

Dear Member

Group Insurance Scheme - Renewal 2020 - Police Staff Employee/Partner Membership

The Northumbria Group Insurance Scheme Trust falls due for renewal on 1st April 2020. We are pleased to confirm this Scheme has been renewed with our existing Insurance Broker, Gallagher Insurance Brokers (Gallagher), for the forthcoming 12 months.

Please note the purpose of this communication is to confirm renewal of the Group Insurance Scheme and advise that the Motor Breakdown cover will transfer to RAC with effect from 1st April 2020. In addition, with effect from renewal the maximum age for serving members will increase from 64 years inclusive to 69 years inclusive and there will be a retirement option for police staff, which is detailed below. We also need to confirm the monthly deduction, remind you of the availability of the scheme literature and the need to ensure your membership records are up-to-date with the Federation. For further details please refer to the Federation website or contact the Federation and/or Gallagher.

Please take time to carefully review the important information contained within the Group Insurance Scheme booklet which is attached to this communication and all of the Group Insurance Scheme literature to familiarise yourself with all of the benefits as well as the Terms, Conditions, Exclusions and Limitations.

CLAIMS

Over the past 5 years we have paid in excess of £3 million (including some outstanding payments to be made), in claim settlements for our members, across the entire Group Insurance Scheme.

MONTHLY DEDUCTIONS

We are delighted to confirm that for the 2nd consecutive year the Group Insurance Scheme is available at the same cost to our members.

Monthly deductions are confirmed below:-

- Serving Employee Calendar monthly deduction - £19.50
- Partner of Serving Employee Calendar monthly deduction - £ 4.33

- Payment method will continue via payroll deduction

- Deductions are inclusive of Insurance Premium Tax (IPT) (where applicable) at the prevailing rates. IPT is levied by the Government, the amount as well as the basis of application can be amended at any time.

- Monthly deductions are inclusive of an administration fee, details of which can be obtained from the Federation.

SCHEME COVER

As a Police Staff Member you will be automatically included under all sections of the Schemes listed below.

- Life Assurance – Member
- Life Assurance – Partner (**only if option taken**)
- Personal Accident Insurance - Member
- Sick Pay Insurance - Member
- Worldwide Travel Insurance – Family cover
- Legal Expenses (including online legal document service) – Family cover
- Care first Lifestyle Counselling Helpline and Online Support Services – Family cover
- UK and European Motor Breakdown – Member and Partner

RETIREMENT OPTION – NEW

There is now an option to remain the scheme upon retirement at a revised deduction and a reduced basis of cover. Arrangements must be made in advance to ensure there is no break in cover.

Life

▪ Retired Police Staff Employee	up to 64 years of age inclusive	£	12,500
▪ Partner of a 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

Travel, Legal Expenses, Care first Lifestyle Counselling and Motor Breakdown – standard policy cover continues.

Personal Accident/Sick Pay – not available to retired members.

RAC MOTOR BREAKDOWN

As referenced above, with effect from 1st April 2020, the Motor Breakdown service transfer to RAC. The Group Insurance Scheme booklet provides a summary of the cover and full Terms & Conditions will be available on the Federation website.

In the meantime, please see below details in the event of a breakdown:-

Making a Claim:-

- For UK breakdown assistance, call **0330 159 0248**
- For European breakdown assistance:-
 - **00 33 472 43 52 55** (please replace the 00 at the beginning with 810 when in Belarus or Russia)
 - 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**
- You should have the following information available:-
 - Vehicle registration number
 - Your name, address and telephone number
 - Your collar number (serving officer) or state that you are a police staff employee or retired member

Please note, any breakdowns prior to 1st April 2020 should be reported to the current provider, AXA.

MEMBERSHIP REMINDERS

We wish to take this opportunity to remind you of the following:-

- Whilst there is no need to renew your membership it is your responsibility to ensure that the appropriate deductions continue to be made and that you remain eligible for inclusion. Should you wish to cancel cover please contact the Federation Office.
- Members should note that cover under all elements of the scheme only applies to the partner if they permanently reside with the member. Please note that partner Life cover is only in force if option taken.
- Partner cover can only be provided whilst the member remains in the scheme.
- There is an option to remain in the scheme (reduced cover) as a retired employee providing there is no break in your membership – refer to the Federation Officer for details.

- Cover under the scheme ceases at the age of 70 years, therefore, irrespective of what day in the month a member's birthday falls, the member pays their normal subscription for the whole of that month. **If you do not wish to pay the final full month's subscription, you have the opportunity to cancel the scheme at the end of the month prior to the month of your 70th birthday, by informing us in writing, however, no cover would be provided in that final month.** Cover in respect of the partner may cease before the age of 70 years, please refer to the Group Insurance Scheme booklet.
- Up-to-date contact details and beneficiary details should be logged with the Federation Office.

GROUP INSURANCE SCHEME LITERATURE

The following information is available for you to download from the Federation website. If you do not have internet access copies will be sent to you upon request.

- Group Insurance Scheme Booklet – providing a summary of cover under **all** elements of the Scheme
- Travel Policy
- Legal Expenses Policy
- Motor Breakdown Policy

The information is reviewed and updated as required on an annual basis. We recommend that you logon to the website around the time of renewal to ensure you are in possession of the most up to date documentation. We also advise that you check the website periodically for any Group Insurance Scheme bulletins.

Please refer to the Federation website for all up-to-date Group Insurance Scheme literature, detailing the cover, terms, conditions, exclusions and limitations.

Please note the Group Insurance Scheme booklet will be re-issued at this renewal and the 2020-21 document will be on the Federation website on or before 1st April 2020.

Travel – Aviva – Ordinarily the Travel policy is re-issued annually. This year, due to disruption caused by the Coronavirus, the new documentation may not be available in time for renewal. Should this be the case, the existing policy will continue to suffice. There is no change to the policy number or the telephone contacts.

TOP UP LIFE

We are pleased to be able to offer you a separate facility to increase your Life Assurance cover by £50,000, £75,000 or £100,000.

Please note this facility is also available upon retirement to members who have been in the Top Up Life scheme for a minimum of six months prior to the date of retirement. Lower benefits and increased premiums apply to retired members.

As with the Group Insurance Scheme, payment is arranged via monthly payroll deduction.

If this is of interest, please contact the Federation Office for further details of this Top Up Life facility.

CONTACTS

Should you have any queries contact either the Federation Office or Gallagher:-

<p>Northumbria Police Federation 11-14 Apex Business Village Annitsford Cramlington Northumberland NE23 7BF</p> <p>Website www.norpolfed.org.uk</p>	<p>Gallagher 3rd Floor Quayside House 110 Quayside Newcastle upon Tyne NE1 3DX</p> <p>Tel: 0191 479 7600</p>
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Email contact: info@norpolfed.org.uk	
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Yours sincerely

David Orr
Branch Council Secretary

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