

OFFICER INSURANCE COVER TIERED LIFE ASSURANCE SCHEME



**OFFICER
INSURANCE
COVER**

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

AVAILABLE TO SERVING OFFICERS AND/OR THEIR PARTNERS, WHO SUBSCRIBE TO THE POLICE FEDERATION GROUP INSURANCE SCHEME:

Benefit level	Calendar monthly premium
£50,000	£6.05*
£75,000	£9.00*
£100,000	£12.00*

AT RETIREMENT PREMIUMS AND BENEFITS CHANGE:

Benefit level	Calendar monthly premium
£25,000	£6.60*
£37,500	£9.75*
£50,000	£13.00*

Cover ceases at age 65. For partners, cover ceases when they or the officer reaches 65 whichever occurs first.

FREQUENTLY ASKED QUESTIONS

Can retired officers join this scheme? No, the scheme is only available to serving officers. Once a serving officer has joined the scheme they will be given the option to continue cover at the lower benefit levels shown above when they retire, up to age 65.

How do I join the scheme? Simply download the application form and direct debit mandate from the Federation website. Complete and send both to the Federation office. George Burrows will then write to you confirming commencement of cover and premium collection from your bank account.

Can I join if I cannot agree the health declaration? No, but if your circumstances change and you can agree it at a later date you may join the scheme at that time.

Can I alter my benefit level after I have joined the scheme? Yes, serving officers and their partners can increase or decrease their level of cover at any time. If increasing the level of cover, a new application form must be completed. This is not necessary if cover is to be reduced. Retired officers may only reduce their cover.

Do officers and their partners have to select the same benefit levels? No, nor do they both have to apply for additional cover. Provided they are both members of the main scheme either or both of them can increase their cover to whichever level they individually require.

Is the claims process simple? Yes. Claims will be processed in the same way as for the main scheme. Payment of death benefit will be made by the Trustees, at their discretion, under the terms and conditions of the Trust Deed, which would normally be to the members chosen beneficiary.

If you have any further questions about this scheme please contact Officer Insurance Cover on:

0345 266 8985

* The premiums payable will be subject to periodic review and may go up or down.



**OFFICER
INSURANCE
COVER**

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

Note: All cover ceases at age 65. Benefits halve and premiums increase if you opt to continue in the retired officer scheme. The Federation may pass information held by the Force to the brokers/insurers but only that which is necessary in connection with your membership of the scheme or any claim.

The maintaining of an up to date will is advised. Death claim payments are made by the Trustees under the terms and conditions of the trust deed, which would normally be to the member's chosen beneficiary (as detailed in your application to join the main scheme). The Trustees will, at their own discretion, agree payment in the event of a claim. I understand that in all matters, in accordance with the trust deed, the decision of the Trustees is final.