ Police Staff Employee                    | Up to 69 years of age inclusive       | £ 25,000 |
| ▪ Partner of Police Staff Employee         | Up to 69 years of age inclusive       | £ 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  |
| ▪ Retired Police Staff Employee            | Up to 64 years of age inclusive       | £ 12,500 |
| ▪ Partner of Retired Police Staff Employee | Up to 64 years of age inclusive       | £ 5,000  |
| ▪ Retired Police Staff Employee            | 65 to 69 years of age inclusive       | £ 5,000  |
| ▪ Partner of Retired Police Staff Employee | 65 to 69 years of age inclusive       | £ 5,000  |
| ▪ 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** 20% of sum assured  
(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.
- 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, who is more than 6 months old and under 18 years old, of a member.
- 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 Lifeworks 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.**

***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.***

***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.***

# Personal Accident Insurance

**Insurer: Aviva**

**Policy No: 25110278 ECA**

**Serving Member Benefit:-**

- Permanent Total Disablement from **any** 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

Compensation under Permanent Total Disablement is extended to include the following benefit subject to a maximum total of 100% in the aggregate

		<b>Max Amount Payable</b>
A. Total loss by physical severance or complete and irrecoverable loss of use of:		
a) one thumb	25%	£15,000
b) one index finger	20%	£12,000
c) any other finger	10%	£ 6,000
d) one big toe	20%	£12,000
e) any other toe	5%	£ 3,000
f) the foot below the level of the ankle (talofibular joint)	50%	£30,000
B. Permanent and total loss of use of:		
a. shoulder or elbow	25%	£15,000
b. wrist	25%	£15,000
c. hip knee or ankle	20%	£12,000
d. the back or spine (excluding cervical) below the neck with no	40%	£24,000
e. the neck or cervical spine with no damage to the spinal cord	30%	£18,000
occurring within 24 months of Bodily Injury from which the claim arises		
Any permanent disability which is not covered by Capital Benefits or any of the benefits listed under this section up to a maximum 100% of the Permanent Total Disablement benefit . Any permanent disability under this item will be assessed by considering the severity of the disablement in conjunction with the stated percentages for specific types of permanent disablement stated above. The occupation of the Insured Person will not be taken into consideration during this assessment.		

- 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 provider/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 (**servicing officer benefit only**) – up to £250
- Casting Benefit (**servicing 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
- **Serving Officer** – Payable in the event that the Chief Constable places an officer 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.
- **Police Staff Employee** – payable in the event that the police staff employee is placed on half or reduced pay in accordance with Force policy.
- **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.***

***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.***



# Worldwide Travel Insurance

## Insurer: Aviva

## Policy No: 25110282 ECA

### 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 (for incidents as specified in the policy) 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
▪ Rental Vehicle Excess	£ 1,000

- 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. \* If the dependent child has a disability, either mental or physical, which is substantial and long term as defined under the Equality Act 2010, no age limit will apply.
- 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.
- 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 Northumbria Police Federation in the first instance on 0191 437 7300 (Office Hours: Monday-Thursday 8am-5pm and Friday 8am-4pm)

▪ **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 – 0333 234 3463	
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
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Insured Persons:-

The Sections of Cover	Who is covered
2, 3, 4, 5, 6, 10, 11, 16	The <b>Member</b>
1a, 1c, 15	The <b>Member</b> and partner living with the <b>Member</b>
7, 8, 9, 12, 13, 14, 17, 18, 19, 20	The <b>Member</b> and partner living with the <b>Member</b> and their family members normally living with them in their main home including children temporarily away from the home at school or university
1b – Motor and Non-Motor Prosecutions	The <b>Member</b> and partner living with the <b>Member</b>
1b – Motor Prosecutions only	The <b>Members'</b> family normally living with the <b>Member</b> in their main home including children temporarily away from the home at school or university

- **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**  
**(Anyone belonging to the main household over 18 years of age)**

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 Association 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 work-loads. 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: RAC

## Contract No: NGIS001

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### Serving and 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.
- European Assistance: 90 days any one trip (with an overall limit of £2,500 per claim)
- **The Terms & Conditions document is available to download from the Federation website. This details the full policy terms, conditions and exclusions, as well as claims procedures.**

### Features:-

<p><b>What is insured?</b></p> <p><b>Roadside</b></p> <ul style="list-style-type: none"> <li>▪ Help to repair the vehicle at the roadside when you're more than a quarter or a mile from your home</li> <li>▪ Help to transport the vehicle, you and your passengers to a destination of your choice, up to 10 miles, if the RAC cannot repair the vehicle at the roadside.</li> </ul>
<p><b>At Home</b></p> <ul style="list-style-type: none"> <li>▪ Help to repair the vehicle at, or within, a quarter of a mile of your home</li> </ul>
<p><b>Recovery</b></p> <ul style="list-style-type: none"> <li>▪ Help to transport the vehicle, you and your passengers to a destination of your choice, within the UK, if the RAC cannot repair the vehicle.</li> </ul>
<p><b>Onward Travel</b></p> <ul style="list-style-type: none"> <li>▪ A replacement hire car for 2 consecutive days or £150 per person and £500 in total for either alternative transport or overnight accommodation for the passengers while the vehicle is repaired.</li> </ul>
<p><b>EUROPEAN MOTORING ASSISTANCE</b></p> <p><b>Onward travel in the UK</b></p> <ul style="list-style-type: none"> <li>▪ Help to repair the vehicle if it breaks down within 12 hours before the departure date and a hire car if it can't be repaired in time (up to 14 consecutive days).</li> </ul> <p><b>Roadside assistance in Europe</b></p> <ul style="list-style-type: none"> <li>▪ Help to repair the vehicle at the roadside or recovery to a local repairer, with a contribution towards the garage labour costs if the vehicle can be repaired on the same day – up to £150.</li> <li>▪ If spare parts are required, the RAC will organise and pay for their despatch.</li> </ul> <p><b>Onward travel in Europe</b></p> <ul style="list-style-type: none"> <li>▪ If the vehicle can't be repaired within 12 hours, the RAC will pay for the passengers to continue their journey in a replacement car or by rail, plane or taxi (up to £125 per person per day and £1500 in total) or for additional accommodation expenses of £30 per person per day – up to £500.</li> <li>▪ The RAC will provide alternative transport to get the passengers back home if the vehicle is unrepairable in Europe and will be returned home.</li> </ul>

**Getting the vehicle home**

- The RAC will return your vehicle home if it can't be repaired.
- Reimbursement for a hire car in the UK, once the RAC have brought the passengers home – up to 2 consecutive days.
- The RAC will arrange and pay for you to collect the vehicle if it was left abroad for repairs up to £600 for transport and £50 for accommodation.

**Vehicle break-in emergency repairs**

- The RAC will cover the costs to carry out emergency repairs to make the vehicle safe again following a break-in – up to £175.

**Replacement driver**

The RAC will provide a replacement driver if a driver is medically unfit to drive.

**What is not insured?**

- Any breakdown which has occurred prior to purchase.
- Anything which is not a breakdown, eg, a road traffic collision.
- The cost of any parts.
- Any breakdown resulting from a fault that has previously been attended and has not been properly repaired or the advice after a temporary repair has not been followed.
- Vehicles used for hire and reward or courier services.

**Restrictions in cover**

- The vehicle must be less than:
  - 3.5 tonnes,
  - 6.4 metres long (including a tow bar)
  - 2.55 metres wide
- Motorcycles under 49cc or mobility scooters are not covered.
- If a caravan or trailer breaks down in the UK, RAC will only attend at the roadside and attempt a repair. No other benefits of the policy are available.
- If the vehicle breaks down while towing a caravan or trailer and the RAC provide recovery, the caravan or trailer will be recovered with the vehicle (provided it is no heavier than 3.5 tonnes, no longer than 7 metres and no wider than 2.55 metres) to a single destination.
- If the breakdown is as a result of a tyre fault and a spare wheel or the manufacturer's repair equipment is not being carried we will only tow you 10 miles.
- There are limits on the amount of cover per section. Please see your terms and conditions.
- European Breakdown is limited to journeys up to 90 days for any one trip, 1 call out per journey and 3 call outs per policy year (with an overall limit of £2,500 per claim).

**Making a Claim:-**

- For UK breakdown assistance, call **0330 159 0248**
- For European breakdown assistance:-
  - **00 33 472 43 52 55\***
  - Calling from a French landline – **Freephone 0800 290 112**
  - Calling from the Republic of Ireland – **Freephone 1800 535 005**
  - Bringing the vehicle back to the UK after a breakdown – **0330 159 0342**
- Claim Form Requests:-
  - From the UK **0330 159 0334** [europeanclaims@rac.co.uk](mailto:europeanclaims@rac.co.uk)
  - From Europe **0044 161 332 1040\*** [www.rac.co.uk/europeanclaimform](http://www.rac.co.uk/europeanclaimform)

\*please replace the 00 at the beginning with 810 when in Belarus or Russia

- You should have the following information available:-
  - Your name and contract number NGIS001
  - Your collar number (serving officer) or state that you are a police staff employee or retired member
  - Identification such as a bank card or driving licence
  - The vehicle's make, model and registration number
  - The exact location of the vehicle – the road you are on or the nearest road junction
  - The number of the phone you are using
  - The cause of the breakdown, if you know it
  - Your credit card number if you need additional services

If you fail to make contact within 24 hours of becoming aware of the breakdown, cover may be refused in relation to the breakdown.

***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 Gallagher Team.

**Step 3** – If you remain dissatisfied you can request that 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).

### Privacy Notice

*Arthur J. Gallagher Insurance Brokers Limited is the data controller of any personal information you provide to us or personal information that has been provided to us by a third party. We collect and process information about you in order to arrange insurance policies and to process claims. Your information is also used for business purposes such as fraud prevention and detection and financial management. This may involve sharing your information with third parties such as your Police Federation, insurers, reinsurers, other brokers, claims handlers, loss adjusters, credit reference agencies, service providers, professional advisors, our regulators, police and government agencies or fraud prevention agencies.*

*We may record telephone calls to help us monitor and improve the service we provide. For further information on how your information is used and your rights in relation to your information please see <https://www.ajginternational.com/privacy-and-cookies-policy/>. If you are providing personal data of another individual to us, you must tell them you are providing their information to us and show them a copy of this notice.*

*Northumbria Police Federation are the data controller of any personal information you provide to us or personal information that has been provided to us by a third party. We collect and process information about you in order to arrange insurance policies and to process claims. Your information is also used for business purposes such as fraud prevention and detection and financial management. This may involve sharing your information with third parties such as insurers, reinsurers, other brokers, claims handlers, loss adjusters, credit reference agencies, service providers, professional advisors, our regulators, police and government agencies or fraud prevention agencies.*

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# Northumbria Group Insurance Trust Group Insurance Scheme

(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 \_\_\_\_\_

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I wish to become a Member of the Northumbria Group Insurance Scheme Trust 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