

Sick Pay

In the event of a member having your pay cut under the terms and conditions of your employment as a result of absence through sickness or injury, this benefit will pay you £50 per week after 26 weeks absence, for up to a maximum of 52 weeks.

Insurer - The Ancient Order of Foresters Friendly Society Limited

Conditions applicable to Sick Pay

Benefits will cease after the benefit period or on early return to work or discharge. If a Benefit Member is offered recuperative duties and a return to full pay and such duties are declined without reasonable cause, the benefit will cease. Allowances are not included.

Family Travel Policy

This policy covers the subscribing member, spouse (or cohabiting partner) and their dependant children under 18 or 21 years of age if in full time education, all normally resident with the member for any number of trips in any year up to 31 days per trip. It covers travel worldwide and also in the United Kingdom. The main sections of cover are:

- Cancellation and curtailment up to £3,000
- Emergency medical expenses up to £5,000,000
- Personal Baggage up to £1,500
- Personal Money up to £500
- Personal liability up to £1,000,000
- Personal Accident up to £20,000

Other benefits are included. Please see travel policy for full details.

Insurer: This travel insurance policy is underwritten by Millstream Underwriting Ltd (insured by Arch Insurance Company Ltd, Europe), arranged through Philip Williams and Company.

Main Conditions and Exclusions to Family Travel Policy

The policy contains an important Warranty and exclusions relating to existing health conditions. Please follow the instructions in the policy document and contact the Medical Pre-Screening service on **0845 643 2634** quoting reference **MT09/1084**, if you have any medical condition or circumstance which may affect your ability to travel. An excess of £50 is applicable for most policy sections. The excess is payable per person, per section, per insured incident subject to a maximum of £100. There are significant limitations and exclusions of cover for property, including valuables and money, that is left unattended or out of your immediate control and supervision. Please also note the requirements for notifications of loss/theft and the need for reports. Full policy terms and conditions are available. If you require copies please contact Philip Williams and Company on 0845 230 1650.

Complaints Procedure

The Police Staff Insurance Scheme is arranged on behalf of the Trustees by Philip Williams and Company who are authorised and regulated by the Financial Services Authority registration number 308860. The Trustees are responsible for dealing with the insurance broker and organising the Policies. Any complaints about any aspect of the Federation Insurance Scheme should in the first instance be directed to the Trustees. We will then investigate any complaint; identify the appropriate person to speak to and then either resolve the matter with that organisation and the Member or arrange for the appropriate organisation to resolve it directly with the Member.

Therefore if you have any complaints about the Police Staff Insurance Scheme please contact the Police Federation Office on:

Telephone 0871 7000 122

Fax 0871 7000 126

Or simply write, giving details of your complaint to:

The Secretary,
Police Federation Office
Gloucestershire Constabulary
6A Kingscroft Road
Hucclecote
Gloucester, GL3 3RF



35 Walton Road, Stockton Heath, Warrington, WA4 6NW
Tel: 01925 604421 Fax: 01925 861351



GLoucestershire Police Federation POLICE STAFF INSURANCE SCHEME

Summary of Benefits effective 1 November 2009

Subscribing Member

	Benefit Amount
Life Insurance	£40,000
Terminal Prognosis Advance on Life Insurance	20% of sum insured
Permanent Total Disablement	£40,000
Accidental Loss of Use Benefit	
Eye, Limb or Hearing in both ears	£5,000
Critical Illness	£5,000
Child Critical Illness	£1,000
Child Death Grant	£2,000
Red Arc Assistance	Included
Sick Pay Benefit for up to 52 weeks	£50 per week
Family Travel Policy	Worldwide

CALENDAR MONTHLY SUBSCRIPTION

£10.60

Spouse/Cohabiting Partner of Subscribing Member

Life Insurance	£20,000
Terminal Prognosis Advance on Life Insurance	20% of sum insured

CALENDAR MONTHLY SUBSCRIPTION

£2.65

The purpose of this document is to outline what benefits are payable and to provide a brief explanation of what each benefit covers. The benefits arranged under this insurance scheme are provided strictly under the terms of insurance policies taken out and owned by the Trustees of the scheme. Copies of the policies are available to view at the Police Federation Office. Subscription to the scheme entitles the member to the benefits provided by the scheme but confers no ownership of any of the underlying policies, which are vested in the Trustees.



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Life Insurance

On death of a member or spouse/partner who are covered under the scheme the cash benefit detailed in the current benefits table becomes payable. The scheme is written in Trust so that if a member dies, the proceeds can be paid, by the Trustees, to the member's dependants quickly, free of tax and without having to wait for probate. Members should ensure that they have an up-to-date beneficiary nominated and have lodged the details with the Federation Office, to assist the Trustees in the event of a claim. If a beneficiary aged 63 or under receives a terminal prognosis of 12 months or less, they may apply to the Trustees for an advance of the death benefit of 20% of the relevant sum insured.

Insurer - The Ancient Order of Foresters Friendly Society Limited

Permanent Total Disablement

This benefit is provided should the member suffer total permanent and irreversible disability such that the member is unable to perform any gainful employment and such that the member is unable to exist independently and requires continual supervision and frequent attention of a third party for activities of daily living. Such disabilities must be established for a continuous period of twelve calendar months before the benefit can be paid.

Insurer - The Ancient Order of Foresters Friendly Society Limited

Accidental Loss of Use Benefit

This benefit is payable should the member suffer a permanent loss of sight of one or two eyes, the use of one or more limbs at or above the wrist or ankle or the permanent total loss of hearing. This benefit is payable only if the loss of use occurs as the result of an accident occurring during the currency of this policy.

Insurer - The Ancient Order of Foresters Friendly Society Limited

Exclusions applicable to Permanent Total Disablement and Accidental Loss of Use Benefit

No exclusions apply due to injury incurred in the bona fide execution of police duty, whether or not the Benefit Member is formally on duty at the time. Otherwise no Benefit shall be payable under this Policy if a claim occurs directly or indirectly from any of the following causes:-

- 1) War (whether declared or not) other than civil war or any act incidental thereto
- 2) Whilst engaged as a passenger, or otherwise, in aeronautics (other than as a fare-paying passenger) or in underwater operations.
- 3) Any breach of the law by the Member.
- 4) Misuse of alcohol or drugs.
- 5) Taking part in any Hazardous Pursuit. Other than in the Bona Fide execution of duty the following pursuits are deemed to be hazardous.
 - a) Diving or skin diving involving the use of underwater breathing apparatus.
 - b) Rock climbing or mountaineering involving the use of ropes or guides.
 - c) Potholing.
 - d) Aerial activity other than as a fare-paying passenger in a recognised airline.
 - e) Hunting on horseback.
 - f) Driving or riding in any form of race.
 - g) Bungee jumping.

Critical Illness

Serious illness can add financial worries to the emotional upset that accompanies it. This benefit provides cash in the event of a member being diagnosed with one of the listed critical illnesses and surviving for 28 days following diagnosis or surgery. No benefit will be payable for any illness where the condition or any related condition, or symptom existed before the member became insured for this benefit. Claims should be made within 90 days following diagnosis or surgery.

Insurer - The Ancient Order of Foresters Friendly Society Limited

Child Critical Illness

This benefit is paid when a dependent child, of a member, who is aged between 6 months and 17 years attained is first diagnosed or requires surgery for one of the listed critical illnesses.

Insurer - The Ancient Order of Foresters Friendly Society Limited

The listed Critical Illnesses are :-

- Alzheimer's Disease
- Aorta Surgery
- Benign Brain Tumour
- Cancer
- Coma
- CJD
- Coronary Artery (By-Pass) Surgery
- Heart Attack
- Heart Valve Replacement or Repair
- H.I.V. (A.I.D.S.) and Hepatitis B Virus (Contracted in a documented duty related situation)
- Total Loss of Hearing
- Total Loss of Sight
- Total Loss of Speech
- Major Organ Transplant
- Motor Neurone Disease
- Multiple Sclerosis
- Parkinson's Disease
- Paralysis
- Renal Failure
- Severe Burns
- Stroke

Summary of main conditions applicable to Critical Illness

1. Cancer manifested by the presence of malignant tumours characterised by the uncontrolled growth and spread of malignant cells and the invasion of tissue. The term cancer includes leukaemia and Hodgkin's disease. All non-invasive cancers, cancer in situ, tumours in the presence of any human immunodeficiency virus and any skin cancer other than malignant melanoma are specifically excluded. Malignant melanoma is included provided that it is histologically classified as having caused invasion beyond the outer layer of skin - the epidermis.
2. Coronary artery bypass surgery means the undergoing of open heart surgery on the advice of a consultant cardiologist to correct narrowing or blockage of two or more coronary arteries with bypass grafts is covered. Balloon angioplasty, laser relief or any other procedures are excluded.
3. Aorta Surgery means the actual undergoing of surgery of the aorta requiring excision and surgical replacement of the diseased aorta with a graft.
4. Major organ transplant includes actual undergoing as a recipient of a transplant of a heart, liver, lung, pancreas or bone marrow.
5. Benign Brain Tumour is a non-cancerous tumour in the brain, which has resulted in neurological deficit for a continuous period of six months. Cysts, granulomas, malformations in, or of, the arteries or veins in the brain, haematomas and tumours in the pituitary gland or spine are specifically excluded.
6. Coma is defined as an unconsciousness, with no reaction to stimuli, continuing for at least 96 hours. Life support systems must be required throughout the period of unconsciousness.
7. Stroke is defined as any cerebrovascular incident producing neurological sequelae lasting more than 24 hours and including infarction of brain tissue, haemorrhage and embolism from an extra cranial source. Evidence of permanent neurological deficit must be produced.
8. Parkinson's Disease caused by carbon monoxide self poisoning or drug induced Parkinson's Disease is not covered under this policy.
9. Severe burns constitutes First degree burns covering at least 60% of the total body surface area or Second Degree Burns covering at least 40% of the total body surface area or Third degree burns covering at least 20% of the total body surface area.
10. Heart Attack - Death of a portion of heart muscle as a result of inadequate blood supply to the relevant area. Diagnosis will be based on all of the following criteria:-
 - a) a history of chest pain
 - b) new electrocardiographic changes
 - c) elevation of cardiac enzymes.
11. Complete and Permanent Loss of Use of two or more limbs through paralysis. Disability must be established for a continuous period of 12 months and must be supported by neurological evidence.
12. Irreversible Renal Failure relates to end stage renal failure presenting as chronic irreversible failure of both kidneys to function, as a result of which either renal dialysis or renal transplant as a recipient is initiated.

Red Arc Assistance

RED ARC is an independent care advisory service specialising in welfare-based services.

The diagnosis of a serious health condition such as cancer, a heart attack, stroke or MS invariably means a worrying time for everyone close to the patient. That's the time that you need access to someone who understands your condition and has the time to listen to your concern and allay your fears. That goes for your spouse, partner and children too. Advice and counselling are also available for other conditions such as stress and disability.

The cornerstone of the RED ARC service is the personal nurse adviser - highly experienced, registered nurses who will be the focal point for you and your family and tailor the support you need to your particular circumstances.

Your personal nurse adviser will be available to you by telephone in normal business hours, and will be able to provide information and support for as long as you need it. Where appropriate, they can commission additional services such as a home visit by a specialist nurse, counselling or therapy.

RED ARC also has links with many charities specialising in your particular health condition, and can often direct you to self-help groups that will help you come to terms, and cope better, with your problem. The Red Arc service is free of charge and confidential. If you think you may be eligible you should call RED ARC on 01273 716700 in normal business hours.

Child Death Grant

This benefit is paid upon the death of a child of a member, aged between 6 months and 17 years.