



**FOR YOUR INFORMATION**

# Avon and Somerset Group Life, Critical Illness, Personal Accident & Sickness Benefit and Travel Insurance Scheme (ASGIS)

In view of the fact that you have already undergone a medical examination to join the Avon and Somerset Constabulary, George Burrows the Insurance Brokers are happy to accept you immediately into the above scheme.

## BENEFITS

Death Benefit - £150,000 for serving officer and £70,000 for spouse/partners.

Critical Illness - £20,000 for serving officer and £100,000 for spouse/partners.

Accident/Sickness Benefit for serving officers only.

Annual Travel Insurance for serving officers and their families.

Legal assistance for you and your family.

RAC motor breakdown cover for you and your partner.

Home Emergency Assistance

Mobile Phone & Gadget insurance

Best Doctors

Care First

## COSTS

Officer only - £25.41

Officer Plus Spouse/Partner - £31.87

***Applicable to new recruits only - membership of the scheme is free for the first 26 weeks of service. Following this the full premium will be deducted from your salary each month***

Monthly deductions are via payroll made on the next possible payroll date after the completed application has been received.

Please ensure that you tick the appropriate box on the Deduction Authority form.

If you tick the box for spouse/partner cover you will need to obtain an application form for your spouse/partner to complete. Please note that their cover will only begin once you have been notified of their acceptance.

More details can be found in the scheme booklet on our website.

<http://www.avsomfed.org> -> Services

## Serving officer (up to age 64)

✓	<b>RAC UK &amp; European Motor Breakdown Assistance</b> (member and partner)	
✓	<b>Mobile phone/gadget insurance</b> (member and partner)	
✓	<b>Worldwide family travel insurance</b>	Annual/multi-trip
✓	<b>Home Emergency Assistance</b>	
✓	<b>Legal Expenses</b>	£100,000
✓	<b>Life assurance</b> (includes 20% advance benefit on terminal prognosis)	£150,000 £30,000
✓	<b>Critical Illness</b>	£20,000
✓	<b>Child Critical Illness</b>	£5,000
✓	<b>Sickness benefits (Regulation 28)</b>	<b>Half Pay</b> <b>No Pay</b> 20% of salary 50% of salary
✓	<b>Personal Accident benefits</b> (see table of benefits below)	
✓	<b>Best Doctors</b> ® (expert second medical opinion service)	Included
✓	<b>Care First</b> counselling service	Included

## Personal Accident benefits included)

### Permanent total:

Disablement		£150,000
Loss of limb/s or sight in on/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
<b>Occupationally acquired HIV/Hepatitis B</b>		£40,000
<b>Complete and incurable insanity</b>		£80,000
<b>Complete and incurable paralysis</b>		£80,000
<b>Scale of benefits for loss of hands, feet, fingers, toes etc.</b>	up to	£80,000
<b>Firearm assault</b>		£1,500
<b>Stabbing assault</b>		£750
<b>Court Award compensation</b> (max per award)		£500
<b>Emergency dental:</b>	up to	£2,500
Worldwide accidental dental injury	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
<b>Unsocial hours benefit</b> 7.5% of USH payments		
Maximum payable per week (14 day excess)	Constable:	£60
	Sergeant:	£75
	Inspector:	£95
<b>Temporary total disablement</b> (a week, 7 day excess, up to 104 wks)		£35
<b>Hospitalisation:</b>		
Accident/Emergency (per night, max 30 nights)		£40
Planned (per night, 3 night excess, max 30 nights)		£25

**NOTE: The above benefits are effective from 1 September 2017 and are subject to periodic review**

12-March-2018

# How much does it cost to help protect yourself and your colleagues when the unthinkable happens?



**Just £2.50 a month!**

Dear Colleague,

It won't happen to me, or to any of my colleagues, that unforeseen accident, unexpected bereavement or other insurmountable problem, of course it won't. Unfortunately things that change lives for ever and turn day to day living from normal to somewhere between uncomfortable to downright intolerable, do happen, and sometimes they do happen to us, to our workmates, or to people they really care about.

We are all guilty of putting the unthinkable out of our minds, and of course, life would be a nightmare if we always thought the worst. However for some, the unthinkable does happen, for some, what we think of as normal moves from enjoying a full life, to facing an uncertain future with terrifying swiftness. This is where your Benevolent Fund can help, by providing things the 'system' cannot fund or does not have access to.



Your Benevolent Fund can and does help those who are experiencing the unthinkable and is able to contribute in a tangible way, changing lives that have been blighted for the better, helping those who for whatever reason are unable to help themselves, by making life tolerable again. However for the Benevolent Fund to provide this help for those you care about in the future, it needs your help now.

The things that are vital for quality of life, when the future is looking bleak, or only affordable if everyone gives a little now so that we can support your Benevolent Fund now and know that it will be there for you and the ones you would like to see be helped when they need it most.

You may be wondering what sort of help your benevolent Fund can and does give, so I'd like to share some examples of the tangible ways, in which your Benevolent Fund can and does help those who have given their lives to serving the police.

An annual visit to a police widow revealed that her upstairs windows were cracked. She was an immensely proud woman who did not have the money to replace the windows, and as she lived alone, she simply moved to the down stairs rooms, covered the windows with cardboard and tried to keep the heat in, and accepted her lot. After the visit an application to help her resulted in the fund replacing the windows and doors, supplying some portable electric heaters and some decorating. This changed her life in two ways, making her more comfortable and more importantly making her feel valued.



Dick O'Brien was medically retired with MS. He needed some conversion work done on his house when he became unable to walk even with the aid of sticks. The Benevolent Fund arranged for a ramp to his front door and replaced the standard door with a wider one to allow electric wheelchair access. He was also subsequently bought an electric wheelchair (scooter) on which he can now get out of the house to the supermarket to do some shopping. A stannah chairlift gets him upstairs. His quality of life, simply by being able to get around in and out of the house has changed immeasurably for the better.

Simon Anderson was involved in a police vehicle motorcycle accident resulting in him being paralysed from the waist down. He is confined to a wheelchair, and the Benevolent Fund assisted by having the downstairs widened to allow him to move around. He had bought a house with a swimming pool when he was fit, as his wife has a back injury and needed to swim to prevent seizures. The benevolent Fund purchased an electric sling hoist on a rail track over the pool so that he can now wheel himself to the pool, hoist himself into the sling and then track over and down into the pool. A wet room and chair was also fitted allowing him to shower in the wet chair.

Adrian (Basil) Price was an extremely keen sportsman, often running to work and home again to keep fit. He suffered a heart attack due to hereditary illness which medical staff had underestimated. During the operation he lost circulation to his leg and had to have it amputated. His life was now turned upside down. The benevolent Fund paid for a scientific sports leg made of light alloys that has enabled him to return to an active life.

So you can see the Benevolent Fund can and does give tangible help to those who need it, when they need it.

The Avon and Somerset Constabulary, as you may be aware was formed by merging the Bristol and the Somerset and Bath Constabularies. Similarly the Benevolent Fund encompasses pensioned members of these forces. The Fund's constitution is available from the Fund Secretary, or through the Treasurer.

Due to a variety of reasons, we have taken our eye off the ball in terms of asking new recruits to join the fund and the trustees are finding that money is flowing out faster than it is coming in. The fact is that we are living longer and so calls to the Benevolent Fund are increasing all the time.

That's why I am urgently asking for your help now! Please find time to fill in the attached form and donate that all important £2.50 per month so that we can make life so much better for those in real need. Don't delay, get your form in today.



Funds will ensure that colleagues in need, whether serving or retired, widows or widowers, get the help the years of service have earned them.

Yours sincerely,

Alan Bell  
Hon. Treasurer

# **COSTS**

## **Police Federation**

£21.58 starts immediately

## **Flint House**

£9.21 starts immediately

## **Group Insurance**

Starts immediately - current rates apply which are:

£25.41 - officer

£31.64 - officer & spouse/partner\*

\*Spouse/Partner cover

If this is required the necessary forms will need to be sent to the officer from the Police Federation Officer for spouse/partner to complete.

## **Police Credit Union**

Minimum £10.00 savings per month

## **Benevolent Fund**

£2.50 starts immediately



**FOR YOUR ATTENTION**

# Police Federation

*of England and Wales*



*Established by Act Of Parliament*

*e-mail: [info@avsomfed.org](mailto:info@avsomfed.org)  
[www.avsomfed.org](http://www.avsomfed.org)*

## AVON AND SOMERSET CONSTABULARY JOINT BRANCH BOARD

*Telephone 01278 647085  
Fax: 01275 878854*

*Your Ref:*

*Our Ref:*

*1 St. DAVID'S COURT  
WINDMILL ROAD  
KENN  
CLEVEDON  
SOMERSET  
BS21 6UP*

Attached to this sheet are the following forms:

- 1 Application to become a contributing member of the Police Federation
- 2 Tax relief form (tax relief is claimable against your subscriptions)
- 3 Application to join the Group Life Scheme (ASGIS) which includes critical illness cover, injury benefit, death benefit, travel insurance, legal expenses and motor breakdown cover. If you want to cancel your membership of this scheme at any time please notify the Federation office in writing. **The first 6 months are free for New Recruits Only.**
- 4 Application for membership of Flint House Convalescent Home. Please read the leaflet for details on this excellent medical facility. If you join now you cancel at any time by writing to the Police Federation office.
- 5 Application to join the Avon and Somerset Police Benevolent Fund.
- 6 Police Credit Union, for further details contact the Bristol PCU Branch on 0121 700 1241, or email them at [bristol@policecu.co.uk](mailto:bristol@policecu.co.uk). Their website can be visited at [www.policecu.co.uk](http://www.policecu.co.uk).



**POLICE FEDERATION  
(Police Act 1964)**

**AVON & SOMERSET CONSTABULARY**

SURNAME: .....

FORENAMES: .....

GENDER: Male  Female  \* please tick appropriate box

RANK: ..... COLLAR NO.: .....

STATION/DEPARTMENT: .....

NI No: 

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Employee Payroll Number 

1	0								
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DATE OF JOINING AVON & SOMERSET: .....

DATE OF JOINING PREVIOUS FORCE: ..... (if transferee)

DATE OF BIRTH: ..... MARITAL STATUS .....

HOME ADDRESS: .....

.....  
\*please complete last 6 digits

HOME TEL.: ..... WORK TEL.: .....

MOBILE No: ..... HOME EMAIL: .....

I choose to be a voluntary subscriber to the Police Federation and authorise the PCC/Chief Constable, until further notice, to make deductions from my pay at the monthly rate set out in the Police Federation Fund Rules, on behalf of the local and national funds of the Police Federation. I confirm that the membership benefits have been explained to me.

I do not choose to be a voluntary contributing member to the Police Federation at this time, but do wish to be a member of the Police Federation. I confirm that the risks of not being a subscribing member have been explained to me.

I do not choose to be a member of the Police Federation at this time. I confirm that the risks of not being a member have been explained to me.

\*Tick as appropriate

By signing this form you confirm that you consent to your personal data being stored on a computerised system for the purposes of supporting you in your membership of the Avon and Somerset Police Federation. We will also provide your details to the National Police Federation for use in the National Membership database. Your information will be retained in accordance with the principles of the General Data Protection Principles.

SIGNATURE .....

DATE: .....

.....  
.....  
.....  
.....  
.....

HM Revenue & Customs  
BX9 1AS

Dear Sir/Madam,

**Your Reference 705/S2**

My National Insurance Number .....

Date of Appointment .....

I have been appointed as a Constable in the Avon and Somerset Constabulary since the above date.

My Staff Association, the Police Federation of England and Wales have informed me that an agreement has been reached over tax relief on subscriptions since April 1994.

I understand that your Inland Revenue head office reference is:

**SAPP/T1644/23/82/MA**

I am required to pay, on a calender monthly basis, various amounts:

- From date of appointment to 1st anniversary of appointment £5.42
- From 1st anniversary of appointment to 2nd anniversary of appointment £10.79
- From 2nd anniversary of appointment onwards £21.58

I therefore apply for relief on those subscriptions, as per the agreement outlined above.

I also wish to claim the relevant proportion of the £140 per annum also agreed by the Police Federation with you.

Thank you for your assistance in this matter.

Yours faithfully

## Group Insurance Scheme (ASGIS) Officer Application Form

Please complete and return this form to: Avon & Somerset Police Federation Office, 1 St David's court, Windmill Road, Kenn, Clevedon, North Somerset. BS21 6UP. (Once completed you will need to print this form and sign it)

I am a:	<input type="checkbox"/> new recruit	<input type="checkbox"/> serving officer	Date of joining Avon & Somerset Police Force	<input type="text"/>
Surname:	<input type="text"/>		Forename(s):	<input type="text"/>
Date of birth:	<input type="text"/> / <input type="text"/> / <input type="text"/>	Force Number:	<input type="text"/>	
Address:	<input type="text"/>			
	<input type="text"/>	Email:	<input type="text"/>	

### Applicable to new recruits and serving officers

By signing this application form, you confirm that you are a subscribing member of the Police Federation and have not been absent from your employers service on account of ill-health or injury at any time during the eight weeks preceding this application.

### Applicable to new recruits only

Membership of the scheme is free for the first 26 weeks of service. Following this the full premium of £25.41\* will be deducted from your salary each month.

It is important that the information you have provided to us is to the best of your knowledge, true, accurate and complete and reflects your current circumstances. If your circumstances change, please inform us. If we or the insurer discover that the details provided to us are untrue, inaccurate or incomplete, this may result in refusal of a claim and/or your policy being cancelled or treated as if it never existed.

I wish to join the Group Insurance Scheme	<input type="checkbox"/>	£25.41* per month inclusive of the Federation's administration fee of £0.91p and Insurance Premium Tax
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I would like to join the scheme with effect from:	<input type="text"/> / <input type="text"/> / <input type="text"/>
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I hereby authorise the deduction of the monthly premium from my pay in respect of my membership of the above scheme.
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\*The premium payable will be subject to periodic review and may go up or down

Signed:	<input type="text"/>	Date:	<input type="text"/> / <input type="text"/> / <input type="text"/>
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Cover is conditional to continued membership of the scheme and ceases at age 70. Some benefits reduce or cease on retirement from the police service and the life benefit reduces again at age 65. Please contact the Police Federation or George Burrows for further information. Cover ceases immediately on transfer to another force, resignation or dismissal. By signing this form you confirm that you agree to allow us to use and process your information for the purposes of dealing with your membership of the scheme and any claims that may arise from it and you agree we can share this data with the insurers for purposes of dealing with any claims that may arise.

### Beneficiary details

Surname:	<input type="text"/>		Forenames:	<input type="text"/>
Address:	<input type="text"/>			
	<input type="text"/>	Relationship to member:	<input type="text"/>	

It is important that you notify the Federation immediately of changes to personal or beneficiary details.

The maintaining of an up-to-date will is advised. Payments are made by the Trustees under the terms of the 'Trust Deed', which would normally be to the member's chosen beneficiary. The Trustees will, at their own discretion, agree payments in the event of a life claim. I understand that in all matters, in accordance with the Trust Deed, the decision of the Trustees is final.

Payroll number:	<input type="text"/>	National Insurance Number:	<input type="text"/>
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# AVON & SOMERSET CONSTABULARY TRAVEL INSURANCE SCHEME

## REGISTRATION FORM

As a member of the Avon and Somerset Group Insurance Scheme, you have automatic cover for 'family' travel insurance, on a worldwide basis as defined in the scheme booklet.

To register with us an insured person under the scheme, please complete the details below and return this form to us at the address shown. The current travel insurance documents are available on our website at [www.avsomfed.org/asgis.php](http://www.avsomfed.org/asgis.php).

Mr/Mrs/Miss/Ms Surname ..... First Names .....

Address .....

.....

Tel. No. .... E-mail address .....

Date of Birth ..... Date of Joining .....

Payroll Number ..... NI Number .....

Name of partner ..... Date of birth .....

Child (1) ..... Date of birth .....

Child (2) ..... Date of birth .....

Child (3) ..... Date of birth .....

Child (4) ..... Date of birth .....

### IMPORTANT

I certify that I am a member of the Avon and Somerset Group Insurance scheme and that premiums are deducted from my salary. I understand that if I am not a member of the Avon and Somerset Group Insurance scheme, or if my contributions stop for any reason, no travel insurance is provided. I understand that any information about those insured, which may include sensitive data (medical history, criminal convictions), will be processed by the insurer and/or claims adjuster and/or George Burrows in compliance with the Data Protection Act 1998, and only for the purposes of providing insurance cover, administering scheme membership and handling any claims which will necessitate providing data to third parties as regards scheme membership.

Signed ..... Date .....

**When completed, please return to:**  
**Police Federation Office**  
**1 St. David's Court**  
**Windmill Road**  
**Kenn**  
**Clevedon**  
**BS21 6UP**

# THE POLICE REHABILITATION CENTRE

## TRAINING PERIOD CONTRIBUTIONS FREE

The trustees of the centre agreed to allow all probationers free access to the centre for the first 31 weeks of their probationary training period, provided they agree to contribute thereafter, currently £9.21 per month deducted from salary.

It is understood with the introduction of IPLDP the initial period of training may in some forces extend beyond 31 weeks. Where there is a case the trustees have agreed that the free access period may be extended to cover the period of initial training.

The 31 weeks free cover is not applicable to Transferees or Serving Officers.

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### APPLICATION FORM

I hereby authorise the Chief Constable, until further notice, to make deductions from my salary, at the notified rate for monthly contributions to Flint House, Police Rehabilitation Centre

Name .....

Force Number .....

Station .....

Pay No. ....

Signed .....

Date .....

\*From time to time it may be necessary to amend the premiums. Notification of any changes will be announced in Force Weekly Orders.

**Please return the completed form to**

**The Police Federation Office  
1, St. David's Court  
Windmill Road  
Kenn  
Clevedon  
BS21 6UP**

12-March-2018

**Avon and Somerset Constabulary Benevolent Fund**  
**Application Form**

<b>Family Name</b>	
<b>Forenames</b>	
<b>Staff Number</b>	
<b>National Insurance Number</b>	
<b>Payroll / Pension Reference Number</b>	
<b>Station / Dept.</b>	
<b>Home Address (including postcode)</b>	
<b>Contact telephone number</b>	

I wish to make a monthly voluntary donation to the Avon and Somerset Constabulary Benevolent Fund ("the Charity"): Registered Charity Number 1085497.

I understand that the present rate of voluntary donation requested for Avon and Somerset Police Officers, members of Police Staff or Pensioners to the charity is £2.50 (gross) per month, but this will change should the basic rate of income tax change from 20%.

I further understand that the Charity Trustees may amend the voluntary donation rate from time to time according to the needs of the Charity, but that at least 30 days notice of any such amendment will be notified by the Charity through publication in Force General Orders. I confirm that I do not require to be personally notified of any amendment to the contribution rate.

I hereby give authority for my donations to the Charity to be deducted from my gross salary or gross pension and passed to the Charity under the Give as You Earn payroll giving scheme operated by the Charities Aid Foundation. I confirm that my donations to charity through payroll giving will not be used in payment of a covenanted agreement. I understand that only gifts to organisations with charitable status within the UK can be accepted and that no gift can be made as a membership subscription or to pay for goods or services supplied.

Signed ..... Date .....

**Once completed please send the signed form to the Fund Administrator at:  
1, St David's Court, Windmill Road, Clevedon, North Somerset BS21 6UP  
(or via the Force internal mail).**

<b>For Administration Use Only</b>	
Date Received:	
<b><u>Payroll</u></b>	
Date Actioned:	



# SUBSCRIPTION RECORD

Name: ..... Collar No: .....

**For your information, please tick the scheme you have joined and retain.**

(please tick as appropriate)

**Police Federation**

with immediate effect £5.42 per month  
on 1st anniversary of appointment £10.79 per month  
on 2nd anniversary of appointment £21.58 per month

**Avon & Somerset Group Insurance Scheme**

Officer only cover £25.41 per month  
Officer plus spouse/partner cover £31.87 per month  
*New recruits only - membership of the scheme is free for the first 26 weeks of service. Following this the relevant full premium will be deducted from your salary each month*

**Police Rehabilitation Centre (Flint House)**

£9.21 per month after first 31 weeks

**Benevolent Fund**

£2.50 per month

**Police Credit Union**

Minimum £10.00 per month

**If at any time in the future you wish to amend your personal details or you wish to change your membership of any of the schemes, i.e. add a spouse or children, please contact the Police Federation office.**

**Police Federation Office  
1 St David's Court  
Windmill Road  
Kenn  
Clevedon  
BS21 6UP**

**Tel: 01278 647085**

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

**[www.avsomfed.org](http://www.avsomfed.org)**