

4. How long did the symptoms last?

5. Please advise the last time you suffered from this medical condition and confirm the nature and extent of any resulting disability?

6. What advice and/or treatment were you given ?

7. Did you require any time off work ? **Yes**  **No**  If "yes" please give details

8. Have you made a complete recovery resulting in cessation of treatment and are no longer attending or waiting follow up appointments **Yes**  **No**  If "yes" please give details

**Section 5 - Declaration**

I have been informed of my statutory rights under the Access to Medical Reports Act 1988 or the Access to Personal Files and Medical Reports (Northern Ireland) Order 1991, as explained below, and I agree that a copy of this consent shall have the validity of the original.

I consent to any insurer seeking information from any doctor or medical adviser who at any time has attended me concerning anything which affects my physical or mental health or seeking medical information from any insurance company to which an application has been made for insurance on my life. I authorise the giving of such information and such authority will continue beyond my death.

I agree to the Insurer holding personal information on me for the purposes of underwriting, administration and claims management associated with this policy.

I declare that to the best of my knowledge and belief, the statements provided in this declaration and any associated declarations are true and complete, and all material facts have been disclosed. I authorise the payroll department to deduct the appropriate premium from my salary.

I wish to see the report before it is sent to the insurer   
 I do not wish to see the report before it is sent to the insurer  please tick one only

Signature of the person whose life is to be insured

Date

**Rights and Procedures**  
 Access to Medical Reports Act 1988, Access to Personal Files and Medical Reports (Northern Ireland) Order 1991  
 We need your consent before we can approach any doctor for a medical report about you. This is given by signing the declaration in Section 5 of this form. Before you sign, you should read this section carefully. It details your rights under the Act.

- You do not have to give your consent. If you do not give your consent, we may be unable to proceed with your application.
- You can request to see the report before it is sent to us. We will inform the doctor that you want to see the report before it is sent to us and confirm your request to you in writing. You will then have 21 days to arrange with the doctor to see the report. If you haven't arranged to see the report within this period the doctor will send it to us.
- If you indicate that you don't want to see the report, we don't have to tell you if we apply for one. You can, however, ask to see a copy of the report within six months of it being sent to us.
- The doctor may charge you a reasonable fee if you ask to see a copy of the report.
- If you have seen the report before it is sent to us, the doctor will require your written consent to send it to us. You have the right to ask the doctor to change anything that you consider to be incorrect or misleading. The doctor can, however, refuse to make any alterations. If the doctor refuses to change the report you may attach a note giving your views.
- The doctor can refuse to let you see all or part of the report if, in their opinion, it is likely to:
  - > adversely affect your physical or mental health or that of others,
  - > indicate the doctor's intentions to you,
  - > reveal the identity of a third party who has given information about you unless they have consented to its disclosure or it has been supplied by a health professional involved in caring for you.

In such cases the doctor must notify you. You will only be able to see the remaining part of the report. If the whole report is affected the doctor will advise you and not send it to us without your written consent. If you refuse to give your consent we may be unable to proceed with your application.  
 A terms of business letter is included with this application form. If it has not been included please contact Philip Williams & Co on 01925 604421 for a copy.

**PLEASE COMPLETE AND RETURN TO : POLICE FEDERATION OFFICE, GLOUCESTERSHIRE CONSTABULARY, 6a KINGSCROFT ROAD, HUCCLECOTE, GLOUCESTER, GL3 3RF**

10/09

# GLOUCESTERSHIRE POLICE FEDERATION INSURANCE SCHEME

## SCHEME BENEFITS with effect from 1 November 2009

Serving Member	Entry Level Scheme	Full Scheme
Life Insurance	£60,000	£120,000
Terminal Prognosis Advance on Life Insurance	20% of sum insured	20% of sum insured
Permanent Total Disablement (due to accident)	£50,000	£75,000
Accidental Loss of Use Benefit		
One Eye, Limb or Hearing in one ear	£10,000	£10,000
Two Eyes, Limbs or Hearing in both ears	£25,000	£25,000
Hospitalisation Benefit up to 5 nights		
Accident/incident/emergency admission	£40 per night	£40 per night
Planned admission after first 3 nights	£40 per night	£40 per night
Critical Illness	£5,000	£15,000
Child Critical Illness	£1,000	£3,000
Child Death Grant	£2,000	£2,000
Red Arc	Family Cover	Family Cover
Sick Pay Benefit	20 % Scale Pay up to 52 weeks	20 % Scale Pay up to 52 weeks
Legal Expenses including ID Theft Protection	Family Cover	Family Cover
Denplan Emergency & Injury Key Cover	Included	Included
Family Travel Policy	Worldwide	Worldwide
<b>CALENDAR MONTHLY SUBSCRIPTION</b>		<b>£21.90</b>
Weeks of service 1–52	<b>£Nil</b>	
Weeks of service 53–104	<b>£9.20</b>	
<b>Spouse or Cohabiting Partner of Serving Member</b>		
Life Insurance	£30,000	£60,000
Terminal Prognosis Advance on Life Insurance	20% of sum insured	20% of sum insured
Critical Illness	£2,500	£5,000
Child Critical Illness	£500	£1,000
Denplan Emergency & Injury Key Cover	Included	Included
<b>CALENDAR MONTHLY SUBSCRIPTION</b>		<b>£7.55</b>
Weeks of service 1–52	<b>£Nil</b>	
Weeks of service 53–104	<b>£3.70</b>	

The benefits arranged under this insurance trust are provided strictly under the terms of insurance policies taken out and owned by the Trust. Copies of the policies are available to view at the Police Federation Office. Subscription to the Trust entitles the member to the benefits provided by the Trust but confers no ownership of any of the underlying policies, which are vested in the Trustees.



35 Walton Road, Stockton Heath, Warrington, Cheshire WA4 6NW  
 Tel: 01925 604421 Fax: 01925 861351  
 Philip Williams & Company are authorised and regulated by the Financial Services Authority

**Please complete this form in block capitals and tick answers as applicable.**

The answers you give on this declaration form will be used to assess the proposal for insurance and must be answered fully to the best of your knowledge and belief. All questions should therefore be carefully answered to ensure that all material facts are disclosed. A material fact is information that an insurer would regard as likely to influence the assessment and acceptance of a proposal. If you are unsure whether a particular fact is relevant then this information should be disclosed. As the duty of disclosure of material facts applies until cover commences, any change in your circumstances following the completion of this declaration form should be notified to the Insurer. Part or all of the policy benefits may be forfeited if relevant information is withheld.

Please tick one - **Full Scheme application**  **Entry Level Application**   
**Partner application**  (Member Name \_\_\_\_\_)

**Section 1 - Personal Details**

Name of employer		
Full name Mr/Mrs/Miss/Ms		
Home Address		
		Postcode
Home tel no.	Work tel no.	
Exact description of occupation		
Marital status	Date of birth	Place of birth
Members Work / Pay number.		
Nomination of Beneficiary (Name and relation)		

**Section 2 – Insurance history**

1. Has any application for life, income protection (PHI) or critical illness insurance on your life ever been declined, postponed or withdrawn, or accepted at an extra premium, subject to a debt or on other special terms?

Yes  No  If "yes" please give details and dates and name of insurance company

2. Has any proposal for any form of insurance on your life been made to any insurance company within the past six months or are you expecting to do so in the next six months?

Yes  No  If "yes" please give details and advise if a medical examination was performed

**Section 3 – Health & lifestyle (failure to complete this section in full will result in delays)**

1. What is your height and weight?			
Height	ft	ins ( or	cms). Weight st lbs ( or kgs)
2. What is your average WEEKLY consumption of :			
A) Alcoholic drinks ? units		B) Tobacco ?	
<small>A unit of alcohol is a pub measure of wine or spirits, or half a pint of beer, lager or cider.</small>			
3a. Name and address of your current GP :		3b. Name and address of any other GP consulted in last 5 years	
Tel :		Tel:	

4. During the past 5 years have you attended or been advised to attend any medical practitioner for any form of medical consultation, investigation, treatment or advice, or are you awaiting these?

Yes  No  If "yes" please give medical reason(s) and complete section 4

5. Are you currently having treatment (eg diet, medicines, tablets or injections) whether prescribed or not for any medical or psychiatric condition?

Yes  No  If "yes" please give medical reason(s) and complete section 4

6. Have you EVER suffered from:

If "yes" please state type of treatment and complete section 4

A) Any disease of the heart/circulatory system, high blood pressure/stroke ?	Yes <input type="radio"/>	No <input type="radio"/>
B) Any cancer, growth or malignancy ?	Yes <input type="radio"/>	No <input type="radio"/>
C) Any form of kidney (renal) disease ?	Yes <input type="radio"/>	No <input type="radio"/>
D) Any disease or disorder of the eyes ?	Yes <input type="radio"/>	No <input type="radio"/>

7. Have you tested positive for HIV/AIDS or Hepatitis B or C, or been tested/treated for other sexually transmitted diseases or are you awaiting the results of such a test?

Yes  No  if "yes" then FULL details MUST be declared to avoid delay with your application.

8. Have any of your parents, brothers or sisters died or suffered from heart disease, stroke, high blood pressure, diabetes, kidney disease, cancer, multiple sclerosis, nervous disorder or any hereditary disease before age 65?

Yes  No  if "yes" then FULL details of age at diagnosis, relevant dates, and information about their current health MUST be declared to avoid delay with your application.

9. Do you currently, or do you intend, to take part in any hazardous leisure activities? (For example, Private Aviation, Motor Racing, Mountaineering)

Yes  No  If "yes" or you are in doubt about any activity, please give details.

**Section 4 Further details of life to be insured**

Only complete this section if you have disclosed a medical condition in Section 3. Please give full details in the boxes provided and continue on a separate sheet if necessary.

	Condition 1	Condition 2
1. Medical condition disclosed		
2. Please describe the symptoms you have suffered and give the date they started		
3. How frequent were the conditions ?		