



YOUR FEDERATION GROUP INSURANCE SCHEME TRAVEL, LIFE, AND LEGAL EXPENSES BENEFITS

Sussex Police Federation offers this group insurance scheme for retired Sussex Police Officers. It is administered for the Federation by Stuart Harvey Insurance Brokers Ltd. If you have any questions about the scheme, please call Stuart Harvey on 01256 769 966.

Benefit summaries attached

- o 'Family' Travel, Group Life and Legal Expenses

Who is covered?

- o Retired Sussex Police Officers who were members of the scheme at their retirement, paying scheme contributions.
- o Partners can be included if covered at the date of retirement.
- o Travel cover has an age limit of 64; life and legal fees have an age limit of 69; contributions are made by pension deduction.

Claims

- o *Life* - advise the Federation office as soon as practicable. Arrangements for payment of the benefit are handled by the scheme trustees.
- o *Legal Expenses* – contact the insurer's advice line – 0870 350 5719. Claims must be notified within six months of becoming aware of a potential claim.
- o *Travel* – For medical emergencies, contact the assistance company. All other claims – report to Stuart Harvey upon your return.

How much are the monthly premiums?

Retired Officer to age 59	£23.82	Including spouse cover	£33.69
Retired Officer aged 60-64	£20.59	Including spouse cover	£28.85
Retired Officer aged 65-69	£11.32	Including spouse cover	£16.41

Premiums include Insurance Premium Tax and the Federation administration fee

Your cover and cancellation

This is a group insurance scheme arranged by the Federation for member's participation, individual policies are not issued. If you wish to read any part of the policy wordings or have any queries, please visit www.sussexpolfed.org or contact Stuart Harvey on 01256 769966. The policy wordings provide the full terms and conditions of the covers and take precedence over the summaries.

Members may cancel cover at any time but should note that it is not possible to re-join. If your payments cease for any reason, all cover ceases.

You and Stuart Harvey Insurance Brokers Ltd

The scheme aims to meet the demands and needs of a retired Officer who requires group travel (to age 64), life and legal fees insurance as per the policy conditions. Please read this document. You should ensure the cover is adequate for your needs – please contact us if you need to top up the scheme cover.

Stuart Harvey Insurance Brokers Ltd offer retired Sussex Police Officers this group scheme only. We have not provided any recommendation and we will not charge you a fee.



SUSSEX POLICE FEDERATION TRAVEL INSURANCE SCHEME

(effective for the period 1st April 2008 to 31st March 2009, inclusive)

INSURER	Axiom Underwriting on behalf of certain Underwriters at Lloyd's and Authorised Insurers. Names and participation can be made available on request.
OPERATIVE TIME	This insurance covers trips having a destination outside the United Kingdom (or within the United Kingdom for trips which involve an overnight stay in pre-booked publicly available accommodation or an air flight). Cover operates from the time of leaving home in the United Kingdom during the whole time away until return to home in the United Kingdom. The maximum duration any one trip is 30 days.
TERM OF THE INSURANCE	This is an Annual Multi-Trip insurance and is usually effective for a twelve month period. Please refer to the Master Certificate for the dates that cover is effective.
CANCELLATION	You have the right to cancel this insurance at any time. You will, for a period of 14 days from the date you receive your insurance documentation, have a right to cancel this insurance and receive a refund. This refund will be subject to a charge for the period of cover you have received, plus our reasonable administration charges. To exercise your right to cancel, please contact Stuart Harvey Insurance Brokers.
IN THE EVENT OF A CLAIM	In the event of a serious medical emergency or you needing to curtail your holiday, you must contact the emergency medical assistance company stated in the Master Certificate as quickly as possible. Claims should be notified to us as soon as reasonably practicable, please refer to the Master Certificate for contact details.

SUMMARY OF COVER

This document is a summary only. It does not contain the full terms and conditions of the contract. For full details of all terms, conditions & exclusions please refer to Master Certificate (a copy of which is available on request). The main sections of the Master Certificate are listed below.

BENEFIT	UNUSUAL EXCLUSIONS & LIMITATIONS (see also overleaf)
<p>Section A1 Medical and Additional Expenses up to £5,000,000 – medical expenses incurred outside the UK including the cost of repatriation. Cancellation and Curtailment up to £3,000 - reimbursement for irrecoverable payments you are committed to pay for travel and accommodation plus reasonable additional travel and accommodation payments incurred in returning to the UK Delay up to £3,000 - payments up to £60 if your travel is delayed for more than 12 hours or up to £3,000 if your trip has to be abandoned as a result of the delay. Journey Continuation up to £400 - additional travel and accommodation expenses incurred in meeting reserved overseas travel arrangements if you miss your outward transport from the UK.</p>	<p>Section A1 Medical & Additional Expenses and Cancellation & Curtailment There is no cover for:</p> <ul style="list-style-type: none"> • Claims arising out of participation in mountaineering, sports tours and motor competitions • Claims arising from childbirth or pregnancy if delivery is expected during the insured trip or within two calendar months thereafter • The cost of continuing regular medication for any condition in respect of which medical advice or treatment is being followed at the time of booking a trip. • Claims arising from any condition or set of circumstances known to the insured at the time of booking the trip where such condition or set of circumstances could have been expected to give rise to cancellation or curtailment of the trip. • Claims arising out of participation in scuba diving activities where the insured has: flown within 24 hours of diving; dived below a maximum depth of 30 metres unless prior agreement has been obtained from Underwriters or dived unaccompanied.
<p>Section A2 Personal Liability up to £2,000,000 - cover for costs you are legally liable to pay in respect of injury or third party property damage.</p>	<p>The insured must not admit liability or make any admission, arrangement, offer, promise or payment without Underwriters written consent.</p>
<p>Section B Personal Accident up to £20,000 - cover for death or disability as a direct result of an accident which occurs during your trip.</p>	<p>Section B Personal Accident There is no cover for:</p> <ul style="list-style-type: none"> • Claims arising out of participation in mountaineering, sports tours, motor competitions or aviation other than as a passenger. • Claims arising from childbirth or pregnancy if delivery is expected during the insured trip or within two calendar months thereafter • The cost of continuing regular medication for any condition in respect of which medical advice or treatment is being followed at the time of booking a trip. • Claims arising from any condition or set of circumstances known to the insured at the time of booking the trip where such condition or set of circumstances could have been expected to give rise to cancellation or curtailment of the trip. • Claims arising out of participation in scuba diving activities where the insured has: flown within 24 hours of diving; dived below a maximum depth of 30 metres unless prior agreement has been obtained from Underwriters; dived unaccompanied. • Claims arising from intentional self injury, disease, natural causes or medical or surgical treatment.

BENEFIT		UNUSUAL EXCLUSIONS & LIMITATIONS	
Section C1 Personal Luggage, Clothing or Personal Effects up to £1,500 - cover for loss of or damage to luggage, clothing or personal effects whilst on a trip. A limit of £300 for any one article, pair or set of articles applies.	Section C1 Personal Luggage, Clothing or Personal Effects There is no cover for: <ul style="list-style-type: none"> Property otherwise insured other than baggage and personal effects covered under a motor policy. Loss or damage to luggage whilst in the custody of a carrier unless reported to the carrier within 24 hours and a report obtained Losses not reported to the police within 24 hours of discovery. Loss or damage to jewellery and valuables whilst in the custody of a carrier. Loss or damage to jewellery, baggage or personal effects left unattended unless in a locked hotel room, apartment, holiday residence static caravan or motor vehicle. Loss of or damage to scuba diving equipment. 		
Section C2 Personal Money up to £500 - cover for loss of cash, bank or currency notes, traveller's cheques, passports, green cards, petrol coupons and travel tickets whilst on a trip.	Section C2 Personal Money There is no cover for: <ul style="list-style-type: none"> Losses not reported to the police within 24 hours Loss whilst in the custody of a carrier Money otherwise insured other than under a motor policy Money left unattended unless in a locked hotel room, apartment, holiday residence static caravan or motor vehicle 		
Section D Legal Expenses up to £25,000 – legal expenses incurred in pursuing a claim for damages against a third party.	Underwriters are only liable for legal costs incurred with their written consent.		
Section E Piste Closure up to £200 – additional expenses in the event that all pistes at your booked resort are closed due to lack of snow.	Cover only applies for trips commencing after 20 th December and ending before 31 st March.		
SIGNIFICANT & UNUSUAL GENERAL EXCLUSIONS/LIMITATIONS			
War and Terrorism	There is no cover for acts of war or terrorism involving the use, release or threat thereof of <u>any nuclear weapon or device or chemical or biological agent</u>		
Eligibility	<ul style="list-style-type: none"> This insurance is available to serving and retired members of the Sussex Police Federation Group Life Assurance Scheme and federation support staff who opt to effect cover, including their Partners, Dependent Children and Grandchildren. Partner means the person with whom the member lives at the same address and with whom they have a domestic relationship. Dependent Children means all of the member's children under 21 years of age provided in full time education. Dependent Children who do not normally reside with the member are only covered when travelling with the subscribing member. Grandchildren means the Insured Officer's grandchildren under 17 years of age. Cover applies whilst grandchildren are travelling with the Insured Officer only, provided neither of the grandchildren's parents are accompanying them on such trips. An age limit of 64 years attained applies to this insurance. A trip must not be booked or commenced contrary to medical advice; to obtain medical treatment or after a terminal prognosis has been made. This Insurance is available to UK residents only. 		
Excess	Under most sections of this insurance, claims will be subject to an excess. This means you will be responsible for paying part of your claim. The excesses that apply are shown in the Master Certificate.		
COMPLAINTS PROCEDURE			
In the first instance these should be referred to the Stuart Harvey Insurance Brokers . In the event that you remain dissatisfied the problem can be referred to The Managing Director, Axiom Underwriting, The Rose Barn, Langley Park Farm, Sutton Road, Maidstone, Kent ME17 3NQ . If your complaint remains unresolved, you are entitled to contact: Complaints Department, Lloyd's, 1 Lime Street, London EC3M 7HA . Complaints may subsequently be referred to the Financial Ombudsman Service .			
FINANCIAL SERVICE COMPENSATION SCHEME (FSCS)			
Axiom Underwriting Agency Limited is Authorised and Regulated by the Financial Services Authority. All Axiom Underwriting Agency Ltd insurances issued in the UK for individual customers or 'small businesses' are covered by the Financial Services Compensation Scheme . You may be entitled to compensation from the scheme if your insurer cannot meet its obligations (e.g. if it goes out of business or into liquidation or is unable to trade). Further information about compensation scheme arrangements is available from the FSCS (www.fscs.org.uk telephone number 0207 892 7300)			

Sussex Police Federation
Group Life Benefits Summary
(effective from 1st April 2008)



Upon death by any cause:	Death Benefit
Retired Officer to age 59 Spouse/Partner	£60,000 £30,000
Retired Officer aged 60-64 Spouse/Partner	£50,000 £25,000
Retired Officer aged 65-69 Spouse/Partner	£10,000 £ 5,000
20% Terminal Illness Benefit	Included

Conditions

- Worldwide 24 hour cover.

Exclusions

- There are no exclusions; some conditions apply in respect of the 'Terminal Illness' benefit.
- Only those Spouse/Partners who have been accepted by the insurers and where the Officer is paying the extra premium are covered.

To help you

Please note: In the event of death, benefits are paid to the Trustees for dispersal. Members should ensure they lodge their beneficiary details with the Federation office and keep them up to date.

Regulatory information for the Group Life

The scheme is administered by Stuart Harvey Insurance Brokers Ltd. They are Sussex Police Federation's appointed insurance brokers for this scheme and are authorised and regulated by the Financial Services Authority (FSA registration number 301858).

The full terms and conditions are contained in a policy issued by the insurers and available on request. This is a non-investment insurance underwritten by Aviva Insurance Ltd and is subject to English Law. Members do not have rights under the Contracts (Rights of Third Parties) Act 1999.

Complaints

In the first instance, please raise any complaint with Stuart Harvey Insurance Brokers Ltd, Acorn House, London Road, Hook, Hampshire, RG27 9DY. Telephone 01256 769966

If you remain dissatisfied, you may complain to
The Chief Executive, Norwich Union Insurance, Surrey Street, Norwich, NR1 3NS

Complaints which cannot be settled can be referred to
Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9RS
Telephone 0845 080 1800

Financial Services Compensation Scheme

In the unlikely event that the Insurers are unable to meet their liabilities, you may be able to claim compensation from the Financial Services Compensation Scheme (FSCS) Further Information on this case be obtained from the FSA or the FSCS.

www.stuartharvey.uk.com

01256 769966

www.sussexpolfed.org

01273 404211

Police Officers Legal Assistance Policy Summary

Some important facts about your Legal Assistance insurance policy are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides.

The insurance cover summarised in this document is provided by Inter Partner Assistance, and administered on their behalf by Arc Legal Assistance Ltd.

Your Legal Assistance cover is valid for the period for which you continue to pay the monthly premiums. You should review this cover periodically to ensure that it continues to meet your needs.

The various elements of your Legal Assistance cover can apply to you, your spouse or partner, children, parents and parents in law, provided they all normally live with you. Details of how cover applies and to whom can be found in the policy wording

Significant features and benefits	Significant exclusions or limitations	Policy section
Legal and Accountancy costs of up to £60,000 per claim are covered	For full details of all conditions and exclusions please refer to the policy wording. It is a general requirement that there should be reasonable prospects of success in taking legal action before a claim can be accepted <i>There is no cover for:</i> <ul style="list-style-type: none"> Costs covered by another insurance policy, your professional body, the legal aid fund or your employer Fines and penalties Costs that have not been agreed in writing Claims arising from disputes between persons covered under this policy and or persons who currently live together or used to live together 	All
Legal and Tax advice service available 24/7		
Legal costs to:		
Pursue personal injury claims against the responsible person / organisation	There is no cover for claims arising out of police work	1
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	At least £100 must be in dispute or £1,000 if it is to do with buying or selling a motor vehicle and there is no cover for anything to do with building works to your home. If you have a dispute about an existing contract within three months of legal assistance cover starting your legal costs will not be covered	2
Pursue disputes relating to the ownership or use of your home	The dispute must have occurred at least three months after legal assistance cover started	3
Pursue a claim for compensation following an accident which results in damage to your property	There is no cover for any claim relating to a road accident arising out of police work	4
Pursue a claim following your unlawful eviction from rented property	The dispute must have occurred at least three months after legal assistance cover started	5
Pursue an action against an employer over a contract of employment dispute	This section of cover does not apply to police officers or civilian workers The dispute must have occurred at least three months after legal assistance cover started	6
Significant features and benefits	Significant exclusions or limitations	Policy

		section
Defend criminal prosecutions	This cover only applies to the police officer or civilian worker and only in respect of matters which occur off duty	7
Defend motor prosecutions	There is no cover for claims arising out of your police work and there is no cover for parking offences	8
Accountancy fees to deal with an Investigation into the personal tax you have to pay	There is no cover for investigations relating to alleged criminal activities and there is no cover in respect of business activities unless it is about your salary or wages as an employee	9
Legal Costs to defend: Civil proceedings alleging misuse of personal information	There is no cover for any claims arising from police work. Only the insured Police Federation member or civilian worker is covered under this section	10
Civil proceedings brought by another police officer alleging sex or race discrimination at work. This section includes cover of up to £5,000 for awards which you may be ordered to pay	Only the insured Police Federation member or civilian worker is covered under this section	11
Legal costs to represent you at an interview with a legal advisor in respect of criminal allegations against you	This cover only applies prior to you being charged for the alleged offence. Only the insured Police Federation member or civilian worker is covered under this section	12

Cancellation rights (cooling off period)

Within 30 days of receipt of insurance documentation you may cancel this policy if it does not meet your needs. Subject to your insurance advisor receiving your written advice of this, they will issue a full return of premium, the policy will be regarded as not having been taken up by you and will be cancelled from inception.

To make a claim

As soon as you have a legal problem that you may require assistance with under this insurance you should telephone the Legal Helpline on 0870 350 5719. If you do not notify us within six months of becoming aware of a potential claim you will not be covered.

Complaints

If you are unhappy with the service that has been provided, you should contact us at the address below. If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service. For full details of our complaints procedure and how to contact the Financial Ombudsman Service please see our policy document

Our contact details are:

Arc Legal Assistance Ltd
 Lodge House
 Lodge Lane
 Langham
 Colchester
 CO4 5NE
 United Kingdom Email enquiries@arclegal.co.uk

Compensation

We are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if Arc or Inter Partner Assistance are unable to meet their obligations. Your entitlement to compensation will depend on the circumstances of the claim. Further information about compensation scheme arrangements is available at <http://www.fscs.org.uk>