



Group insurance scheme for police officers,  
retired officers and their partners (ASGIS)



1 June 2017

# Introduction

## Key facts

- Personal protection providers for over 50 years.
- Committed to providing excellent customer service at all times.
- Proud to offer comprehensive, quality products at competitive prices.
- Specifically underwritten to meet the needs of today's police officers.

At the forefront of providing personal protection products to police officers for over 50 years we are pleased to be able to look after the group insurance needs of the Avon & Somerset Police Federation. On their behalf, George Burrows have arranged a group insurance scheme for serving officers, retired officers and their partners.

We are committed to providing scheme members with products 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 cover and services included in the scheme.** Copies of the full policy wordings are available to view through the Police Federation or by contacting George Burrows.

We have not given you a personal recommendation in respect of this scheme. We offer a non-advised product which means we can't give you a personal recommendation but can outline the features and benefits so you can decide what best suits your needs.

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

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**Email:** [info@georgeburrows.com](mailto:info@georgeburrows.com)

**Federation office:** 01278 647 085

**Email:** [info@avsomfed.org](mailto:info@avsomfed.org)

# 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.

## Serving Officer (up to age 64) and partner

	Officer	Partner
<b>Life</b>	£150,000	£70,000
<i>20% advance of benefit in cases of terminal prognosis</i>		
Child death grant	£3,000	
<b>Best Doctors</b>	Family cover	
<b>Critical illness</b>	£20,000	£10,000
Critical illness (child)	£5,000	
<b>Personal accident benefits</b>	Included	
(see table of benefits on personal accident page)		
<b>Sickness benefit (Regulation 28)</b>		
Half pay (% of gross salary)	20%	
No pay (% of gross salary)	50%	
<b>Worldwide family travel insurance</b>	Annual/multi-trip	
<b>Legal expenses</b>	£100,000	
<b>Care First counselling service</b>	Included	
<b>RAC motor breakdown assistance</b> (member and partner)	UK and European	
<b>Home Emergency assistance</b>	Included	
<b>Mobile phone / gadget insurance</b> (member and partner)	Included	
<b>Calendar monthly premium:</b>	<b>£25.41*</b>	<b>£6.46*</b>

\* The premiums include the Federation's administration fees and Insurance Premium Tax (IPT).

## Retired Officer (up to age 64) and partner

	Retired Officer	Partner
<b>Life</b>	£40,000	£20,000
<i>20% advance of benefit in cases of terminal prognosis</i>		
Child death grant	£3,000	
<b>Best Doctors</b>	Family cover	
<b>Worldwide family travel insurance</b>	Annual/multi-trip	
<b>Legal expenses</b>	£100,000	
<b>Care First counselling service</b>	Included	
<b>RAC motor breakdown assistance</b> (member and partner)	UK & European	
<b>Home Emergency assistance</b>	Included	
<b>Mobile phone / gadget insurance</b> (member and partner)	Included	
<b>Calendar monthly premium:</b>	<b>£24.39*</b>	<b>£8.00*</b>

\*The premiums include the Federation's administration fees and Insurance Premium Tax (IPT).

## Serving and Retired Officer (aged 65 - 69), and partner

	Serving / Retired Officer	Partner
<b>Life</b>	£4,000	£4,000
<b>Best Doctors</b>	Family cover	
<b>Worldwide family travel insurance</b>	Annual/multi-trip	
<b>Legal expenses</b>	£100,000	
<b>Care First counselling service</b>	Included	
<b>RAC motor breakdown assistance</b> (member and partner)	UK & European	
<b>Home Emergency assistance</b>	Included	
<b>Mobile phone / gadget insurance</b> (member and partner)	Included	
<b>Calendar monthly premium:</b>	<b>£23.14*</b>	<b>£7.28*</b>

\*The premiums include the Federation's administration fees and Insurance Premium Tax (IPT)

## Retired Officer aged 70+

	Retired Officer
<b>Best Doctors</b>	Family cover
<b>Legal expenses</b>	£100,000
<b>Care First counselling service</b>	Included
<b>RAC motor breakdown assistance</b> (member and partner)	UK & European
<b>Home Emergency assistance</b>	Included
<b>Mobile phone / gadget insurance</b> (member and partner)	Included
<b>Calendar monthly premium:</b>	<b>£12.75*</b>

\*The premium includes the Federation's administration fee and Insurance Premium Tax (IPT)

# Life assurance

This benefit is payable on the death of the subscribing member or their partner up to the age of 70 years.

The scheme is written in Trust. This means that the benefit does not form part of the member's estate and is not, under current legislation, subject to inheritance tax. Benefit payments are dispersed by the Trustees at their discretion; normally to the member's chosen beneficiary. It is therefore important to keep the beneficiary details at the Federation office up to date.

Officers retiring on ill health grounds may continue to subscribe to the scheme. Benefits remain the same as for officers retiring normally

## 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 benefit is paid upon the death of a dependent child aged between six months and 17 years.

## Bereavement counselling

24 hour helpline: **0800 912 0826** - confidential support with unlimited telephone access.

## Probate Advice

24 hour helpline: **0808 164 3079** - specialist legal advice on all aspects of obtaining probate.

## Terms and conditions

- 1 New recruits may join the scheme providing they are actively at work on the date they wish to join and do so **within six months of commencement of employment.**
  - 2 Existing serving officers may also join the scheme at any time providing they have not been absent from work due to ill health or injury during the eight weeks preceding the application to join.
  - 3 Partners may join the scheme providing they join at the same time as a new recruit or within three months of either marrying or becoming a serving officer'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.  
**Partner benefit levels depend on the age of the subscribing officer.**
- Life cover ceases at age 70 years. Partners may remain in the scheme until they or the officer attain age 70, whichever occurs first.**

*Definition of partner - "Partner" means the person to whom the subscribing member is married or in a Civil Partnership with or, if not, 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](http://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 subscribing serving member, subscribing serving member's partner or their child (aged between 6 months and 18 years) suffers from an insured illness and survives for more than 28 days from the date of diagnosis.

- Alzheimer's Disease – resulting in permanent symptoms
- Benign Brain Tumour - resulting in permanent symptoms
- Burns - third degree burns covering at least 20% of the body surface area
- Cancer - excluding less advanced cases and some skin cancers
- Coma - resulting in permanent symptoms
- Coronary Artery Bypass Graft Surgery - with surgery to divide the breastbone
- Creutzfeldt-Jakob Disease - resulting in permanent symptoms
- Deafness - permanent and irreversible
- Heart Attack - of specified severity
- Heart Valve Replacement
- Kidney Failure - requiring dialysis
- Loss of Limbs - permanent physical severance of two or more limbs from above the wrist or knee joint
- Loss of Sight - permanent and irreversible
- Loss of Speech - permanent and irreversible
- Major Organ Transplant
- Motor Neurone Disease - resulting in permanent symptoms
- Multiple Sclerosis – with persisting symptoms
- Occupational HIV/AIDS - caught in the course of the member's normal work duties as a police officer or caught within the European Community from a blood transfusion
- Occupational Hepatitis B - caught in the course of the member's normal work duties as a Police Officer
- Paralysis of Two Limbs - total and irreversible
- Parkinsons Disease - resulting in permanent symptoms
- Stroke – resulting in permanent symptoms
- Terminal illness - illness where life expectancy is less than 12 months

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 serving officers up to age 64. Cover ceases on retirement or at age 65, whichever occurs first.

## Temporary total disablement

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

## Permanent total disablement (PTD)

PTD means disablement which entirely prevents the insured person from attending to any business or occupation for 12 months and which, after that time, is beyond hope of improvement. PTD cover is applicable to disablement caused by an injury on duty or any accident.

## 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. Further benefits apply for loss of fingers, toes etc; please refer to the policy wording for further details.

## Occupationally acquired HIV/AIDS/Hepatitis B

If, as a result of a documented incident during the course of performing your normal duties of employment, you become infected with the HIV/AIDS virus or Hepatitis B a benefit payment will be made to you.

## Offensive weapons assault benefit

If you sustain accidental bodily injury in the course of duty, directly caused by the discharge of a firearm, crossbow, shotgun or by stabbing with a sharp implement, and the injury sustained prevents you from continuing in your pre-assault duties for the 7 consecutive days on which you were on rota to work immediately following the assault, the specified lump sum benefit will be paid to you. Only one benefit will be paid for any one assault.

## Unrecovered Criminal Court Compensation (following assault)

If, following an assault, compensation you have been awarded by a court has not been paid within six months from the date of the award, a benefit payment will be made to you.

## Emergency dental cover

Cover is provided for treatment which becomes necessary as a result of a dental injury or emergency anywhere in the world.

## Hospital benefit

**Accident:** If, as a result of an accident, you are admitted to hospital, you will receive a payment for each consecutive night of your stay up to a maximum of 30 nights.

**Emergency:** Following immediate and emergency admission to hospital, you will receive a payment for each consecutive night of your stay up to a maximum of 30 nights.

**Planned:** If you spend time in hospital as an inpatient as a result of a condition requiring planned admission to hospital, you will receive a payment for each night of your stay, up to a maximum of 30 nights, for any one condition. A three day excess period applies and benefit will commence from the fourth night of your stay.



## Personal accident - *continued*

### Unsocial hours benefit

If you are unable to work due to illness or injury, and this absence lasts for more than 14 days, you may claim a benefit to help compensate for the loss of the unsocial hours payments you were rostered to receive. Benefit is payable for a maximum of 8 weeks, up to 24 weeks from the date of disablement.

### Personal accident benefits

#### Permanent total:

Disablement	£150,000
Loss of limb/s or sight in one/both eyes	£80,000
Loss of hearing in one ear	£20,000
Loss of hearing in both ears	£80,000
Loss of speech	£80,000

**Occupationally acquired HIV/AIDS/Hepatitis B** £40,000

**Complete and incurable insanity** £80,000

**Complete and incurable paralysis** £80,000

**Scale of benefits for loss of hands, feet, fingers, toes etc** up to £80,000

**Firearm assault** £1,500

**Stabbing assault** £750

**Court award compensation** (max per award) £500

#### Emergency dental:

Worldwide accidental dental injury	up to £2,500
Emergency dental treatment	up to £200 (UK) up to £400 (Worldwide)
Hospital cash benefit (per night, max £1,000)	£50
Dentist call-out fees (per call-out, max 2 call-outs)	£100

#### Unsocial hours benefit 7.5% of USH payments

Maximum payable per week (14 day excess):

Constable	£60
Sergeant	£75
Inspector / Chief Inspector	£95

**Temporary total disablement** (per week, 7 day excess, up to 104 weeks) £35

#### Hospitalisation:

Accident / emergency (per night, max 30 nights)	£40
Planned (per night, 3 night excess, max 30 nights)	£25

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.

# Sickness benefit (Regulation 28)

Applicable to serving officers only, sickness benefit is payable if you are placed on half or no pay.

Payments commence on the 28th day after your pay has been reduced and will be payable every 28 days. The first 26 weeks are paid at the half pay benefit level and if you are subsequently placed on no pay we will pay you a further 26 weeks at the no pay level.

Half pay (20% of salary*)	No pay (50% of salary*)
£24,000 - £92 per week	£24,000 - £230 per week
£30,000 - £115 per week	£30,000 - £288 per week
£36,000 - £138 per week	£36,000 - £346 per week

*\*Calculations are capped at a gross salary of £50,000*

Benefits are payable for a maximum of 52 weeks or until you return to work, whichever occurs first.

Claims are settled by the George Burrows team on behalf of the insurer. This means that they can make decisions on behalf of the insurers and thus preventing unnecessary delays.

**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 65, whichever occurs first.

# Worldwide travel insurance

The worldwide travel insurance policy covers the member and his/her family (spouse, cohabiting partner and their dependent children/grandchildren under the age of 23 who are living with them and in full time education). If a dependent child has a disability, either mental or physical, which is substantial and long term as defined under the quality act 2010, no age limit will apply.

The policy provides annual cover for any number of trips in the 12 month period. Each trip is covered up to a maximum of 60 days, which can be extended to a maximum of 180 days by payment of an additional premium. Extensions 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 are covered, up to a maximum of 21 days in any 12 month period, at no extra charge.

Cover is available at an additional premium for children of friends or family who under the age of 18 and travelling with you.

**Conditions apply to the medical section of this policy. Prior to booking a holiday please ensure you read the 'Pre-Existing Medical Conditions' wording which can be found on pages 7 and 8 of your policy document.**

24 hour overseas assistance number: **+44(0)1243 621066**

Claims line: **01243 621416**

(Quote policy number: 25127203 ECA)

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

## Travel schedule of benefits

Section	Type of cover (per person)	Excess	Maximum sum insured
<b>1</b>	<b>Medical and Emergency Travel Expenses</b> (cover does not apply in the UK or country of residence) Foreign coma benefit - £50 per day, up to 730 days Hospital benefit - £50 per night, up to 30 days Funeral expenses Repatriation of human remains	£35	£10,000,000 £36,500 £1,500 £2,000 £5,000
<b>2</b>	<b>Personal Belongings</b> Single article limit - £400 (includes valuables) Temporary loss (after 24 hours) Loss of Keys	£35	£2,000 £250 £500
<b>3</b>	<b>Money</b> Cash Credit card misuse Lost or damaged travel documentation Theft of travel documentation	£35 £35	£500 £1,000 £250 £250
<b>4</b>	<b>Cancellation, Curtailment or Abandonment</b>	£35	£5,000
<b>5</b>	<b>Travel Delay</b> (£60 per complete 12 hour period)		£120
<b>6</b>	<b>Catastrophe</b>	£35	£1,000
<b>7</b>	<b>Missed Departure</b>	£35	£1,000
<b>8</b>	<b>Hijack or Kidnap</b> (per complete 24 hour period, up to £500 per day)	£35	£15,000
<b>9</b>	<b>Personal Liability</b>		£2,000,000
<b>10</b>	<b>Legal Expenses</b>		£50,000
<b>11</b>	<b>Personal Accident</b>		£20,000
<b>12</b>	<b>Winter Sports</b> Sports equipment owned Sports equipment hired Ski pack Piste closure (£50 per day)	£35	£500 £300 £400 £500

Please refer to the travel policy wording 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
	<b>Costs to:</b>
1a Crime – Pre Charge	Prepare for and attend an interview with the police relating to an event which might lead to you being charged with a criminal offence. Consultation with an adviser following an interview under caution where you have not been charged but there is a possibility that you will be charged at a later date
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 the costs of your defence 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. Disciplinary Hearings	Prepare for and represent you at a disciplinary hearing before the Gross Misconduct Tribunal Panel or the Police Appeals Tribunal
3. IPCC Complaints	Represent you in an investigation by the Independent Police Complaints Commission
4. Representation at Public Enquiries and Inquests	Represent you at a public enquiry ordered by the District Auditor and at an inquest when you have been called to appear as a witness
5. 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 you may be ordered to pay
6. 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
7. Personal Injury	Pursue personal injury claims against the responsible person / organisation
8. Employment Disputes	Pursue a Legal Action against your employer for a breach of your contract of employment
9. 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
10. 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
11. Tenancy Disputes	Pursue a claim following your unlawful eviction from rented property
12. Property Damage and Motor Uninsured Loss Recovery	Pursue a Legal Action for financial compensation against a person or organisation that causes physical damage to your main home, personal effects or vehicle resulting in uninsured loss
13. Tax	Accountancy fees incurred if you are subject to an HM Revenue & Customs full enquiry into your personal income tax position
14. 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.
15. 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.
16. Probate	Pursue a Legal Action by you in respect of a probate dispute involving the will of your deceased parents, grandparents, children, step-children or adopted children where you are contesting a will as a named beneficiary or as a member of a class of beneficiaries with an immediate interest
17. 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.
18. 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
19. Social Media Defamation	<p>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</p> <p>Write one letter to the author (where the authors' identity of the defamatory comments is known) requesting that the comments are removed from the social media website</p>
20. 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, 6, 10, 11, 16 – the subscribing member.

Sections 1a, 1c, 15 – the subscribing member and partner living with the member.

Section 1b, 7, 8, 9, 12, 13, 14, 17, 18, 19, 20 – 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, Post Interview - £1,000** or 5 hours, whichever is greater

**Disciplinary Hearings - £10,000**

**Personal Injury** where the insured incident occurs within the European Economic area (EEA), the Channel Islands, Isle of Man, Andorra, Gibraltar, Monaco, San Marino, Switzerland and Turkey - **£100,000**

**Personal Injury** where the insured incident occurs in the rest of the world - **£25,000**

**All other sections of cover - £100,000** unless the matter proceeds to **Crown Court** where the cover will be **unlimited**, but no more than the maximum contribution authorised by the body responsible for the administration of legal aid under the Crown Court Means Testing Scheme

### Arc 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.

Visit [www.arclegal.co.uk/legaldocuments](http://www.arclegal.co.uk/legaldocuments) 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**

Lifestyle Counselling and Online Support Service: **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

At some stage in their lives most people require advice and information on workplace and personal issues, but it can often be difficult to know where to start looking. The pressure of daily life can sometimes be stressful, but having access to the right advice and information can be helpful in combating such pressures.

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, relationships 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 your 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 and relationship advice, as well as health guides and tips. Resources for work related issues are also available, such as returning to work after illness, planning for retirement and working effectively.

Call: **0800 177 7894** to speak to a Care First counsellor

Or visit [www.arclegal.co.uk/carefirst](http://www.arclegal.co.uk/carefirst) to access the Lifestyle Online Service using the log in details available from your Federation

















