

George Burrows

Personal Protection Insurance Scheme
for police staff and their partners

GeorgeBurrows 

1 February 2016

George Burrows has been at the forefront of providing personal protection policies to members of the police service for over 50 years.

Introduction

George Burrows has arranged a personal protection insurance scheme for police staff, PCSOs, Special Constables and their partners.

We have been at the forefront of providing personal protection policies to members of the police service for over 50 years and there are few insurance markets where a single broker can demonstrate the market leadership achieved by us.

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.

Our dedicated and committed team provide excellent customer service. All telephone calls are answered personally and we offer a friendly and helpful service, providing information and assistance in a professional and confidential manner.

Please take 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 your Police Federation or by contacting George Burrows.

You can apply to join this scheme up to age 64. Membership of the scheme will cease when you reach the age of 70 years. Your partner may remain in the scheme until they or you reach 70 years, whichever occurs first.

We have not given you a personal recommendation in respect of this scheme. The decision of whether you should join the scheme and the assessment of whether it meets your demands and needs is entirely yours based on the information provided by George Burrows and the Police Federation.

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

Tel: 01403 327719

Fax: 01403 327778

Email: info@georgeburrows.com

Schedule of benefits

This scheme meets the demands and needs of those who wish to provide protection for the circumstances outlined in this booklet and at the levels described in this schedule.

Employee (up to age 64) and partner

	Employee	Partner
Life assurance	£100,000	£50,000
Terminal illness benefit	20% advance	20% advance
Child death grant	£3,000	
Best doctors	Family cover	
Critical illness	£6,000	£4,000
Child	£1,500	
Personal accident		
Permanent total disablement	£100,000	£50,000
Permanent total loss of one eye or limb	£20,000	£10,000
Permanent total loss of hearing in one ear	£10,000	£5,000
Permanent total loss of both eyes, limbs or hearing in both ears	£40,000	£20,000
Permanent total loss of speech	£30,000	£15,000
Temporary disablement (per week) (maximum 104 weeks, seven day excess)	£25	
Hospitalisation (per night) (maximum of seven nights)	£50	
Sick pay (per week)	£120	
Worldwide travel insurance	Annual/multi-trip	
Legal expenses (including the Care First counselling service)	£100,000	
RAC motor breakdown assistance	UK and European	UK and European
Monthly premium:	£29.05	£8.91
<i>The employee's premium is inclusive of Insurance Premium Tax (IPT) and the Federation's administration fee. The partner's premium is inclusive of IPT.</i>		

Schedule of benefits – *continued*

Employee (aged 65 – 69) and partner

	Employee	Partner
Life	£7,500	£7,500
Best Doctors	Family cover	
Personal accident		
Permanent total disablement	£100,000	£50,000
Permanent total loss of one eye or limb	£20,000	£10,000
Permanent total loss of hearing in one ear	£10,000	£5,000
Permanent total loss of both eyes, limbs or hearing in both ears	£40,000	£20,000
Permanent total loss of speech	£30,000	£15,000
Temporary disablement (per week) (maximum 104 weeks, seven day excess)	£25	
Hospitalisation (per night) (maximum of seven nights)	£50	
Sick pay (per week)	£120	
Worldwide family travel insurance	Annual/multi-trip	
Legal expenses (including the Care First counselling service)	£100,000	
RAC Motor breakdown assistance	UK and European	UK and European
Calendar monthly premium:	£23.85	£9.52
<i>The employee's premium is inclusive of Insurance Premium Tax (IPT) and the Federation's administration fee. The partner's premium is inclusive of IPT.</i>		

Life assurance

This benefit is payable on the death of the employee or their subscribing partner. The payment is made to the Trustees of the applicable Police Federation and the money is then dispersed by the Trustees under the terms of the 'Trust Deed', which would normally be the scheme member's chosen beneficiary.

This means that the benefit does not form part of the scheme member's estate and is not subject to inheritance tax.

Partners can remain in the scheme until they reach the age of 70 years or until the employee reaches 70 years, whichever occurs first. Benefit levels depend on the age of the employee.

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.

Child death grant

This grant is paid upon the death of a dependant child aged between six months and 17 years.

Bereavement counselling

24 hour helpline: **0800 158 5189** - confidential support with unlimited telephone access

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 two months of commencement of employment.
- 2 Existing employees may join the scheme at any time providing they are actively at work and have been so for the 20 consecutive working days preceding the application to join.
- 3 Partners may join the scheme at the same time as a new employee or within two months of either marrying or becoming an employee's partner. Partners who wish to join at any other time may do so provided they are able to satisfy the health declaration detailed in the partner application form.

Definition of Partner - "Partner" means the person to whom the employee/retired employee is married or, if the scheme 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.

Best Doctors

The Best Doctors® service provides the peace of mind of a confidential expert second medical opinion if a member, partner or their dependent children up to age 21 (25 if still in full time education) and living with them, are facing a worrying medical condition.

Best Doctors work in conjunction with the patient and the treating doctor to ensure diagnosis and treatment are correct, providing an independent and comprehensive assessment. They work with a worldwide panel of specialists who have been selected by their peers as being the very best in their field.

Unlimited access to the Member Care Centre is included, providing a confidential telephone based helpline, which is available 24 hours a day, 7 days a week, throughout the year.

It involves just three simple steps:

Step one - Connect: call the Best Doctors Member Care Centre, which is open 24 hours a day, 365 days a year. You will be assigned your own dedicated Case Manager, who will remain a constant throughout, to guide you through the process. Your Case Manager will identify the most appropriate Consultant to review your case.

Step two - Investigate: Best Doctors collect your medical records from your treating practitioner. The expert consultant reviews your case and prepares a detailed report answering all of your questions, based on their comprehensive analysis of your medical documentation.

Step three - Answer: your Case Manager will send you the report and discuss the content with you. You are free to share this report with your treating practitioner so that together you can make the most appropriate decisions about your treatment.

Ask the Expert

The Ask the Expert service can help where a diagnosis is straightforward and you need information about a condition, prognosis or treatment quickly, then the Best Doctors database of experts in their specific field can help. They can answer your questions without requiring a full review of your medical records.

To get expert medical support from Best Doctors call the Member Care Centre: **0800 085 6605**

Or visit www.askbestdoctors.com for healthcare advice and the Best Doctors video library, with over 300 colour videos giving detailed explanations about medical conditions, treatments and testing.

Please note: Best Doctors® services are not available in respect of mental health related conditions.

Critical illness

The scheme benefits will be payable if a member, member's subscribing partner or their child suffers from an insured illness and survives for more than 28 days from the date of diagnosis.

- **Alzheimer's disease** – *resulting in permanent symptoms*
- **Aorta graft surgery** – *for disease*
- **Aplastic Anaemia** – *with permanent Bone Marrow failure*
- **Bacterial Meningitis** – *resulting in permanent symptoms*
- **Benign brain tumour** – *resulting in permanent symptoms*
- **Blindness** – *permanent and irreversible*
- **Cancer** – *excluding less advanced cases*
- **Cardiomyopathy** – *resulting in the permanent loss of physical abilities*
- **Coma** – *resulting in permanent symptoms*
- **Coronary artery bypass grafts** – *with surgery to divide the breastbone*
- **Creutzfeld-Jakob disease**
- **Encephalitis** – *resulting in permanent neurological deficit*
- **Heart attack** – *of specified severity*
- **Heart valve replacement or repair** – *with surgery to divide the breastbone*
- **HIV and blood transfusion** – *caught in the European Union from a blood transfusion or at work*
- **Kidney failure** – *requiring dialysis*
- **Liver Failure** – *irreversible end stage*
- **Loss of hearing** – *permanent and irreversible*
- **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*
- **Progressive Supranuclear Palsy** – *resulting in permanent symptoms*
- **Stroke** – *resulting in permanent symptoms*
- **Terminal illness**
- **Third degree burns** – *covering at least 20% of body surface area*



A pre-existing conditions exclusion applies together with other terms and conditions. Full details can be found in the policy wording, which should be read carefully.

Claims must be submitted within 90 days of diagnosis.

Cover ceases on retirement or at age 65, whichever occurs first.

Personal accident

Personal accident cover is provided for employees and their subscribing partners, unless stated otherwise.

Permanent total disablement (PTD)

PTD means disablement which entirely prevents the insured person from attending to any business or occupation and which lasts 12 months and at the end of that period is beyond hope of improvement.

Permanent total loss of eye(s), limb(s), hearing or speech

If, as a result of an injury on duty or any accident, you suffer permanent total loss of eye(s), limb(s), hearing or speech, a benefit payment will be made to you.

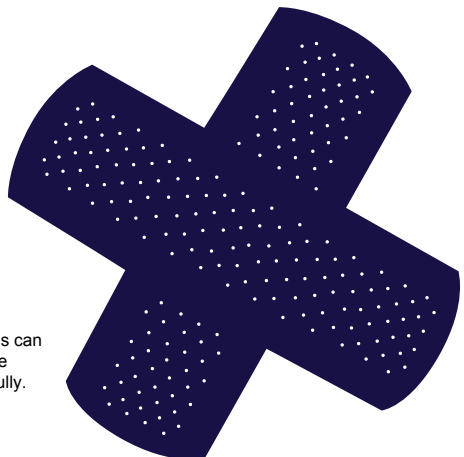
Temporary disablement

Cover is provided for employees only. If you are injured at work or have an accident away from work, you can claim a weekly benefit for the time you are absent from work. Cover is provided for up to 104 weeks from the date of the accident. Benefit is payable from the eighth day of incapacity.

Hospital benefit

Cover is provided for employees only. If, following an accident, you are admitted to hospital, you will receive a payment for each night of your stay, up to a maximum of seven nights.

Full details of cover including any exclusions or conditions can be found in the policy wording, which is available from the Federation or George Burrows and should be read carefully.



Sick pay

Cover is provided for employees only.

Sickness benefit is payable every 28 days (four weeks). It commences following 26 weeks disablement and when the employee's pay has been reduced. The benefit will payable for no longer than 26 weeks in any one year and will cease when the employee returns to work, retires, leaves the employment of the police force or after 26 weeks, whichever occurs first.

Claims are settled by the George Burrows team on behalf of the insurer. This means that they are handled quickly and efficiently.

Reduced pay claims - £120 per week

Please note: If full pay is reinstated and backdated, benefits received in respect of the applicable period must be repaid to the insurers.

Cover ceases on retirement or at age 70, whichever occurs first.

Worldwide travel insurance

The worldwide travel insurance scheme covers the member and his/her family (spouse, cohabiting partner and their dependent children/grandchildren under the age of 22 who are living with them and in full time education).

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 for trips in the United Kingdom is included subject to prior booking of overnight accommodation.

Scuba diving to 30 metres (40 if appropriately qualified) and winter sports (up to a maximum of 17 days in any 12 month period) are covered at no extra charge.

On payment of an additional premium cover can be arranged for overseas weddings, golfing trips and business equipment. Cover is also available for children under the age of 18 who are travelling with you.

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, if applicable. 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 [Police and Fire Brigade Healthline](#). The number to ring is: **01689 892 262**. If you do not do this your claim may not be met. You may be charged an extra premium to include cover for your medical conditions.



Claims line: **0345 122 3280**

Please refer to the policy wording for full details of the cover provided.

Worldwide travel insurance – *continued*

Travel schedule of benefits

Section	Type of cover	Maximum sum insured per person	Excess per person
1a	If your trip is cancelled	Up to £5,000	£40
1b	If your trip is cut short	Up to £5,000	£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 (£300) (£300 in total) (£75)	£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 (£5,000)	Nil (£40)
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

Claims line: 0345 122 3280

*Reduced benefits apply to certain age groups. Please refer to your travel policy for further information and policy conditions, which should be read carefully, in particular the exclusions and limitations.

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 with an upper indemnity limit of £100,000 .

Policy section	Significant features and benefits
	Costs to:
1a Crime – Pre Charge	Prepare for and attend an interview with the police to do with an event which might lead to you being charged with a criminal offence
1b Crime – Magistrates Court	Defend a Legal Action in Magistrates Court after any event which results in criminal proceedings being brought against you, including making an appeal against your conviction or sentence
1c Crime – Crown Court	Cover a sum equal to the pre conviction contributions towards your legal costs payable under the Crown Court Means Testing Scheme limited to the amount which you would be assessed as being required to pay in the absence of this insurance contract
2. IPCC Complaints	Represent you in an investigation by the Independent Police Complaints Commission
3. Representation at Public Enquiries	Represent you at a public enquiry ordered by the District Auditor
4. Discrimination	Defend a Legal Action following an event which results in civil proceedings being brought against you for discrimination at work. This section includes cover of up to £5,000 for awards which you may be ordered to pay
5. Fund Trustees	Defend a Legal Action following an event which results in civil proceedings being brought against you in respect of any act or omission or alleged act or omission as a trustee of a fund set up by your employer
6. Personal Injury	Pursue personal injury claims against the responsible person/organisation
7. Employment Disputes	Pursue a Legal Action against your employer for a breach of your contract of employment
8. Consumer Disputes	Pursue or defend contract claims between you and a person/organisation providing defective goods or services to you, or to whom you have sold private goods
9. Property Disputes	Pursue or defend a Legal Action following the infringement of your legal rights in relation to your main home, or the alleged infringement by you of the legal rights of another person in relation to your ownership or occupation of your main home.

Legal expenses – *continued*

Policy section	Significant features and benefits
10. Tenancy Disputes	Pursue a claim following your unlawful eviction from rented property
11(i). Motor Uninsured Loss Recovery	Pursue a Legal Action for financial compensation for uninsured losses arising from a road traffic accident
11(ii). Property Damage	Pursue a Legal Action for financial compensation for damages against a person or organisation that causes physical damage to your main home or your personal effects
12. Tax	Accountancy fees to deal with an Investigation into the personal tax you have to pay
13. Data Protection	Defend a Legal Action following an event which results in civil proceedings being brought against you over the way you have kept or used personal information about another person or organisation.
14. School Admission Disputes	Appeal against the decision of a Local Education Authority (LEA) arising out of the LEA's failure to conform with its published admission policy, which leads to your child or children being refused entry at the state school of your choice.
15. Probate	Pursue a Legal Action by you in respect of a probate dispute involving the will of your parents, grandparents, children, step-children or adopted children
16. Personal Identity Fraud	Deal with organisations that fraudulently apply for credit in your name and to defend proceedings, reverse incorrect judgements and challenge consumer credit ratings resulting from Identity Fraud.
17. Motor Insurer Database Disputes	Represent you in a dispute which you have with the police or other public agency in the event that your Vehicle is seized following a failure in communication between your motor insurance representative and the Motor Insurance Database which results in incorrect information about you or your Vehicle being recorded on that database
18. Social Media Defamation	Write one letter to the provider of a social media website following defamatory comments being made about you on that website to request that the comments are removed. Write one letter to the author (where the identity is known) requesting that the comments are removed from the social media website.
19. Vehicle Cloning	Defend a legal action arising from the use of the identity of a vehicle owned by you by another person or organisation without your permission.

Legal expenses – *continued*

Sections of cover:

Sections 2, 3, 4, 5, 9, 10, 15 – the subscribing member.

Sections 1a, 1c, 14 – the subscribing member and partner living with the member.

Section 1b, 6, 7, 8, 11, 12, 13, 16, 17, 18, 19 – The subscribing member and partner living with the member, their children and parents normally living with them in their main home, including children temporarily away from the home at school or university.

Limit of indemnity:

Crime Pre Charge - Unlimited (subject to the maximum contribution authorised by the LSC)

Personal injury where the insured event occurs in the European Economic Area, Channel Islands, Isle of Man, Andorra, Gibraltar, Monaco, San Marino, Switzerland and Turkey; **and all other sections of cover - £100,000**

Personal Injury where the insured event occurs in the rest of the World - **£25,000**

Disciplinary Hearings - £10,000

Law Assistance Legal Document service:

This service provides:

- Access to a range of free legal documents, including wills.
- A step by step guide to assist you in completion of the documents.
- Access to a variety of family and business law documents which you can try for free before purchasing.

Visit www.lawassistance.co.uk/la/arc to register, using the voucher code available from your Federation or George Burrows.

Telephone helplines (24 hour)

Personal tax and legal advice: **0344 770 1058**

Stress and debt counselling: **0800 177 7894**

Call charges may vary depending on your network provider.

Full details of cover and conditions can be found in the policy wording, which should be read carefully.

Care First

Most people require advice and information at some stage in their life on workplace and personal issues, but it can often be difficult to know where to start looking. Having access to the right advice and information can be helpful in combating the pressures of daily life.

As a member of the group insurance scheme you have access to an information and counselling helpline service which is available to you 24 hours a day. Expert advisors, trained by Citizens Advice are at hand to provide comprehensive answers and assistance on a wide range of issues which may affect your daily life.

The helpline provides you with instant support, advice and counselling. All Care First counsellors are accredited to the British Association for Counselling and Psychotherapy (BACP). The counsellors are available to provide support for any issues that you may wish to discuss, such as bereavement, relationship problems, stress and work-loads. The service is confidential and impartial, and no one will be informed that you have contacted Care First, you don't even need to give you name if you don't want to.

The Care First online service provides a library of resources, developed and maintained by a team of professionals. The online resource offers immediate information, answers and advice for a wide range of personal issues such as finance management, childcare, relationships, and also health guides and tips. Work related subjects include returning to work after illness, planning for retirement and working effectively.

Call: **0800 1777 894** to speak to a Care First counsellor

Or visit www.arclegal.co.uk/carefirst to access the Lifestyle Online Service using the log in details available from George Burrows

RAC Motor breakdown assistance

Cover is provided for employees and their partners who subscribe to the group insurance scheme. It applies in the event of the mechanical breakdown of a private vehicle* in which you are a driver or a passenger.

It is important that you read the Key Facts document and we recommend that you retain a copy in your vehicle. Copies of the Key Facts document are available from George Burrows. If you have any questions about your cover please contact George Burrows on: 01403 327719 or by email: info@georgeburrows.com

Summary of cover provided

Roadside	Roadside assistance ¼ mile or more away from your home address
Recovery	As for Roadside plus Recovery for up to 8 people and your vehicle to any single destination within the UK
At Home	Assistance at your home or within ¼ mile of your home address
Onward Travel	If your vehicle cannot be repaired locally: <ul style="list-style-type: none">• up to 2 days car hire, or, if this is not possible• alternative transport, or• overnight accommodation
European Motoring Assistance	Applicable to trips of up to 90 consecutive days, departing from and returning to the United Kingdom; your vehicle will be fixed at the roadside by a contractor or recovered to a local garage for repair. If this is not possible within 12 hours: <ul style="list-style-type: none">• overnight accommodation, or• alternative form of transport

For full details of cover and the terms and conditions please refer to the policy wording, which is available from George Burrows.

Important information

Premium collection

Premiums are collected monthly by salary deduction unless alternative arrangements have been agreed.

Insurers

A list of insurers is available on request.

Cover and conditions

Conditions apply to the cover outlined in this booklet. Full details of the cover and conditions can be found in the policy wordings which are available to view at the Federation office or through George Burrows.

How to cancel your cover

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

How to make a claim

In the event that you may need to make a claim, please contact the Police Federation for a claim form. For travel claims, please telephone **0345 122 3280**.

What to do if you have a complaint

Step 1 – In the first instance, you may wish to contact the Police Federation or you can contact the George Burrows team direct at:

Post: St Mark's Court, North Street, Horsham, West Sussex RH12 1RZ
Tel: 01403 327719 Fax: 01403 327778 Email: info@georgeburrows.com

The Federation can also refer your complaint to George Burrows on your behalf. If necessary, we will liaise with the insurer to resolve your complaint.

Step 2 – If you are not satisfied with the final decision you can contact the Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London E14 9SR.

Financial Services Compensation Scheme (FSCS)

In the event that the insurer 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 7741 4100** or by visiting www.fscs.org.uk.

FCA registration

Our FCA 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 FCA's register by visiting the FCA's website at www.fca.org.uk/register or by contacting the FCA on 0845 606 1234.

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**Call charges may vary depending on your network provider.*



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