

SPRING NEWSLETTER

Colleagues

During this increasingly challenging situation, Northumbria Police Federation continues to fulfil its many statutory functions, including those pertaining to conduct, performance, equality, health and safety, and professional development, as well as the management of the Group Insurance and Healthcare schemes. However, the representation of our members linked to issues arising from the national and local response to Covid-19 is dominating our interactions with Police leaders...[Click here to read my full update](#)

Group Insurance Renewal with effect from 1 April 2020

We are pleased to confirm that our Group Insurance Scheme has been renewed for further year with our current brokers Gallaghers. We have made some slight changes to the new policy in that the maximum age for serving members of the Scheme will increase from 64 years to 69 years inclusive, and the Motor Breakdown element of the Scheme will transfer to the RAC. We have also included a retirement option for Police Staff.

[Click here to read the full Scheme Benefits.](#)

Travel Insurance and Coronavirus

In consultation with our brokers, Gallaghers, we have produced some guidance notes which will hopefully be of assistance should you have any concerns or queries regarding travel insurance in light of the ongoing Coronavirus pandemic. [Click here to read our guidance notes.](#)

IMPORTANT - Please Update your Group Insurance Scheme Beneficiary Details

Serving officers who are members of our [Group Insurance Scheme](#) currently enjoy life cover of **£120,000**, which your nominated beneficiary will receive in the event of your death. It is therefore *very important* that the beneficiary information we hold for you is *current* and *accurate* ensuring there is no confusion as to your wishes, or delay in the relevant payment. [Please click here to download a Beneficiary form](#) which should be completed and returned by email to info@norpolfed.org.uk.

Just a reminder that our [Group Insurance Scheme](#) is a comprehensive Scheme offering **Life Insurance, Personal Accident Cover, Half Pay Sickness Cover, Worldwide Travel Insurance for member/partner/children, Legal Expenses Cover, and UK/European Motor Breakdown cover now provided by the RAC, plus Access to a 24 Hour Counselling Helpline & Support Service** all for around **60p** per day! If you are not yet a member and wish to join, [please click here for an application form](#) which should be completed and returned to the Federation Office for processing. **Please note applications are welcomed from both Police Officers and Police Staff.**

'Top Up' Life Insurance for Group Insurance Scheme Members

Did you know that, if you are a member of our [Group Insurance Scheme](#), you can 'top up' your own life cover and that of your Spouse/Partner (if subscribing)?

The life cover element within our [Group Insurance Scheme](#) is currently **£120,000**, and Spouse/Partner life cover (available as an optional extra) is **£60,000**. There are 3 easy options to increase this cover, as follows:

- **£7.15 per month providing an additional £50,000 cover**
- **£9.65 per month providing an additional £75,000 cover**
- **£12.21 per month providing an additional £100,000 cover**

[Click here for Serving Officer Top Up Life Application](#)

[Click here for Partner Top Up Life Application](#)

Completed application forms should be scanned and emailed to info@norpolfed.org.uk (or sent by external post) in the first instance for onward transmission to our insurers. Subject to their approval, we will then confirm your cover by email.

FEDERATION SURGERIES

Due to Coronavirus lockdown, we are unable to hold our usual monthly surgeries. We have therefore approached our service providers who have agreed to offer telephone contact should any members require advice or assistance with any of the following issues in the interim period:

Family Law Issues

Holmes Family Law solicitors offer a bespoke, specialist legal service to Northumbria Police Federation Members and their families advising on all aspects of Family Law. They offer a free and comprehensive initial hour long appointment. Please ring **0191 500 9337** or **01670 707338** or email advice@holmesfamilylaw.co.uk

Financial Advice (including Covid-19 related financial issues), Mortgages / Investment Services / Wills / Estate Planning

Carss Financial Services offer mortgage, insurance, investment, power of attorney and estate planning advice. They can also give advice and guidance in relation to the furlough process or other financial issues relating to the Covid-19 situation. Please ring Steve Carss on **07775 575445** or email info.cfp@btconnect.com.

Additional Wills & Estate Planning Option

Taylor–Hall are a 'Whole of Market' broker with 30 years of industry experience and technical excellence. They are there to support their clients throughout every stage of their life. Please ring Mark Hall on **07885 041245** or email mark@taylor-hall.co.uk

PRE RETIREMENT COURSES

Our Pre Retirement courses, facilitated by Carss Financial Services, are currently on hold due to Coronavirus lockdown. In the interests of fairness, priority for future courses will be given to those officers who have had their scheduled courses postponed and to those who have already registered their interest.

OUR HOLIDAY HOMES

As you are aware, we own and manage four Holiday Homes, two for the benefit of our [Group Insurance Scheme Members](#) and two for the benefit of our [Healthcare Scheme Members](#). The purpose of these Holiday Homes is to offer *high quality, affordable* breaks to members of these Schemes.

All four properties are currently closed in light of the Government's enforced lockdown due to Coronavirus. Once this lockdown is lifted, we will, of course, be taking bookings as usual. The following are links to our webpages for our properties, including prices and booking calendar, so you can continue to check availability going forward:

[Holiday Lodge in Windermere](#)

[The Old Byre, Wandylaw, Northumberland](#)

[The Stables and Wandylaw Cottage, Wandylaw, Northumberland](#)

Stay safe and look after each other.

Jim Gray
Chairman

