

# BRITISH TRANSPORT POLICE FEDERATION: GROUP INSURANCE SCHEME BOOKLET



**OFFICER  
INSURANCE  
COVER**

By Advisory Insurance Brokers Limited (part of The Ardonagh Group)



Group Insurance Scheme for police officers, retired officers and their partners

## Useful contacts

|  |   |   |
|--|---|---|
| <b>Federation office</b>   | 0208 761 8071   | Email: <a href="mailto:info@btpfed.co.uk">info@btpfed.co.uk</a><br>Web: <a href="https://btpolfed.org.uk/Tel">https://btpolfed.org.uk/Tel</a> |
| <b>RAC Breakdown Assistance</b>  | UK: 0330 159 1320<br>Europe: 00 33 472 43 52 55<br>Reference X819   |   |
| <b>GP Care on Demand</b>   | +44 (0) 203 499 4891<br>Code TRANSPORT2020  |   |
| <b>Worldwide Family Travel Insurance</b>                                   | Claims: 01243 621416<br>Advice Before You Travel: +44 (0)1243 621556, Option 2<br>Overseas Assistance +44 1243 621066<br>Reference 100794247BDN |   |
| <b>Mobile Phone and Gadget Claims</b>                                      | 0203 794 9318   |   |
| <b>Personal Tax and Legal advice</b>                                       | 0333 234 3458   |   |
| <b>Legal Document service</b><br>Login: BRITISHTRANSPORT                   |   | Web: <a href="https://LAP-police.arclegal.co.uk">https://LAP-police.arclegal.co.uk</a>  |
| <b>Carefirst Counselling</b><br>Login: 10033<br>Password: BRITISHTRANSPORT | 0800 177 7894   | Web: <a href="http://www.arclegal.co.uk/carefirst">www.arclegal.co.uk/carefirst</a>   |
| <b>Officer Insurance Cover</b>   | 0345 266 8985   | Email: <a href="mailto:enquiries@officerinsurancecover.co.uk">enquiries@officerinsurancecover.co.uk</a>                                       |



## Schedule of Benefits:

| Serving Officer (up to age 70)  | Benefits  |
|---|---|
| <b>Life Assurance</b><br>Advance of benefit on terminal prognosis (age 68 and under)<br>Child Death Grant (aged between 6 months and 17 years)  | <b>£130,000</b><br>20% of sum assured<br>£3,000                       |
| <b>Personal Accident Benefits</b> (See table on page 9 for summary of benefits provided)  | <b>Member only</b>  |
| <b>Critical Illness Insurance</b><br>Child Critical Illness cover (aged under 18, or 22 if in full time education)<br>REDARC Service  | <b>£10,000</b><br>£2,500<br>Included                                  |
| <b>Regulation 28 Sickness benefit</b><br>Serving Officers (up to 26 weeks, member only)<br>Special Constables (up to 26 weeks, member only) 20% of scale pay<br>GP Care on Demand (Children up to age 21, 25 if in full time education) | <b>20% of scale pay</b><br><b>£75 per week</b><br><b>Family Cover</b> |
| <b>GP Care on Demand</b> (Children up to age 21, 25 if in full time education)  | <b>Family Cover</b>   |
| <b>Worldwide Annual Multi-trip Travel Insurance</b> (Children up to age 18, 23 if in full time education)   | <b>Family Cover</b>   |
| <b>Legal Expenses Insurance</b> (Children over 18 years)  | <b>Family Cover</b>   |
| <b>Care First Counselling Service</b> (Children over 18 years)  | <b>Family Cover</b>   |
| <b>RAC Motor Breakdown Assistance</b> (UK and European)   | <b>Member only</b>  |
| <b>Mobile Phone and Gadget Insurance</b>  | <b>Member only</b>  |
| <b>Premiums:</b><br>Serving Officer (Lunar monthly)<br>Special Constable (Calendar monthly)<br>*The premiums include Insurance Premium Tax (IPT) and the Federation's administration fee  | <b>£28.80*</b><br><b>£28.26*</b>                                      |

## Optional cover for partners

| Benefits   |                                      |
|--|--------------------------------------|
| <b>Life Assurance</b><br>Advance of benefit on terminal prognosis (age 68 and under)     | <b>£65,000</b><br>20% of sum assured |
| <b>Personal Accident Benefits</b> (See table on page 9 for summary of benefits provided) | <b>Member only</b>                   |
| <b>Critical Illness Insurance</b><br>REDARC Service                                      | <b>£5,000</b><br>Included            |
| <b>RAC Motor Breakdown Assistance</b> (UK and European)                                  | <b>Member only</b>                   |
| <b>Mobile Phone and Gadget Insurance</b>   | <b>Member only</b>                   |
| <b>Lunar monthly premium:</b><br>*The premiums include Insurance Premium Tax (IPT)       | <b>£13.48*</b>                       |

| Retired Officer (under age of 65)   | Benefits                             |
|---|--------------------------------------|
| <b>Life Assurance</b><br>Advance of benefit on terminal prognosis (age 63 and under)                        | <b>£50,000</b><br>20% of sum assured |
| <b>GP Care on Demand</b> (Children up to age 21, 25 if in full time education)                              | <b>Family Cover</b>                  |
| <b>Worldwide Annual / Multi-trip Travel Insurance</b> (Children up to age 18, 23 if in full time education) | <b>Family Cover</b>                  |
| <b>Legal Expenses Insurance</b> (Children over 18 years)  | <b>Family Cover</b>                  |
| <b>Care First Counselling Service</b> (Children over 18 years)  | <b>Family Cover</b>                  |
| <b>RAC Motor Breakdown Assistance</b> (UK & European)   | <b>Member Cover</b>                  |
| <b>Mobile Phone / Gadget cover</b>  | <b>Member Cover</b>                  |
| <b>Calendar monthly Premium</b><br>* The premium includes Insurance Premium Tax (IPT)                       | <b>£33.96*</b>                       |

| Partner of Retired officer (under age of 65)  | Benefits                             |
|---|--------------------------------------|
| <b>Life Assurance</b><br>Advance of benefit on terminal prognosis (age 63 and under)  | <b>£25,000</b><br>20% of sum assured |
| <b>RAC Motor Breakdown Assistance</b> (UK & European)                                 | <b>Member Cover</b>                  |
| <b>Mobile Phone / Gadget cover</b>  | <b>Member Cover</b>                  |
| <b>Calendar monthly Premium</b><br>* The premium includes Insurance Premium Tax (IPT) | <b>£13.88*</b>                       |

| Retired officer aged 65-69  | Benefits            |
|---|---------------------|
| <b>Life Assurance</b>   | <b>£7,500</b>       |
| <b>GP Care on Demand</b> (Children up to age 21, 25 if in full time education)                              | <b>Family Cover</b> |
| <b>Legal Expenses Insurance</b> (Children over 18 years)  | <b>Family Cover</b> |
| <b>Care First Counselling Service</b> (Children over 18 years)  | <b>Family Cover</b> |
| <b>Worldwide Annual / Multi-trip Travel Insurance</b> (Children up to age 18, 23 if in full time education) | <b>Family Cover</b> |
| <b>RAC Motor Breakdown Assistance</b> (UK & European)   | <b>Member Cover</b> |
| <b>Mobile Phone / Gadget cover</b>  | <b>Member Cover</b> |
| <b>Calendar monthly Premium</b><br>* The premium includes Insurance Premium Tax (IPT)                       | <b>£33.46*</b>      |

| Partner of Retired officer aged 65 - 69   | Benefits       |
|---|----------------|
| Life Assurance  | £5,000         |
| RAC Motor Breakdown Assistance (UK & European)  | Member Cover   |
| Mobile Phone / Gadget cover   | Member Cover   |
| <b>Calendar monthly Premium</b><br>* The premium includes Insurance Premium Tax (IPT) | <b>£13.88*</b> |

| Retired Travel, RAC and Gadget scheme up to age 70                                   | Benefits           |
|--|--------------------|
| GP Care on Demand (Children up to age 21, 25 if in full time education)              | Family cover       |
| Legal Expenses Insurance (Children over 18 years)                                    | Family cover       |
| Care First Counselling Service (Children over 18 years)                              | Family cover       |
| RAC Motor Breakdown Assistance (UK & European)                                       | Member and Partner |
| Mobile Phone and Gadget Insurance  | Member and Partner |
| <b>Calendar monthly Premium</b><br>*The premium includes Insurance Premium Tax (IPT) | <b>£14.02*</b>     |

Full details of the cover included in these schedules can be found in the policy wordings which are available from the British Transport Police Federation and should be read carefully, in particular the limitations, exclusions and terms and conditions.

**Definition of partner** - a partner is defined as your legal spouse or civil partner. If you are not married or you do not have a civil partner, a person who is co-habiting with you and has done so for at least six months prior to joining the scheme and is financially dependant or interdependent with you.

**Children - dependent natural or adopted children are included where indicated, to the ages specified.**

For further information please contact Advisory Insurance Brokers Limited

Email: [enquiries@officerinsurancecover.co.uk](mailto:enquiries@officerinsurancecover.co.uk)

Tel: 0345 266 8985

## Important Information

Please take time to read through this booklet. It is not a policy document, it is a summary outlining the cover and services included in the scheme. Full details of cover, including the limitations, exclusions, and the terms and conditions can be found in the policy wordings which are available from the Federation and should be read carefully.

We offer a non-advised product which means we can't give you a personal recommendation in respect of this scheme but can outline the features and benefits so you can decide whether the cover suits your needs. This scheme meets the demands and needs of those who wish to provide protection for the circumstances outlined in this booklet at the levels described in the schedules.

### Joining the scheme:

1. Provided they are actively at work **Serving Officers** may join the scheme at the same time as they become a member of the British Transport Police Federation.
2. 'Late joining' officers may join the scheme at any time providing they are actively at work in their normal occupation and number of contracted hours, have not been medically advised against working, and have not been absent from work due to ill health or injury in the 8 weeks preceding their application.
3. **Partners\*** may join the scheme provided they are able to satisfy the Health Declaration detailed in the partner application form. **Partner cover will cease immediately an officer leaves the scheme or when the officer or the partner attain age 70, whichever happens first.**
4. **Special constables** may join the scheme providing they have been actively on duty for 8 consecutive shift days preceding the application to join, have not been medically advised against working, and have not been absent from their usual occupation due to ill health or injury in the same period.

*\*Definition of Partner - a partner is defined as your legal spouse or civil partner. If you are not married or you do not have a civil partner, a person who is co-habiting with you and has done so for at least six months prior to joining the scheme and is financially dependant or interdependent with you.*

### Payment of premiums

Premiums for Serving Officers are collected lunar monthly by salary deduction and by lunar monthly direct debit for special constables and Retired Officers, unless alternative arrangements have been agreed. Monthly subscription payments must be maintained in order to remain a member of the scheme and to qualify for benefits.

### Career breaks, maternity leave, secondment or living overseas

Prior to any of the above applying you will need to contact the Federation to discuss whether cover can continue and to arrange premium payment throughout the applicable period.

### Transfer, resignation or dismissal

Serving officers/Special constables who transfer to another force, resign or are dismissed from the police service are not eligible to remain in the scheme and all cover, including partner membership, will cease.

### Retirement from the Police Service

Not applicable to special constables. Serving officers upon retirement from the police service may remain in the scheme as a retired member, with benefits applicable to their age. Transfer into the retired officer scheme must be agreed with the Federation prior to retirement as individuals are not eligible to join the scheme after their retirement date.

### How to cancel your cover

In the event that you need to cancel your cover, **please notify the British Transport Police Federation in writing:** British Transport Police Federation, Federation Office, 134 Thurlow Road, West Dulwich, London SE21 8HN or email [info@btpfed.co.uk](mailto:info@btpfed.co.uk)

### How to make a claim

Unless otherwise specified in this booklet please **contact the British Transport Police Federation on: 0208 761 8071 to make a claim.** Claims should be reported as soon as practicable and, if possible, within 30 days of the incident/diagnosis. The onus is on the member to notify a claim, it is not the responsibility of the Federation to make a member aware of their entitlement to claim.

## Scheme benefits

This section gives a brief explanation of the benefits included in the scheme. Full details of cover, terms and conditions can be found in the policy wordings which are available from the British Transport Police Federation, and take precedence.

### Life assurance

Life assurance benefit is payable on the death, by any cause, of the member or their subscribing partner up to the age of 70 years. Partner benefit levels depend on the age of the subscribing officer.

The payment is made to the 'Trustees of the British Transport Police Federation' and the money is then dispersed by the Trustees under the terms of the "Trust Deed" which would normally be the member's chosen beneficiary. This means that the benefit does not form part of the member's estate and is not, under current legislation, subject to inheritance tax. It is therefore important to keep the beneficiary details up to date.

### Terminal illness benefit

If a member under the age of 69 (64 if retired) 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. The amount advanced will be deducted from the settlement on death.

### Child death grant

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

### 24 hour bereavement counseling telephone helpline

Call: **0800 912 0826** for confidential support with unlimited telephone access.

## Personal accident

Cover for special constables is applicable only whilst on duty. 24 hour, worldwide personal accident cover is provided for serving officers and their subscribing partners as indicated below. Cover ceases on retirement or at age 70, whichever occurs first.

### Serving members and subscribing partners:

#### Temporary total disablement and on duty Post Traumatic Stress Disorder (PTSD)

If you suffer a bodily injury as a result of an accident, you can claim a weekly benefit for the time you are absent from work.

**Serving members only:** in the event that you suffer Post Traumatic Stress Disorder as a result of direct exposure to a documented incident within Police Authority records, occurring whilst on duty, a weekly benefit can be claimed for the time you are absent from work.

Cover is provided for up to 104 weeks from the date of the accident / diagnosis. Benefit is payable from the eighth day of incapacity.

#### Permanent total loss of sight, limb(s), hearing or speech

If, as a result of a bodily injury sustained from an accident, you suffer permanent total loss of limb(s), sight in one or both eyes, hearing or speech, a benefit payment will be made to you.

#### Permanent total disablement (PTD)

**Any occupation** - PTD means disablement which entirely prevents the insured person from attending to any business or occupation and which lasts 12 months, and at the end of that period is beyond hope of improvement.

**Usual occupation** (Serving members only): disablement as described above entirely preventing the insured person from attending their usual occupation. PTD cover is applicable to disablement caused by bodily injury sustained as a result of an accident.

#### Serving members only:

## Permanent total quadriplegia

In the event of a valid permanent disablement claim, if as a result of the accident you become quadriplegic, this additional benefit will be payable.

## Hospital benefit

If, following an accident, you are admitted to hospital due to the injuries sustained, you will receive a payment for each night of your stay, up to a maximum period of 104 weeks.

## 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.

## Coma benefit

If accidental bodily injury results in a continuous unconscious state benefit can be paid, per full 24 hours, for each night that you remain in a coma, up to a maximum period of 104 weeks.

## 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 unsocial hours payments you were rostered to receive. Benefit of up to £60 per week is payable for a maximum of 8 weeks, up to 24 weeks from the date of disablement.

## 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 due 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.

## Accidental dental injury

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

## Accident medical expenses

If you sustain accidental bodily injury resulting in incurred ambulance charges or medical expenses insurers will reimburse you in respect of these expenses, up to the maximum specified.

## Unrecovered criminal court compensation (following assault)

If, following an assault, compensation you have been awarded by a court remains outstanding for a period exceeding six months a benefit payment in respect of the outstanding full or partial award will be paid to you. Benefit is subject to the maximum specified in the following schedule and any payments subsequently received from the defendant must be repaid to the insurers.

## Dependent childcare costs

In the event that you are notified within 15 days of your scheduled duty or scheduled leave that your schedule has been changed, you can make a claim in respect of dependent childcare costs, up to the maximum specified. Evidence of the shift change will need to be provided together with receipts from a registered childcare provider / child minder in support of your claim.

## Funeral expenses

In the event of death resulting from an accident insurers will pay your estate for the reasonable costs of your funeral, up to the maximum specified.

## Rehabilitation expenses

In the event of a valid claim being paid for a permanent disabling injury insurers will also indemnify you in respect of reasonable expenses you have incurred in retraining for either an alternative occupation or to improve the quality of your life, up to the maximum specified.

## Disability assistance

In the event of a valid claim being paid for a permanent disabling injury, with the insurers prior written consent, you will be indemnified in respect of necessary expenses incurred to modify your home, car or usual place of work as a direct result of your disablement, up to the maximum specified.

## Personal Accident benefits

### Serving officers up to age 70

|   | Officer       | Partner |
|---|---------------|---------|
| <b>Permanent total:</b>   |               |         |
| Disablement (any occupation)  | £130,000      | £65,000 |
| Disablement (usual occupation)  | £20,000       | n/a     |
| Quadriplegia  | £25,000       | n/a     |
| Loss of one limb or sight in one eye  | £50,000       | £25,000 |
| Loss of hearing in one ear  | £15,000       | £7,500  |
| Loss of limbs, sight in both eyes or hearing in both ears                           | £50,000       | £25,000 |
| Loss of speech  | £50,000       | £25,000 |
| Disabling injuries  | % of scale    | n/a     |
| <b>Occupationally acquired HIV/AIDS/Hepatitis B</b>                                 | £50,000       | n/a     |
| <b>Firearm assault</b>  | £2,500        | n/a     |
| <b>Stabbing assault</b>   | £1,500        | n/a     |
| <b>Coma benefit (per full 24 hours, maximum 104 weeks)</b>                          | £50           | n/a     |
| <b>Accidental dental cover:</b>   |               |         |
| Accidental dental injury Up to  | £2,500        | n/a     |
| Emergency dental treatment - UK (per incident, max 4 incidents)                     | Up to £200    | n/a     |
| - Worldwide (per incident, max 2 incidents)   | Up to £400    | n/a     |
| Dentist call-out fees (per incident, max 2 incidents)                               | Up to £100    | n/a     |
| <b>Unrecovered court award compensation</b>   | Up to £500    | n/a     |
| <b>Temporary total disablement</b> (per week, 7 day excess, max 104 weeks)          | £60           | £30     |
| <b>Hospitalisation</b> (per night, max 104 weeks)                                   | £50           | n/a     |
| <b>Funeral expenses</b> (death caused by accident)                                  | Up to £10,000 | n/a     |
| <b>Rehabilitation expenses</b>  | Up to £25,000 | n/a     |
| <b>Disability assistance</b>  | Up to £25,000 | n/a     |
| <b>Accident medical expenses</b><br>(% of temporary disablement benefits claimed)   | Up to 25%     | n/a     |
| <b>Dependent childcare costs</b><br>(per hour, max £200 per claim, £1,000 per year) | Up to £15     | n/a     |

\*Full details of cover, including the limitations, exclusions and conditions, can be found in the policy wording, which should be read carefully.

## Critical illness

The scheme benefits will be payable if a serving member, their child, or the partner of a serving officer suffers from an insured illness and survives for more than 14 days from the date of diagnosis or surgery.

### Insured illnesses\*

- Alzheimers Disease - *resulting in permanent symptoms*
- Aorta Graft Surgery - *for disease*
- Aplastic Anaemia - *with permanent bone marrow failure*
- Bacterial Meningitis - *resulting in permanent symptoms*
- Balloon Valvuloplasty
- Benign Brain Tumour - *resulting in permanent symptoms*
- Benign Spinal Cord Tumour
- Blindness - *permanent and irreversible*
- Cancer - *excluding less advanced cases*
- Cardiac Arrest
- Cardiomyopathy - *of specified severity*
- Coma - *resulting in permanent symptoms*
- Coronary Artery Bypass Grafts
- Creutzfeldt-Jakob Disease - *resulting in permanent symptoms*
- Deafness - *permanent and irreversible*
- Dementia/Pre-senile Dementia - *resulting in permanent symptoms*
- Encephalitis - *resulting in permanent symptoms*
- Heart Attack - *of specified severity*
- Heart Valve Replacement or Repair - *with surgery to divide the breastbone*
- HIV Infection - *contracted in the EU, Channel Islands or Isle of Man from a blood transfusion, physical assault or at work*
- Kidney Failure - *requiring dialysis*
- Liver Failure - *irreversible*
- Loss of Hand or Foot - *permanent physical severance*
- Loss of Independent existence - *permanent and irreversible*
- Loss of Speech - *permanent and irreversible*
- Major Organ Transplant
- Motor Neurone Disease - *resulting in permanent symptoms*
- Multiple Sclerosis - *with persisting symptoms*
- Open Heart Surgery - *with surgery to divide the breastbone*
- Paralysis of an Arm or Leg - *total and irreversible*
- Parkinson's Disease - *resulting in permanent symptoms*
- Primary Pulmonary Hypertension - *of specified severity*
- Progressive Supranuclear Palsy - *resulting in permanent symptoms*
- Pulmonary Artery Surgery - *with surgery to divide the breastbone*
- Respiratory Failure - *resulting in breathlessness even at rest*
- Rheumatoid Arthritis - *of specified severity*
- Stroke - *resulting in permanent symptoms*
- Systemic Lupus Erythematosus (SLE)
- Terminal Illness
- Third Degree Burns - *covering at least 20% of the body surface area*
- Traumatic Head Injury - *resulting in permanent symptoms*

\* A pre-existing condition exclusion applies together with other terms and conditions.

Full details including the limitations, exclusions, terms and conditions can be found in the policy wording, which should be read carefully.

Claims must be submitted within 90 days of the date of diagnosis. Cover ceases on retirement or at age 70, whichever happens first.

## Sickness benefits

Applicable to serving members only, up to age 70.

If you are placed on reduced pay due to illness or injury the benefits illustrated below will become payable.

Serving Officers: sickness benefits will be payable for a maximum of 26 weeks and are calculated as a percentage of your gross salary.

Special Constables: a fixed benefit of £75 per week is payable for up to 26 weeks.

Payments commence on the 28th day after your pay has been reduced and will be payable every 28 days for a maximum of 26 weeks or until you return to work, whichever occurs first.

Claims are settled by Advisory Insurance Brokers team on behalf of the insurer. This means that they can make decisions quickly and prevent any unnecessary delays.

| Half pay benefit - 20% of gross salary                  |               |
|---|---------------|
| Examples:   |               |
| £24,000   | £92 per week  |
| £36,000   | £138 per week |
| £46,000   | £177 per week |
| (Calculations are capped at a gross salary of £50,000): |               |

**Please note: If full pay is reinstated and backdated, benefits received in respect of the applicable period must be repaid to the insurers.**

### Unsocial hours benefit (not applicable to special constables)

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 unsocial hours payments you were rostered to receive.

Benefit of up to £60 per week is payable for a maximum of 8 weeks, up to 24 weeks from the date of disablement.



## GP Care on Demand

The GP Care on Demand service provides the subscribing member and their resident family with unlimited access to a GMC licensed practicing GP from the comfort of their home or workplace.

You can conveniently schedule a video consultation or request a telephone call back consultation from an experienced GP who'll take the time to support your individual needs. Where appropriate, they will be able to issue an open private specialist referral letter or a private prescription.

Brought to you by Teladoc Health, a world leader in virtual care, you can use the GP service when you are abroad to access doctors who are practiced in supporting patients wherever they are in the world.

### Key benefits:

- 24/7, 365 days a year, worldwide access
- Connect via the App, or simply call
- Discuss all aspects of your physical and mental wellbeing
- Unlimited consultations; you can use the service as much as you need
- Connect with a high quality GP\* who has the time to listen and to help you

To arrange an appointment simply **download the 'Care on demand' App\*\*** create an account and book a consult:

Apple Store: <https://apps.apple.com/gb/app/care-on-demand/id1481628208?ls=1>

Google Play: <https://play.google.com/store/apps/details?id=com.advancemedical.careondemand>

Use code: **TRANSPORT2020**

Or you can call: **+44(0) 203 499 4891**

**No pre-existing medical condition exclusion or age limit applies.**

*\*Teladoc GP's are carefully selected and actively practicing medicine. They have over 6 years professional experience, undergo quarterly appraisals and continuous training.*

*\*\*As part of Care Quality Commission (CQC) regulations patients, when engaging the service for the first time, will be asked to go through a positive ID process.*

GP Care on Demand is provided by Teladoc Health, Inc.

Teladoc, Inc. is a telemedicine company that uses telephone and videoconferencing technology to provide on-demand remote medical care via mobile devices, the internet, video and phone. [www.teladoc.com](http://www.teladoc.com)

## Worldwide travel insurance

The travel insurance policy covers the member and their spouse or cohabiting partner, and any number of dependent children/grandchildren under the age of 23 who are living with them and in full time education for any number of trips a year, up to 31 days each trip.

Trip duration can be extended to a maximum of 183 days on request and by payment of an additional premium. Extensions must be arranged before you travel and full details of your travel plans provided. Please call Advisory Insurance Brokers Limited on 0345 266 8985.

Cover includes trips in the United Kingdom provided overnight accommodation has been booked and paid for.

A wide range of leisure activities such as Scuba diving to 30 metres and winter sports are covered at no extra charge. Please refer to page 14 of your travel policy for the full list of activities included. Cover may be available at additional premium for activities not listed, please contact Advisory Insurance Brokers Limited.

Extensions can be arranged to include cover for overseas weddings, golfing trips and business equipment, and for children of extended family or friends under the age of 18 who are travelling with the member by contacting Advisory Insurance Brokers Limited and on payment of an additional premium.

### Important information

Health restrictions apply to some sections of the policy. Prior to booking a holiday, please ensure you read the 'Pre-existing Medical Conditions' wording which can be found on page 8 of your policy document.

**Call: 01243 621 416 as soon as possible on returning to the UK to make a claim quoting policy number: 100794247BDN**

**Overseas assistance: +44(0) 1243 621 066**

A £40 excess applies to most policy sections, along with other terms and conditions.

Full details of cover including the limitations, exclusions and terms and conditions can be found in the policy wording, which should be read carefully, in particular the exclusions and limitations.

## Legal expenses

The legal expenses policy provides protection from legal costs up to £100,000 for the

subscribing member and their resident family members to help pursue or defend a claim.

Cover included\*:

### Subscribing member only

- Crime pre-charge, up to 5 hours post interview cover.
- Legal representation at gross misconduct hearings.
- Representation in IOPC complaints investigations.

- Representation at Public Enquiries and Inquests.
- Defence of civil proceedings arising from charges brought against you for discrimination at work.
- Defence of legal action arising from allegations in respect of your acts or omissions as a Trustee of funds set up by the Police/Federation.
- Property disputes in relation to ownership or occupation of your main home.
- Tenancy disputes relating to your unlawful eviction from a property you occupy.
- Probate disputes where you are contesting a will as a beneficiary of your deceased parents, grandparents or children.

#### Subscribing member and partner only

- Legal representation (solicitors and barristers) for non-duty related criminal prosecutions in Magistrates and Crown Court.
- School Admission Disputes

#### Subscribing member, partner, their children and parents normally living with them

- Pursuit of employment disputes (this excludes any activity as a police officer).
- Pursuit of compensation for damages following an incident resulting in personal injury anywhere in the world.
- Purchase and Sale Disputes.
- Property Damage and Motor Uninsured Loss Recovery.
- Tax Investigations.
- Data Protection.
- Personal Identity Fraud.
- Motor Insurer Database Disputes.
- Social Media Defamation.
- Vehicle Cloning.

*\*Full details of cover, including the limitations, exclusions and terms and conditions can be found in the policy wording, which should be read carefully.*

#### 24 hour, 365 days per year, claims and telephone helplines:

Personal tax and legal advice: **0333 234 3459**

Lifestyle Counselling and Online Support Service:  
**0800 177 7894**

## Legal Document Service

As an addition to the Legal Expenses cover subscribing members and their resident partners have access to an Online Legal Document Service.

This service gives members the opportunity to draft their own bespoke legal documents using templates that have been developed by legal professionals and are regularly reviewed and revised in line with changes in law or legal practice.

The templates cover a wide range of topics and step by step guidance is provided throughout to help you through the document drafting process.

Templates include letters and documents for:

- **Building work** - quote / estimation requests, complaints and requests for faulty work repairs
- **Buying and selling** - refunds, replacement and repair requests, sale of goods contracts etc
- **Complaints and disputes** - compensation requests, billing disputes, neighbour issues(overhanging trees, noise, trespass etc), problems with removals, dry cleaners, hotels,restaurants etc
- **Identity Theft and Credit Improvement** - requests for credit files, requests for information following credit rejection, informing credit card company of unauthorised usage/ withdrawals, creditor holding letter etc
- **Motoring** - parking fine challenges, vehicle sale agreements, servicing complaints, refunds from car dealers, pothole damage claims
- **Probate** - probate letter to bank or building society
- **Wills** - single, married, civil partner
- **Workplace** - application for flexible working, flexible working appeals, adoption leave requests, maternity/ paternity leave letters

For full details of the documents available and information on how to obtain them contact: **legaldocs@arclegal.co.uk**

To access the document service visit: **https://LAP-police.arclegal.co.uk** and register by using the login: **BRITISHTRANSPORT**

## Care First Counselling

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 you 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 **10033** and password: **BRITISHTRANSPORT**

## RAC Motor breakdown assistance

Cover is provided for serving members, retired officers and their subscribing partners. It applies in the event of the mechanical breakdown of a private vehicle in which you are a driver or a passenger.

It is important that you read the IPID document and we recommend that you retain a copy in your vehicle. Copies of the IPID document are available to download from the Federation website.

If you have any questions about your cover please contact Advisory Insurance Brokers Limited on **0345 266 8985** or email: [enquiries@officerinsurancecover.co.uk](mailto:enquiries@officerinsurancecover.co.uk)

### Cover includes:

- Roadside
- Recovery
- European Motoring Assistance
- At Home
- Onward Travel

Full details of cover including the limitations, exclusions, terms and conditions can be found in the policy wording, which should be read carefully.

## Qualifying vehicles

A car, motorcycle 49cc or over in the UK or 121cc or over in Europe\*, motorhome, minibus fitted with not more than 17 seats including driver, light van, estate car, MPV or 4X4 sport utility vehicle that conforms to the following specification: maximum legal laden weight of 3,500kg (3.5 tonnes), maximum overall dimensions of 6.4 metres length, height 3 metres, width 2.55 metres (all including any load carried).

## What to do if you breakdown

If you breakdown in the UK please call your dedicated Federation number: Tel: **0330 159 1320** and quote reference **X819**

If you breakdown in Europe\* call: **00 33 472 43 52 55** (replace 00 at the beginning with 810 when in Belarus or Russia)

## Additional family members

RAC cover can be extended to include other family members who normally reside with you by payment of an annual additional premium.

You can arrange this cover by calling Advisory Insurance Brokers Limited on **0345 266 8985**.

*\*Europe: please refer to page 4 in the policy wording for the list of countries included.*

## Mobile phone/gadget insurance

Mobile phone/gadget insurance is provided for serving members, retired officers and their subscribing partners whilst in the UK and for up to 90 days if abroad.

Insurers will pay up to two claims per member per year, up to a maximum of £1,000 per gadget claim /£1,150 per mobile phone claim, for repair or replacement (as applicable), in the event of:

- Accidental damage
- Theft
- Accidental loss (mobile phones only)
- Breakdown
- Liquid damage
- Fraudulent

### General conditions\*

Mobile phones/gadgets must be less than 36 months old at commencement of cover, with valid proof of purchase. Items purchased second hand or outside of the UK are not covered under this policy.

There is no cover:

- for theft, loss or damage to accessories of any kind
- for reconnection costs or subscription costs of any kind
- if you are unable to provide proof of usage, if requested
- if you are unable to evidence ownership

A policy excess of £50 will be applied to items valued up to £500 (when new), £75 for items valued between £500 and £999 (when new) and £100 for items valued £1,000+ (when new).

## 'Apple swap'

If your phone or gadget is an Apple product you may prefer to take the item to your local Apple store for repair or replacement. You will first need to call the number below to ensure your claim is successful after which you will be furnished with the details as to how to proceed with an Apple service.

Call: **0203 794 9318\*\*** to make a claim (please quote your collar number)

*\*Terms and conditions apply to each section of cover.*

*Please refer to the policy wording for details of gadgets eligible to be covered under this insurance. Full details of cover including the limitations, exclusions and terms and conditions can be found in the policy wording, which should be read carefully.*

*\*\* Lines are open Monday to Friday from 9am to 6pm. Call charges may vary depending on your network provider.*

# Complaints Procedure

## Our Promise of Service

Our goal is to give excellent service to all customers but We recognise that things do go wrong occasionally. We take all complaints We receive seriously and aim to resolve all Our customers' problems promptly.

## What will happen if you complain

- We will acknowledge Your complaint promptly.
- We aim to resolve all complaints as quickly as possible.

## What to do if you are unhappy

If you are unhappy with any aspect of the handling of Your insurance We would encourage you, in the first instance, to seek resolution by contacting:

Officer Insurance Cover Advisory Insurance Brokers Limited  
6 Bevis Marks  
London EC3A 7BA  
Telephone: **0345 266 8985**

If you are unhappy with the outcome of your complaint you may refer the matter to the Financial Ombudsman Service (FOS) at:

The Financial Ombudsman Service  
Exchange Tower  
London E14 9SR  
Telephone: **0800 023 4567** (free from landlines) or  
**0300 123 9123** (free from most mobile phones)

Or simply log on to their website at  
**[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)**.

Whilst we are bound by the decision of the FOS, you are not. Following the complaints procedure does not affect Your right to take legal action.

# Supplementary Life Cover

Protecting the things that matter most to you.

Prices from £6.05\*\* per month

- Cover for you and/or your partner
- Payable on death by any cause
- Choose from 3 levels of cover:

**£50,000**  
£6.05 per month\*

**£75,000**  
£9 per month\*

**£100,000**  
£12 per month\*



Call us today: **0345 266 8985**

Officers must be subscribing members to the British Transport Police Federation and also be actively signed up to the Group Insurance Scheme

\*\*Premiums quoted as at May 2022

**Data Protection Notice:** Group Insurance Scheme Cover is arranged by Advisory Insurance Brokers Limited, who are the data controller for the personal information you provide. We are committed to keeping your information safe and secure. We will use your personal information to communicate with you and to provide you with the products and services you have requested or are of interest. We share information with other companies including insurers and finance companies to assess and obtain the quotes and covers you have requested. We will also share information with other organisations where we need to do so by law. Our Fair Processing Notice can be found here: <https://www.towergateinsurance.co.uk/fpn/advisory-insurance-brokers>. This explains in more detail how we use and share your personal information.

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**OFFICER  
INSURANCE  
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