



Cleveland Police Federation

JOINT BRANCH BOARD

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Our Ref:

Your Ref:

23rd March 2018

Dear Member

GROUP INSURANCE SCHEME - RENEWAL 2018 - SERVING OFFICER/POLICE STAFF EMPLOYEE/PARTNER MEMBERSHIP

The Cleveland Police Federation Group Insurance Scheme falls due for renewal on 1st April 2018. We are pleased to confirm this Scheme has been renewed with our existing Insurance Broker, Arthur J. Gallagher Insurance Brokers (Arthur J. Gallagher), for the forthcoming 12 months.

Please note the purpose of this communication is to confirm renewal of cover and advise you of some important changes to the Group Insurance Scheme. 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 www.clevelandpf.org.uk or contact the Federation and/or Arthur J. 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

In insurance there is usually a direct link between the claims history and the premium cost.

Over the last 5 years we have paid in the region of £1.57 million (including some outstanding payments to be made) in claim settlements for our Members, across the entire Group Insurance Scheme.

During the past 12 months there has been a deterioration in claims under the Sick Pay, Travel and Motor Breakdown policies.

MONTHLY DEDUCTIONS

In view of a poor claims performance on certain elements of the Group Insurance Scheme a small rating increase could not be avoided. We have worked hard to ensure that costs have been contained as much as possible.

With effect from 1st April 2018 the revised monthly deductions for the forthcoming 12 month period are as follows:-

- Serving Officer – lunar monthly deduction increased from £23.88 to £23.95
- Serving Officer with Partner cover – lunar monthly deduction increased from £28.55 to £28.62

- Serving Police Staff – calendar monthly deduction increased from £25.85 to £25.94
- Serving Police Staff with Partner cover – calendar monthly deduction increased from £30.92 to £31.01

- 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 Office.

SCHEME COVER

As a Serving Member you are included under all sections of the Scheme which are listed below.

- Life Assurance - Member
- Life Assurance - Partner – **(only if option taken) ***
- Critical Illness – Family cover
- Best Doctors – Expert Second Medical Opinion Services - Member, Partner and Dependent Children
- 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 – Family cover
- Domestic Emergency cover – Member
- Mobile Phone and Gadget Insurance – Member
- Mobile Phone and Gadget Insurance – Partner – **(only if option taken) ***

*** Both of these optional covers must be taken as a package**

There is an option for Serving Officers to remain in the Scheme upon retirement at a revised deduction and a reduced basis of cover. There is no retirement option for Police Staff Employees at present.

Please see details below of changes to the Critical Illness cover. There are no other material changes to the Group Insurance Scheme at this renewal. Please note however that the Group Insurance Scheme Summary Booklet and the Travel and Legal Expenses policies will be re-issued at this renewal. The 2018/19 documents will be on the Federation website on or before 1st April 2018.

CRITICAL ILLNESS – the following enhancement to the cover has been incorporated:-

The list of illnesses now includes:-

- Benign Spinal Cord Tumours
- Cardiac Arrest – followed by surgical implantation of a defibrillator
- Systemic Lupus Erythematosus (SLE) – with severe complications
- The definition of “Child” has been extended to include step-children and the age limit increased from under 18 years to under 22 years if still in full time education.

Full details are provided in the Group Insurance Scheme Booklet and on the Federation website.

Please refer to the Federation website for all up-to-date Group Insurance Scheme literature, detailing the Cover, Terms, Conditions, Exclusions and Limitations.

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.
- Serving Officers have the option to remain in the Scheme (reduced cover) upon retirement, providing there is no break in membership. Refer to the Federation Office for details. There is no retirement facility for Police Staff Members.
- Partner cover can only be provided whilst the Member remains in the Scheme. Please note Partner Life and Mobile Phone & Gadget cover is only applicable if option taken.
- Membership of the Scheme for Serving Members ceases at the age of 65 years and Retired Members at the age of 70 years. Cover in respect of the Partner may cease earlier, 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
- Domestic Emergency Policy
- Mobile Phone and Gadget Insurance Keyfacts and Terms and Conditions

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.

TOP UP LIFE – NOW AVAILABLE

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.

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 please contact either the Federation Office or Arthur J. Gallagher:-

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Yours sincerely

Mark Richardson
JBB Secretary

