

CLEVELAND POLICE FEDERATION JOINT BRANCH PROBATIONERS GROUP INSURANCE SCHEME

Arranged by **Cleveland Police Federation** in conjunction with **Heath Lambert Group, Insurance Brokers**.

This leaflet has been produced on behalf of the Federation Office for distribution to new recruits as an introduction to the Group Insurance Scheme.

Preferential terms have been negotiated on behalf of all new recruits to Cleveland Police, which allow membership of the Group Insurance Scheme at the following promotional rate:-

- **Free cover on all elements of the Scheme for the first 35 weeks of training**
- **Thereafter, full premiums will be charged**

NB – Probationary Officers are subject to the existing entry criteria (as detailed overleaf), although please be aware that Probationers may be asked to complete a Health Declaration if the application for membership is not made at the first opportunity.

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

- **Officers' Life Assurance**
- **Critical Illness Protection**
- **Sick Pay Insurance**
- **Spouses' Life Assurance**
- **Personal Accident Insurance**
- **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 all elements of the Scheme. This extends to include Life Assurance, Critical Illness and Travel Insurance for the Member's Spouse/Common-law Spouse and Dependant Children (as defined).
2. Membership of the Scheme ceases at the age of 65 years for both Serving and Retired Members.
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 age of 65 years; or
 - earlier, upon the Spouse reaching the age of 65 years if the Spouse is older than the Serving or Retired Officer.
4. In respect of Retired Officers:-
 - a) the cover provided is limited to Life Assurance including the Spouse benefit (optional) and Travel Insurance.
 - b) Membership is not available to Retired Officers who live abroad.
 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. Individual summaries of cover/key facts, prepared by insurers, for each separate policy are held by the Federation Office. The actual policy documents containing full details of the cover, terms, conditions and exclusions are also retained by the Federation Office. These may be viewed on request.

In the first instance ALL queries should be directed to:-

Cleveland Police Federation JBB
Federation Office
Cleveland Police
PO Box 70, Police Headquarters
Ladgate Lane
Middlesbrough TS8 9EH

Tel No: (01642) 301 246
Fax No: (01642) 318 601

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 without break in cover.)
- **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.

A brief summary of the cover and claims procedure follows:-

OFFICERS' LIFE ASSURANCE

ASSURER: CANADA LIFE – POLICY No. G94505

- Serving Officer £120,000
- Retired Officer Up to 65 years of age £ 50,000
- Death from any cause, operative on a Worldwide basis, 24 hour cover.
- The Retirement Option is provided without declaration of health, (subject to the entry criteria above).
- All claims should be submitted via the Federation Office who will advise on the procedure to be followed. An original Death Certificate must be provided and a claim form completed.

SPOUSES' LIFE ASSURANCE

ASSURER: CANADA LIFE – POLICY No. G94505

- Spouse of a Serving Officer £ 60,000
- Spouse of a Retired Officer Up to 65 years of age £ 25,000
- Death from any cause, operative on a Worldwide basis, 24 hour cover.
- It is the age of the Retired Officer which dictates the level of Retired Spouse benefit.
- All claims should be submitted via the Federation Office who will advise on the procedure to be followed. An original Death Certificate must be provided and a claim form completed.

CRITICAL ILLNESS PROTECTION

ASSURER: CANADA LIFE – POLICY No. C92300/1/C

- Serving Officer £ 7,500
- Spouse of Serving Officer £ 3,750
- Child (aged between 6 months and 18 years) £ 1,875

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

- Alzheimer's Disease (before age 60)
- Aorta Graft Surgery
- Benign Brain Tumour
- Blindness
- Cancer
- Coma
- Coronary Artery Bypass Surgery
- Creutzfeld-Jacob Disease
- Deafness
- Heart Attack
- Heart Valve Replacement or Repair
- HIV Infection/AIDS contracted by blood transfusion
- HIV Infection/AIDS contracted in course of duty
- Kidney Failure
- Loss of Hands and Feet
- Loss of Speech
- Major Organ Transplant
- Motor Neurone Disease
- Multiple Sclerosis
- Paralysis of Limbs
- Parkinson's Disease (before age 60)
- Stroke
- Terminal Illness
- Third Degree Burns
- Traumatic Head Injury

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 entry to the Scheme by the Member. 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 all considered to be the same Insured illness.
- an Insured illness in respect of which any related condition existed at any time prior to entry to the Scheme by the Member; 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 disability, 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.

SICK PAY INSURANCE

INSURER: ACE EUROPEAN GROUP LTD – POLICY No. 54UK474603

- Weekly Benefit (up to 26 weeks)
- 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 on retirement, termination of employment, recovery, resignation or after 26 weeks, whichever occurs first.
- 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.

PERSONAL ACCIDENT INSURANCE

INSURER: ACE EUROPEAN GROUP LTD – POLICY NO. 54UK474603

- Permanent Total Disablement from **any** occupation £ 50,000
 - Loss of Limb(s)/Eye(s) £ 50,000
 - Temporary Total Disablement (maximum of 104 weeks excluding the first 14 days) £ 21
 - Accidental Death of a child aged 1 - 18 years, who is a dependant of an Insured Person £ 3,000
 - Permanent Total Disablement extends to include Continental Scale of Benefits.
- Cover for accidental bodily injury sustained whilst on or off duty.
- Worldwide and operative 24 hours.
- 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.

TRAVEL INSURANCE

INSURER: ACE EUROPEAN GROUP LTD – POLICY NO. 54UK474589

- Medical and Additional Expenses including Repatriation (not applicable to travel in the UK) £5,000,000
 - In-patient Benefit - £50 per day up to £ 1,000
 - Disruption £ 5,000
 - Travel Delay – per person (minimum 12 hours) £ 60
 - Missed Connection £ 500
 - Personal Liability £1,000,000
 - Personal Injury £ 20,000
 - Personal Belongings £ 2,000
 - Money £ 500
 - Overseas Legal Expenses £ 25,000
- Cover is provided to the Member, his or her Spouse and dependant children under the age of 21 years, 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 Form E111 or European Health Insurance Card, then the excess will not apply.
- Cover applies on a Worldwide basis.
- 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 overnight stay.
- A Travel Policy Document is available from the Federation Office for your retention; 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.
- Claim forms must be obtained from the Federation Office, thereafter the completed claim form and claims correspondence is sent direct to the insurer, ACE.

(Complete and Return)

Cleveland Police Federation JBB
Group Insurance Scheme
Application For Membership

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 _____

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
Federation Office
Cleveland Police
PO Box 70
Police Headquarters
Ladgate Lane
Middlesbrough
TS8 9EH