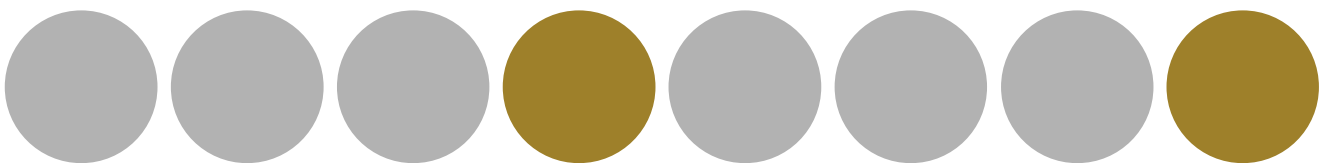
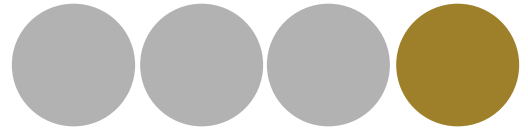


Cleveland Police Federation Joint Branch Board

Group Insurance Scheme 1st April 2010 – 31st March 2011





Arranged by Cleveland Police Federation in conjunction with Heath Lambert Insurance Brokers

This leaflet has been produced on behalf of your Federation Office for distribution to all Members who contribute to the Group Insurance Scheme.

The covers which form part of the Group Insurance Scheme are noted below:-

Serving Officer

- **Group Life Assurance**
- **Personal Accident Insurance**
- **Worldwide Travel Insurance**
- **Critical Illness Protection**
- **Sick Pay Insurance**
- **Legal Expenses**

Retired Officer

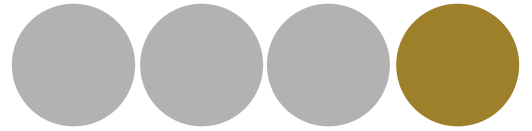
- **Group Life Assurance**
- **Worldwide Travel Insurance**

Please Note:

1. An all-inclusive Insurance Scheme is in force. Whilst membership is on a voluntary basis, subscribers are automatically included on the applicable elements of the Scheme, as detailed above. This extends to include Life Assurance, Critical Illness, Travel Insurance and Legal Expenses for the Member's Spouse/Common-law Spouse and Dependant Children (where relevant).
2. Membership of the Scheme ceases at the age of 65 years.
3. The Spouse Life Assurance is the only element of the Scheme which is optional, although this cannot be taken in isolation.

The Spouse cover ceases:-

- upon the Serving or Retired Officer reaching the maximum age; or
 - earlier, upon the Spouse reaching the maximum age if the Spouse is older than the Serving or Retired Officer.
4. Membership is not available to Retired Officers who live overseas.
 5. Prior notification of career breaks and secondments from the Force should be given to the Federation who will advise on the availability of cover.
 6. This booklet contains a summary of the covers provided by the Group Insurance Scheme. The actual policy documents containing full details of the cover, terms, conditions and exclusions are retained by the Federation Office.
 7. This Scheme is subject to annual review and it is your responsibility to ensure that you are in possession of the up to date literature.



ENTRY CRITERIA

- **Serving Officers** – 12 month Entry Period – automatic Membership can be granted if applications to join the Scheme are made within 12 months of joining Cleveland Police. Thereafter, Discretionary Entrant Procedures are followed and cover may be subject to medical underwriting.
- **Retired Officers** – Cover can continue without declaration of health subject to maximum age limit (although Retired Officers must previously have been a Member of the Group Insurance Scheme as a Serving Officer).
- **Spouses** – No referral is necessary if the Spouse/Common-law Spouse seeks membership within 3 months of marriage or within 3 months of the Serving Officer joining the Scheme. Thereafter, Discretionary Entrant Procedures must be followed and cover may be subject to medical underwriting.

NB: There must be a 3 month period of co-habitation before cover can be granted to a Common-law Spouse or Partner, under any element of the Scheme. In the event of a claim, documentary evidence may be requested.

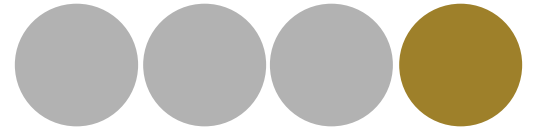
Queries should be directed to:-

Cleveland Police Federation Joint Branch Board
46 Yarm Road
Stockton on Tees
Cleveland
TS18 3NG

Tel No: 01642 301 246
Fax No: 01642 671 487

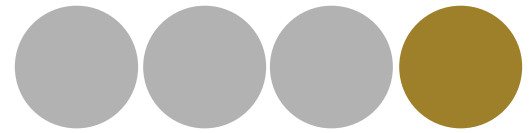
Heath Lambert
3rd Floor
Quayside House
110 Quayside
Newcastle upon Tyne
NE1 3DX

Tel No: 0191 376 2100
Fax No: 0191 260 3260



GROUP LIFE ASSURANCE
ASSURER: CANADA LIFE
POLICY No: G94505

- | | | |
|---------------------------------|---------------------------------------|----------|
| ▪ Serving Officer | | £120,000 |
| ▪ Spouse of Serving Officer | | £ 60,000 |
| ▪ Retired Officer | Up to 65 years of age | £ 50,000 |
| ▪ Spouse of Retired Officer | Up to 65 years of age | £ 25,000 |
| ▪ Child (dependant of a Member) | aged over 6 months and under 18 years | £ 3,000 |
- Terminal Prognosis Advance Payment – restricted to under the age of 64 years – 20% of sum insured (The diagnosis must be made before the person’s 64th birthday and confirm a life expectancy of less than 12 months)
 - Death from any cause, operative on a Worldwide basis, 24 hour cover. (Child – natural causes only.)
 - A Catastrophe Limit of £100M applies in the event of multiple deaths caused directly or indirectly as a result of one event. This is reduced to £50M if the catastrophic event occurs within the London postcode areas EC or E14.
 - The Retirement Option is provided without declaration of health (subject to the entry criteria detailed earlier).
 - Members must ensure that the Federation have up to date details of the nominated beneficiary.
 - All claims should be notified to the Federation Office who will arrange for a claim form to be completed. An original Death Certificate must be provided.



CRITICAL ILLNESS PROTECTION

ASSURER: CANADA LIFE

POLICY No: C92300/1/C

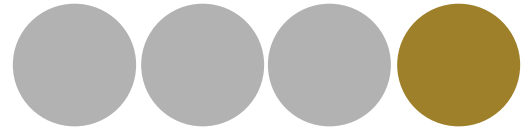
▪ Serving Officer	£ 7,500
▪ Spouse of Serving Officer	£ 3,750
▪ Child of Serving Officer (aged from 30 days but under 18 years inclusive)	£ 1,875

➤ Lump sum benefit payable upon the confirmed diagnosis of one of the following conditions and survival for 30 days:-

- | | |
|--|--------------------------|
| ▪ Alzheimer's Disease | ▪ Kidney Failure |
| ▪ Aorta Graft Surgery | ▪ Loss of Hands and Feet |
| ▪ Benign Brain Tumour | ▪ Loss of Speech |
| ▪ Blindness | ▪ Major Organ Transplant |
| ▪ Cancer | ▪ Motor Neurone Disease |
| ▪ Coma | ▪ Multiple Sclerosis |
| ▪ Coronary Artery Bypass Surgery | ▪ Paralysis of Limbs |
| ▪ Creutzfeldt-Jacob Disease (CJD) | ▪ Parkinson's Disease |
| ▪ Deafness | ▪ Stroke |
| ▪ Heart Attack | ▪ Terminal Illness |
| ▪ Heart Valve Replacement or Repair | ▪ Third Degree Burns |
| ▪ HIV Infection/AIDS contracted by blood transfusion | ▪ Traumatic Head Injury |
| ▪ HIV Infection/AIDS contracted in course of duty | |

Pre-Existing Conditions Exclusion – No benefit will be payable under the policy in respect of:-

- An insured illness (or repeat of the same Insured illness) which was first diagnosed, treated or known to be in existence prior to the starting date. For this purpose the suffering or undergoing of aorta graft surgery, coronary artery bypass surgery, heart attack, heart transplant, heart valve replacement or repair, or stroke are considered to be the same Insured illness.
 - an insured illness in respect of which any related condition existed at the time prior to the entry date of the Member to the Scheme (or improvement in Scheme benefits if later) unless at least two consecutive years have elapsed since the Member last had symptoms of or received treatment or advice in respect of such related condition.
- In the event of a claim or to obtain full details of this pre-existing condition and definition of insured illnesses, please contact the Federation Office.
- Claims should be notified to the Federation Office at the earliest opportunity – where possible within 21 days of diagnosis. Completion of a Claim form and Personal Statement form is required.



PERSONAL ACCIDENT INSURANCE
INSURER: ACE EUROPEAN GROUP LTD
POLICY No: 54UK474603

Serving Officer Benefit:-

- Permanent Total Disablement from **any** occupation £ 50,000
 - Loss of Eye(s)/Limb(s) £ 50,000
 - Temporary Total Disablement
(maximum of 104 weeks excluding the first 14 days) – per week £ 21
 - Accidental Death of a child aged 6 months to 18 years, who is a dependant of an Insured Person £ 3,000
 - Permanent Total Disablement extends to include the Permanent Disabling Injuries
- Scale of Benefits:-

Loss of more than one limb or loss of one limb together with the loss of sight in one eye	100%
Loss of sight in both eyes	100%
Loss of one limb	100%
Loss of sight in one eye	100%
Loss of hearing in both ears	40%
Loss of hearing in one ear	20%
Total loss of use of:-	
i. The back or spine below the neck with no damage to the spinal cord	40%
ii. The neck or cervical spine with no damage to the spinal cord	30%
iii. A shoulder, elbow or wrist	25%
iv. A hip, knee or ankle	20%
Loss of or total loss of use of:-	
i. A foot below the level of the ankle (talo-tibial joint)	50%
ii. A thumb	25%
iii. A forefinger or big toe	20%
iv. Any other finger	10%
v. Any other toe	5%

- Cover for accidental bodily injury sustained whilst on or off duty.
- Worldwide and operative 24 hours.
- A Catastrophe Limit of £10M applies in the event of multiple claims arising directly or indirectly as a result of one event.

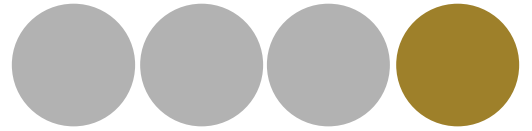
➤ **Key Definitions:-**

Permanent Disabling Injury shall mean disability which has lasted for at least 12 months and which in Insurer's opinion is beyond hope of recovery and will in all probability continue for the remainder of the Member's life.

Permanent Total Disablement shall mean a Permanent Disabling Injury which results in the Member's inability to perform or give attention to gainful occupation of any and every kind.

Temporary Total Disablement shall mean temporary disablement which entirely prevents the Member from engaging in their usual occupation.

- All claims/incidents which could give rise to a claim should be notified to the Federation Office (where possible within 30 days), who will issue a claim form for completion and return.



SICK PAY INSURANCE
INSURER: ACE EUROPEAN GROUP LTD
POLICY No: 54UK474603

Serving Officer Benefit:-

- Weekly Benefit (up to 26 weeks) £50

- Payable in the event that the Chief Constable places an Officer on half/reduced pay following a period of absence of 182 days (not necessarily consecutive days) in any 12 month period due to accident or sickness.

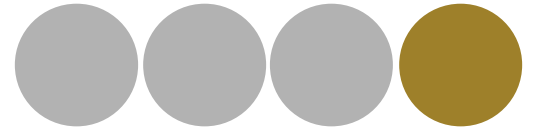
- **Cover ceases in the event of any of the following:-**
 - on retirement
 - termination of employment
 - recovery
 - resignation
 - after 26 weeks
 - if you decline any reasonable recuperative duties

- In the event that the decision to reduce pay is over-turned, you are required to refund any benefits which have already been paid to you.

- All claims should be notified to the Federation Office, who will issue a claim form for completion and return.

Please Note:-

If the Member is not actively at work due to sickness at the time an application for membership into the Group Insurance Scheme is made, then cover will not become effective until the Member has returned to work and a period of 60 days has elapsed without recurrence of symptoms, treatment or advice in respect of the condition which has caused the period of absence.



WORLDWIDE TRAVEL INSURANCE
INSURER: ACE EUROPEAN GROUP LTD
POLICY No: 54UK474589

▪ Emergency Medical Expenses	£5,000,000
▪ In-Patient Benefit - £50 per day up to	£ 1,000
▪ Disruption	£ 5,000
▪ Travel Delay - 12 hours or more	£ 60
▪ Missed Connection	£ 500
▪ Personal Liability	£1,000,000
▪ Personal Injury	£ 20,000
▪ Personal Belongings (single article limit - £300)	£ 2,000
▪ Personal Belongings Delay	£ 100
▪ Money	£ 500
▪ Overseas Legal Expenses	£ 25,000

- Cover is provided to the Member, his or her Spouse and dependant children under the age of 18, or 21 if in full time education, ordinarily resident with the Member. Benefits apply per Insured Person.
- A £40 excess applies per Insured Person per claim under each of the above sections. Under the Medical Expenses section, if the cost of medical treatment is reduced by the use of a European Health Insurance Card (EHIC), then the excess will not apply.
- Cover applies on a Worldwide basis.
- Cover provided for conventional skiing and snow-boarding holidays – on piste only – up to 17 days any one period.
- Maximum duration any one trip/journey – 60 days.
- Maximum period away in any one insurance year – 180 days.
- UK trips must involve an air flight or an pre-booked overnight stay.
- ACE Assistance 24 hour Medical Emergency Helpline +44 20 7173 7798.
- A Policy Document will be issued on entry into the Scheme. This details the full policy terms, conditions and exclusions as well as the medical emergency contact numbers and claims procedures. Should you have any queries concerning this policy, please contact the Federation Office.

➤ **Medical Condition Referrals:-**

There is no Pre-Existing Medical Condition Exclusion, however, please be aware the policy excludes cover where a journey is undertaken:-

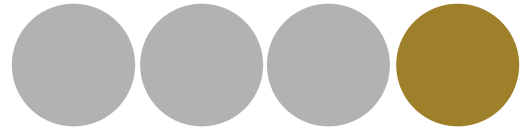
- i) against the advice of a qualified medical practitioner
- ii) where a terminal complaint has been diagnosed
- iii) to obtain medical treatment

In addition, no cover would be provided under the Disruption section for any condition or set of circumstances known to the Member at the time of booking the journey where such conditions or set of circumstances could reasonably have been expected to give rise to a claim.

If written confirmation of cover is required, completion of a one-page Medical Referral Form (signed and dated by the Consultant/GP) will be necessary.

➤ **Pregnancy Condition:-**

If travelling between the 28th – 35th (inclusive) weeks of pregnancy, a medical certificate issued by a Qualified Medical Practitioner or Midwife is required confirming the number of weeks of pregnancy and that the Insured Person is fit to travel. The Certificate must be dated no earlier than 5 days before the outbound travel date.



➤ **Situations where cover would not apply:-**

All exclusions are detailed in the policy and it is your responsibility to make yourself aware of these. Some of the main exclusions are set out below:-

- Deliberate or illegal acts
- Suicide or attempted suicide or self-inflicted injury
- Items left unattended, unless in locked accommodation, or locked away out of sight in an unattended vehicle
- During or due to any Organised Sporting Holiday (subject to exceptions – please refer to the policy)
- Engaging in air sports or engaging in aviation as a pilot or crew member
- Engaging in Hazardous Activities (as listed in the policy)
- Travelling on a motor cycle over 125cc unless a valid UK licence is held and a secured safety helmet is worn
- Being a full-time member of the armed forces or any reserve forces called out for permanent service
- War

➤ **ACE Assistance:-**

ACE Assistance 24 hour Medical Emergency Helpline +44 20 7173 7798.

Please ensure that you contact this number prior to incurring any expenses in respect of:-

- a medical emergency/hospital admission
- changes to your travel arrangements due to a medical emergency during your holiday

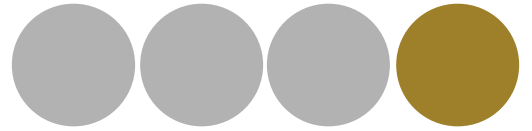
➤ **Optional Extensions in Cover**

Upon payment of an additional premium, cover can be extended to include the following:-

- Cover beyond 60 days any one trip (up to a maximum of 90 days)
- To include up to 3 grandchildren (as defined in the policy) for whom the Member has parental control for the duration of the trip
- To include up to 2 children (as defined in the policy) for whom the Member has parental control for the duration of the trip
- Ski Pack – providing additional cover for skiing and snow-boarding holidays

Refer to the Federation for further details.

- Claim forms must be obtained from the Federation Office. Completed claim forms should be returned to the Federation, who will submit to insurers.

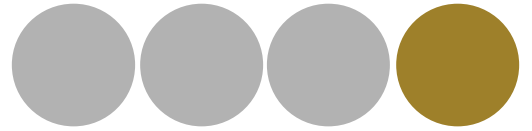


LEGAL EXPENSES
PROVIDER: ARC LEGAL ASSISTANCE
POLICY REF: CLEVELAND POLICE FEDERATION

- Cover can include indemnity for legal and professional costs incurred, and in order to handle cases arising from:-

Sections of Cover	Limit of Indemnity
Personal Injury	£60,000
Contract Cover (Pursuit and Defence)	£60,000
Property Disputes	£60,000
Property Damage including Motor Uninsured Loss Recovery	£60,000
Tenancy Disputes	£25,000
Employment	£60,000
Prosecution Defence	£60,000
Motor Prosecution Defence	£60,000
Tax Appeals	£25,000
Data Protection	£60,000
Discrimination	£60,000
Interview	£ 1,000
ID Fraud	£60,000

- A Policy Document will be issued on entry into the Scheme.
- Insured Persons – Member, Spouse, Children and Parents providing they all live with the Member (some sections are not applicable to certain categories).
- In the first instance, all claims/enquiries should be made via the 24 hour helpline telephone number – 0844 770 1058



CLEVELAND POLICE FEDERATION JOINT BRANCH BOARD GROUP INSURANCE SCHEME

(Complete and Return)

Cleveland Police Federation JBB
Group Insurance Scheme
Application for Membership/Notification of Amendment

Full Name _____

Date of Birth _____ Gender _____ Marital Status _____

Home Address _____

Post Code _____

Work Tel No _____ Home Tel No _____ Mobile No _____

Email Address _____

Rank _____ Collar No _____ NI No (if known) _____

Division/Dept _____

Date commenced employment with Cleveland Police _____

Beneficiary – Full Name _____

Address _____

Post Code _____

Home Tel No _____ Relationship _____

Is your Spouse/Common-law Spouse to be covered under the Group Life Scheme YES/NO

If yes, please complete the following:-

Spouse/Common-law Spouse – Full Name _____ Date of Birth _____

Beneficiary – Full Name _____

Address _____

Post Code _____

Home Tel No _____ Relationship _____

I wish to become a Member of the Cleveland Police Federation Group Insurance Scheme and I hereby authorise the appropriate deduction from my pay/bank account in accordance with the Rules governing the Scheme.

Date _____ Signed _____

Please note it is your responsibility to advise the Federation Office of any change in your personal circumstances.

Please return to:-

Cleveland Police Federation Joint Branch Board
46 Yarm Road
Stockton on Tees
Cleveland
TS18 3NG