

# Group Critical Illness

## Policy Particulars for West Midlands Police Federation

With effect from 1<sup>st</sup> April 2018

### Policy No.C92079/1

<b>Policyholder:</b>	West Midlands Police Federation.
<b>Scheme:</b>	The West Midlands Police Federation Critical Illness Scheme
<b>Annual revision date:</b>	1 <sup>st</sup> April.
<b>Commencement date:</b>	1 <sup>st</sup> April 2004
<b>Eligible employee:</b>	all warrant holding police officers of any rank (serving officers) employed by West Midlands Police who have chosen critical illness cover as part of a package of products arranged by the <b>Policyholder</b> from their <b>normal inclusion date</b> (or the date of their acceptance by us, if later).

**Normal inclusion date:** the first day on which a person is an **eligible employee** aged at least 16 but less than 70, provided this is within 6 months of that person joining the **employer's** service, or the **commencement date**, if later

A serving officer joining at any other time may only do so if they have not been absent from the **employer's** service on account of ill-health or injury at any time during the 8 week period prior to their application.

A serving officer may select cover for their partner:

- within 3 months of the date on which they become the partner of an **eligible employee**,
- or
- on the date on which the serving officer was included in the package of benefits provided by the **Policyholder**, provided that this is within 6 months of the date on which they joined the **employer's** service, if later.

A serving officer's partner joining at any other time may only do so if they are able to satisfy the health declaration in an agreed partner application form.

“Partner” means

- the person to whom the **member** is married or,
- the person with whom the **member** has entered into a civil partnership at the relevant time, or
- the person who is cohabiting with the **member** as a partner and has done so for at least six months and who is financially dependant or financially interdependent on or with the **member**.

References to **spouse** and **civil partner** in the **Policy Conditions** are replaced by Partner

**Periodic review date:**

the annual revision date in the year 2021.

**Scheme benefit:**

All benefits under this Policy are provided as part of a package of products arranged by West Midlands Police Federation.

**For a member who is a serving officer:**

The total of

- (a) £15,000 – payable if an **insured illness** is suffered by the **member**
- (b) £3,000 – payable if an **insured illness** is suffered by a **member’s child**

**Cease age:**

70.

**Pre existing condition exclusion:**

The **pre-existing conditions exclusion** as described in Section 4 of the **Policy Conditions** applies.

**Premiums:**

The calendar monthly premium payable in respect of each **member** is:

£2.96

plus, for a serving officer who has selected partner benefits, additional premiums of:

£1.88

and shall in the first place be paid by the member by deduction from his salary.

On the 1<sup>st</sup> day of each month (with the exception of the commencement date) you will pay to us the total amount of premiums paid by all members during the previous month.

**Cover for children:**

Applicable as set out in the **Policy Conditions**

The amount of children’s benefit is shown in the **scheme benefit** section of these **Policy Particulars**.

## Optional additional cover

<b>Additional Illnesses:</b>	You have selected cover for <b>additional illnesses</b> and this is applicable as set out the Policy Conditions.
<b>Total permanent disability:</b>	Total permanent disability cover is not available under the <b>Policy</b> .
<b>Cover for partners:</b>	You have selected cover for partners in accordance with the Policy Conditions and as shown below: <ul style="list-style-type: none"><li>(a) £7,500 – payable if an insured illness is suffered by the <b>member's</b> partner</li><li>(b) £3,000 payable if an <b>insured illness</b> is suffered by a <b>member's</b> partners <b>child</b>.</li></ul>

The cease age for payment of the partner's benefits will be the earlier of

- the date on which the partner reaches age 70 or
- the date on which the **member** reaches the **cease age**.

Individual members can be included in the Policy for both serving officer and partner benefit levels.

Irrespective of what is stated in the Policy Conditions under **Section 3.4 – Cover for spouse or civil partner** and **Section 4.3 – Circumstances where a second claim will not be allowed**, if a partner suffers a second insured illness then a second claim may be payable, subject to same **pre-existing conditions exclusions** and other exclusions as detailed for serving officers under **Section 4.3**.

However, we will not pay a second claim when the partner has already had a claim paid in respect of the same **insured illness**.

A second claim cannot be paid for child.

# Amendment to Policy Conditions

## In Section 1 – Who is Covered:

Sub-section **1.4 – Provision of cover before an underwriting decision has been made** is not applicable to this **Policy**.

Sub-section **1.6 – Provision of cover during a period of temporary absence from work?** is replaced by the following:

### **What cover is provided during absence from work?**

If you continue to pay premiums, we will continue to provide cover, subject to **Section 5 – When cover ceases**, for **members** who are granted a temporary leave of absence from active employment. Cover under the **Policy** will continue:

- during any period of illness, disablement, or **statutory leave**,
- during a period of secondment of up to 1 year, if this is outside the United Kingdom, or
- during any period of secondment to another Police Force in England and Wales, including secondment to the National Crime and any other similar national body,
- for up to 5 years for an agreed career break.
- for up to 3 years for any other reason.

## In Section 4 – What is not covered

Sub-section **War and civil commotion**, in the sub-section **4.2 - Other exclusions** is replaced by the following:

### **War and civil commotion**

War (whether declared or not), hostilities, invasion, rebellion, revolution, civil war, or taking part in a riot or civil commotion other than where **an insured illness** is contracted in the **member's** normal course of duty.

In **Section 5 – When cover ceases** the following bullet point is added:

- on failing to pay premiums in respect of their chosen benefits,

The whole of **Section 7 –Premiums** is replaced by the following:

## Section 7 – Premiums

### 7.1 How we calculate your premiums

The premiums we calculate depend on various factors including:

- the level and amount of benefits,
- eligibility and entry conditions,
- membership profile such as age, gender, occupation and locations of the **members**,
- claims history; and
- the amount of the **policy fee**.

Your **Policy Particulars** show the premium due for each **member**, for each category of membership, in accordance with the premium frequency you have chosen and agreed with us.

There is a minimum annual premium of £1,000 as a total across all **associated policies**.

### 7.2 Revision of premium rates

We reserve the right to review the basis on which we calculate your premiums where:

- the number of **members** included in this and all **associated policies**, or
- the total number of **insured persons** included in this and all **associated policies**,  
**or**
- the total **insured benefit** provided under this and any **associated policies**,  
increases or decreases by more than 25% in comparison with the same totals that were applicable on the last **periodic review date**.

This may result in us changing the premium rates, **Policy** terms and policy fee for the whole **Policy**.

### 7.3 The information do we need to calculate your premiums

You must supply the total premium due for each month together with the number of **members** insured.

The calendar or lunar monthly premium due for each category is the number of **members** in that category multiplied by the calendar or lunar monthly premium shown for that category. The total premiums due in any calendar month is the total of all calendar and/or lunar monthly premiums due for all categories in that month.

At each **periodic review date** we will recalculate the premiums and advise you of any change. In order to do this we will require data showing at least the following information:

- age,
- gender,
- **scheme benefit** category, and
- operating location for **servicing officers** (including postcode).

You must ensure that the data you give us accurately reflects the basis that you have agreed with us

#### **7.4 When premiums are payable**

You must pay your premiums within 30 days of the date they are due.

The premiums payable in respect of a **member** who is a new recruit prior to 1<sup>st</sup> April 2018 (excluding serving officers who have transferred employment from another police federation in the UK and including premiums for the benefits selected for a **member's** partner) who joins the **scheme** on the **normal inclusion date** may be waived for a period of up to 52 weeks of any initial training and premiums will be paid at a reduced calendar monthly premium for the following 52 weeks of £1.48 for a serving officer plus additional premiums of £0.94 for a serving officer who has selected partner benefits.

The premiums payable in respect of a **member** who is a new recruit on or after 1<sup>st</sup> April 2018 (excluding serving officers who have transferred employment from another police federation in the UK and including premiums for the benefits selected for a **member's** partner) who joins the **scheme** on the **normal inclusion date** will be waived for a period of 26 weeks after the date of joining

##### **7.4.1 What will happen if you do not pay your premiums?**

If you do not pay your premiums, we may either:

- reject your claims, or
- withdraw cover completely.

If we cease your cover, we will tell you the date that cover ceases in writing. Premiums will be due for the period of cover up to that date.

Any agreement made by us to extend the 30 day payment period will be subject to additional terms and conditions.

If premiums remain unpaid after 30 days, or any agreed extension to the payment period, we reserve the right to start debt collection proceedings against you.

If you wish to cease your **Policy**, you should contact us in writing and not simply stop payment of your premiums.

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