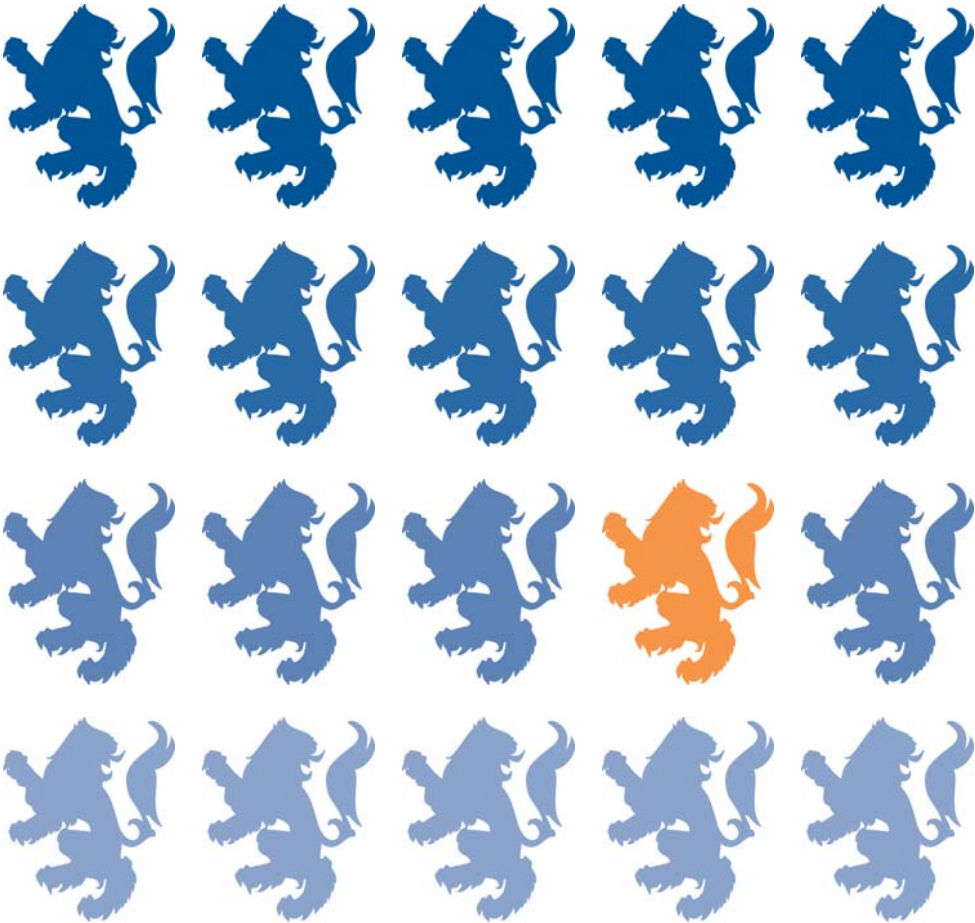


Kent Police Federation

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



Introduction

Key facts

- We have been at the forefront of providing personal protection policies to members of the police service for over 45 years.
- We have looked after the group insurance needs of the Kent Police Federation since 1976.
- Over the years we have established good relationships with all our insurers and this enables us to bring to you a quality service at an affordable price.
- A confidential, professional service is provided by our specialist trained staff.

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

We have been at the forefront of providing personal protection policies to police officers for over 45 years and have looked after the group insurance needs of the Kent Police Federation since 1976. On their behalf, we have arranged a group insurance scheme for serving officers, retired officers and their partners.

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

We employ specialist trained staff and provide excellent customer service, delivered by a dedicated and committed team. All telephone calls are answered personally and we offer a friendly and helpful service, providing advice and assistance in a professional and confidential manner.

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

We have not given you any advice in respect of this scheme. The decision to join will be solely at your discretion, based on the information provided by George Burrows and the Kent Police Federation.

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

Tel: 01403 327719 Fax: 01403 327721

Email: info@georgeburrows.com

Life assurance

This benefit is payable on the death of the subscribing member or their partner up to the age of 65 years.

The payment is made to the 'Trustees of the Kent Police Federation' and the money is then dispersed by the Trustees under the terms of the "Trust Deed" which would normally be the member's chosen beneficiary. This means that the benefit does not form part of the member's estate and is not subject to inheritance tax.

Partners can remain in the scheme until they reach the age of 65 years or until the serving or retired officer reaches 65 years, whichever happens first.

The 30 plus scheme allows officers continuing after 30 years service to remain on full benefits until retirement.

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

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

Terms and conditions

- 1 New employees may join the scheme providing they are actively at work on the date they wish to join and do so within six months of commencement of employment.
- 2 Existing serving officers may also join the scheme at any time providing they have not been absent from work due to ill health or injury during the eight weeks preceding the application to join.
- 3 Partners may join the scheme provided they join at the same time as a new employee or within three months of either marrying or becoming a serving officer's partner.

Terminal illness benefit

If a member under the age of 64 is diagnosed as having an illness or injury from which he or she is expected to die within 12 months, they may apply for an advance of 20% of the life assurance benefit.

Critical illness

The scheme benefits will be payable if a member, member's partner or their child suffers from an insured illness and survives for more than 30 days from the date of diagnosis or surgery.

- **Alzheimer's disease** – *resulting in permanent symptoms*
- **Aorta graft surgery** – *for disease*
- **Benign brain tumour** – *resulting in permanent symptoms*
- **Blindness** – *permanent and irreversible*
- **Cancer** – *excluding less advanced causes*
- **Coma** – *resulting in permanent symptoms*
- **Coronary artery bypass surgery** – *with surgery to divide the breastbone*
- **Creutzfeld-Jacob disease**
- **Deafness** – *permanent and irreversible*
- **Heart attack** – *of specified severity*
- **Heart valve replacement or repair** – *with surgery to divide the breastbone*
- **HIV infection** – *contracted in the EC from a blood transfusion, physical assault or at work in an eligible occupation*
- **Kidney failure** – *requiring dialysis*
- **Loss of hands or feet** – *permanent physical severance*
- **Loss of speech** – *permanent and irreversible*
- **Major organ transplant**
- **Motor neurone disease** – *resulting in permanent symptoms*
- **Multiple sclerosis** – *with persisting symptoms*
- **Paralysis of limbs** – *total and irreversible*
- **Parkinson's disease** – *resulting in permanent symptoms*
- **Stroke** – *resulting in permanent symptoms*
- **Terminal illness**
- **Third degree burns** – *covering 20% of the body surface area*
- **Traumatic head injury** – *resulting in permanent symptoms*

A pre-existing conditions exclusion applies together with other terms and conditions.

Worldwide travel insurance

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

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

Cover is provided for trips in the United Kingdom, provided they include two nights pre-booked accommodation.

Winter sports cover, up to a maximum of 17 days in any 12 month period, is included in the policy at no extra charge.

Cover can also be obtained for extended family and friends who travel with you by payment of an additional premium.

Important information

The policy does not provide cover for re-occurring or pre-existing health conditions unless declared to and accepted by the insurers and the appropriate premium paid. This applies to you and anyone travelling with you and a close relative or business associate upon whom the trip will depend.

If, after taking out this insurance, you become aware of any circumstances that may give rise to a claim, such as changes in your health or that of a person on whom this insurance may depend (e.g. a close relative), you must contact the Health Line detailed in the policy. The insurers, in light of such changed circumstances, may not be able to continue cover under some sections of the policy. If this is not acceptable to you, the insurers will cover you for any loss of deposit or cancellation charges you have necessarily incurred, or if the cost is equal to or less than the cost of cancellation, meet the cost of arranging cover with an alternative insurer.

Travel schedule of benefits

*Reduced benefits apply to certain age groups. Please refer to the Travel Booklet for further information and policy conditions which can be viewed on the Kent Police intranet site.

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

Legal expenses

This policy provides a full telephone legal advice service in respect of any legal matter and will also provide cover for legal costs for an indemnity limit of up to £60,000.

- 1 Defence of criminal prosecutions
- 2 Defence of motoring prosecutions, including pleas in mitigation
- 3 Pursuit or defence of civil claims in respect of goods or services, including purchase or sale of the home
- 4 Pursuit of employment disputes
- 5 Pursuit of motor uninsured loss recovery claims
- 6 Pursuit of claims for personal injury
- 7 Pursuit of claims arising from the occupation of the home (nuisance and trespass)
- 8 Pursuit of claims in respect of damage to personal property, including damage to the home
- 9 Defence of civil claims brought under the Data Protection Act
- 10 Defence of civil claims brought under the Sex, Age or Disability Discrimination or Race Relations Acts by a fellow officer
- 11 Awards against the insured police officer arising from claims under section 10 (Maximum £5,000)
- 12 Initial interview with a solicitor prior to an interview under caution (Maximum £1,000)
- 13 Accountants costs in handling an appeal following a full enquiry by HM Revenue and Customs into private income (Maximum £25,000)
- 14 The pursuit of tenancy disputes following unlawful eviction (Maximum £25,000)
- 15 Personal legal advice
- 16 Personal taxation advice (24 hour helplines)
- 17 Care First counselling service

Legal helpline **0870 350 5719**

(Calls cost 6p plus up to 6ppm from a BT Together landline. Mobile and other providers' charges may vary.)

Legal expenses (continued)

Sections 1, 9, 10, 11, 12 and 14 – the subscribing serving officer only.

Sections 2, 3, 5, 6, 7, 8, 13, 15 and 16 – the subscribing serving or retired officer, their partner, children and parents; providing they all normally live with the officer.

Section 4 – all insureds apart from the subscribing serving officer.

Section 17 – the subscribing serving or retired officer and partner only.

Care First

The Kent Police Federation recognises that sometimes you may need help to manage a difficult issue which may arise at home or work. To complement the support that they provide, an independent telephone counselling and information service is now available to you as part of this scheme.

This service is available to serving and retired officers and their partners who subscribe to the legal expenses scheme.

This service can help with an array of problems ranging from practical everyday matters to sensitive or emotional issues. It can be accessed via a free telephone number, which is available 24 hours a day, where you will be able to speak with a counsellor or information specialist.

The caller has a single access point and a named counsellor for contact from first call onward. There is no reception service, switchboard operator or electronic answering service to negotiate before making contact with a counsellor. This ensures that access to counselling for all members is barrier free and immediate. The call is never handed on to another counsellor to continue the process.

Telephone support and counselling can be a one off call that typically lasts for up to one hour, or the caller can arrange to speak to the same counsellor at an agreed time for up to six further counselling sessions over six weeks or more within a contracted structure. However, there is no limit to the use of the telephone counselling line.

Care First is a corporate member of the British Association of Counselling and Psychotherapy (BACP).

Care First assistance number **0800 174 319**

Schedule of benefits

Serving officer and partner

	Serving officer	Partner
Life <i>20% advance in cases of terminal prognosis</i>	£125,000	£40,000
Critical illness	£4,000	
Calendar monthly premium: <i>The serving officer's premium is inclusive of the Federation's administration fee.</i>	£10.78	£2.98
Worldwide family travel insurance	Annual/ multi-trip	
Calendar monthly premium: <i>The serving officer's premium is inclusive of the Federation's administration fee.</i>	£3.50	
Legal expenses	£60,000	
Care First counselling service		
Calendar monthly premium: <i>The serving officer's premium is inclusive of the Federation's administration fee.</i>	£2.35	

Retired officer and partner

	Retired officer	Partner
Life <i>20% advance in cases of terminal prognosis</i>	£62,500	£20,000
Calendar monthly premium: <i>The retired officer's premium is inclusive of the Federation's administration fee.</i>	£11.47	£3.78
Worldwide family travel insurance	Annual/ multi-trip	
Calendar monthly premium: <i>The retired officer's premium is inclusive of the Federation's administration fee.</i>	£3.50	
Legal expenses	£60,000	
Care First counselling service		
Calendar monthly premium: <i>The retired officer's premium is inclusive of the Federation's administration fee.</i>	£2.35	

Important information

Insurers

A list of the panel of insurers is available on request.

How to cancel your cover

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

How to make a claim

In the event that you may need to make a claim, please contact the Kent Police Federation for a claim form. For travel claims, please telephone 0845 122 3280*.

What to do if you have a complaint

Step 1 – In the first instance, please contact the Kent Police Federation.

Step 2 – Please contact the George Burrows team.

Post: 13 Piries Place, Horsham, West Sussex RH12 1EH

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

Step 3 – If you remain dissatisfied you can request that George Burrows 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, South Quay Plaza, 183 Marsh Wall, London E14 9SR.

Financial Services Compensation Scheme (FSCS)

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

FSA registration

Our FSA registration number is 312030. Our permitted business is assisting in the administration and performance of a contract of insurance. You can check this on the FSA's register by visiting the FSA's website at www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

**Evening and weekend calls cost 6p plus up to 2ppm from a BT Together landline. Mobile and other providers' charges may vary.*

Personal insurance

In addition to arranging the group insurance scheme, George Burrows can also provide personal insurance cover for you. For a free no-obligation quotation please call:

- **Home**
- **Motor**
01603 828280[^]
- **Motorcycle**
0870 514 3027^{*}
- **Pet**
- **Caravan (statics and tourers)**
- **Park homes**
- **UK/Overseas holiday homes**
- **Small craft, yachts and motor boats**
0845 408 5904[†]

You can also purchase your home insurance cover online by visiting www.georgeburrows.com

[^]Lines are open 8.30am – 6pm Monday to Friday and 9am – 1pm Saturday.

^{}Calls cost 6p plus up to 6ppm from a BT Together landline. Mobiles and other providers' charges may vary. Lines are open 8am – 8.30pm Monday to Friday, 9am – 5pm Saturday and 10am – 4pm Bank Holidays.*

[†]Lines are open 9am – 5pm Monday to Friday.

Cover will be provided by Heath Lambert Limited (HLL) or by Key Connect or Chandler Direct, both of which are trading names of HLL, or by K Drewe, an independent intermediary. HLL and K Drewe are authorised and regulated by the Financial Services Authority.

George Burrows



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