

BRITISH TRANSPORT POLICE FEDERATION: GROUP INSURANCE SCHEME BOOKLET 2026



**OFFICER
INSURANCE
COVER**

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



Useful contacts

Federation office	0208 761 8071	Email: info@btpfed.co.uk Web: https://btpolfed.org.uk Tel
RAC Breakdown Assistance	UK: 0330 159 1320 Europe: 00 33 472 43 52 55 Reference TG078	
GP Care on Demand	+44 (0) 203 499 4891 (CODE TRANSPORT2020)	
Worldwide Family Travel Insurance	Ortus Travel Claims Telephone: +44 (0)800 193 3326 Email: ah-claims@ortusunderwriting.com	
Mobile Phone and Gadget Claims	e-claim portal www.federations.eclaimcity.co.uk or email claims@citymain.com or phone 0333 188 2257 verification code: D7K9Q2	
Personal Tax and Legal advice	020 4570 6146	
CareFirst Counselling	020 4570 6149	
Legal Document service	www.addeptgroup.co.uk/legalhub	
Personal Tax & Legal Advice	020 45706146	
	When calling any of the assistance lines say you are a member of your Police Federation Scheme or that you are a family member	
Officer Insurance Cover	0345 266 8985	enquiries@officerinsurancecover.co.uk

Schedule of Benefits:

Serving Officer (up to age 70)	Benefits
Life Assurance Advance of benefit on terminal prognosis (<i>age 68 and under</i>) Child Death Grant (<i>aged between 6 months and 17 years</i>)	£130,000 20% of sum assured £3,000
Personal Accident Benefits (<i>See table on page 9 for summary of benefits provided</i>)	Member only
Critical Illness Insurance Child Critical Illness cover (<i>aged under 18, or 22 if in full time education</i>)	£10,000 £2,500
Regulation 28 Sickness benefit Serving Officers (<i>up to 26 weeks, member only</i>) Special Constables (<i>up to 26 weeks, member only</i>) 20% of scale pay	20% of scale pay £75 per week
GP Care on Demand (<i>Children up to age 21, 25 if in full time education</i>)	Family Cover
Worldwide Annual Multi-trip Travel Insurance (<i>Children up to age 18, 23 if in full time education</i>)	Family Cover
Legal Expenses Insurance (<i>Children over 18 years</i>)	Family Cover
Care First Counselling Service (<i>Children over 18 years</i>)	Family Cover
RAC Motor Breakdown Assistance (<i>UK and European</i>)	Member Cover
Mobile Phone and Gadget Insurance	Member Cover
Cyber SOS	Member Cover
Premiums: Serving Officer (Lunar monthly) Special Constable (Calendar monthly)	£29.64* £32.11*
<small>*The premiums include Insurance Premium Tax (IPT) and the Federation's administration fee</small>	

Optional cover for partners

Benefits	
Life Assurance Advance of benefit on terminal prognosis (<i>age 68 and under</i>)	£65,000 20% of sum assured
Personal Accident Benefits (<i>See table on page 9 for summary of benefits provided</i>)	Member only
Critical Illness Insurance	£10,000
RAC Motor Breakdown Assistance (<i>UK and European</i>)	Member Cover
Mobile Phone and Gadget Insurance	Member Cover
Lunar monthly premium:	£13.62*
<small>*The premiums include Insurance Premium Tax (IPT) and the Federation's administration fee</small>	

Retired Officer (under the age of 65)	Benefits
Life Assurance Advance of benefit on terminal prognosis (<i>age 63 and under</i>)	£50,000 20% of sum assured
GP Care on Demand (<i>Children up to age 21, 25 if in full time education</i>)	Family Cover
Worldwide Annual / Multi-trip Travel Insurance (<i>Children up to age 18, 23 if in full time education</i>)	Family Cover
Legal Expenses Insurance (<i>Children over 18 years</i>)	Family Cover
Care First Counselling Service (<i>Children over 18 years</i>)	Family Cover
RAC Motor Breakdown Assistance (<i>UK & European</i>)	Member Cover
Mobile Phone / Gadget cover	Member Cover
Cyber SOS	Member Cover
Calendar monthly Premium <small>*The premiums include Insurance Premium Tax (IPT) and the Federation's administration fee</small>	£31.96*

Partner of Retired officer (under the age of 65)	Benefits
Life Assurance Advance of benefit on terminal prognosis (<i>age 63 and under</i>)	£25,000 20% of sum assured
RAC Motor Breakdown Assistance (<i>UK & European</i>)	Member Cover
Mobile Phone / Gadget cover	Member Cover
Calendar monthly Premium <small>*The premiums include Insurance Premium Tax (IPT) and the Federation's administration fee</small>	£12.99*

Retired officer aged 65-69	Benefits
Life Assurance	£7,500
GP Care on Demand (<i>Children up to age 21, 25 if in full time education</i>)	Family Cover
Legal Expenses Insurance (<i>Children over 18 years</i>)	Family Cover
Care First Counselling Service (<i>Children over 18 years</i>)	Family Cover
Worldwide Annual / Multi-trip Travel Insurance (<i>Children up to age 18, 23 if in full time education</i>)	Family Cover
RAC Motor Breakdown Assistance (<i>UK & European</i>)	Member Cover
Mobile Phone / Gadget cover	Member Cover
Cyber SOS	Member Cover
Calendar monthly Premium <small>*The premiums include Insurance Premium Tax (IPT) and the Federation's administration fee</small>	£33.17*

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
Calendar monthly Premium	£12.74*
*The premiums include Insurance Premium Tax (IPT) and the Federation's administration fee	

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
Cyber SOS	Member Cover
Calendar monthly Premium	£14.27*
*The premiums include Insurance Premium Tax (IPT) and the Federation's administration fee	

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 dependent or interdependent on 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

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 dependent 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 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

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.

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
Permanent total:		
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
Occupationally acquired HIV/AIDS/Hepatitis B	£50,000	n/a
Firearm assault	£2,500	n/a
Stabbing assault	£1,500	n/a
Coma benefit (per full 24 hours, maximum 104 weeks)	£50	n/a
Accidental dental cover:		
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
Unrecovered court award compensation	Up to £500	n/a
Temporary total disablement (per week, 7-day excess, max 104 weeks)	£60	£30
Hospitalisation (per night, max 104 weeks)	£50	n/a
Funeral expenses (death caused by accident)	Up to £10,000	n/a
Rehabilitation expenses	Up to £25,000	n/a
Disability assistance	Up to £25,000	n/a
Accident medical expenses (% of temporary disablement benefits claimed)	Up to 25%	n/a
Dependent childcare costs (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*

- Alzheimer's Disease - *resulting in permanent symptoms*
- Aorta Graft Surgery - *for disease*
- Aplastic Anemia - *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*
- Hepatitis B - *resulting from the Member carrying out their normal occupation as a Serving Member*
- 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

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, golf 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.

[Claim Notifications should be sent to:](#)

Ortus Travel Claims

Telephone: +44 (0)800 193 3326

Email: ah-claims@ortusunderwriting.com

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 members 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 members and partners 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 hours, 365 days per year, claims and telephone helplines:

Personal Tax & Legal Advice: 020 4570 6146

Lifestyle Counselling / Online Support Service: 020 4570 6149

CareFirst Counselling: 020 4570 6149

Legal Document Service

As an addition to your Legal Protection Cover you can use an online Legal Hub provided by partner solicitors. This will provide you with:

- Interactive legal document that can help you with legal issues such as raising complaints about items you have brought or services you have received. You can also create documents for your lifestyle choices such as a Will, Power of Attorney or Tenancy Agreement etc.

Access to legal resources including guidance and information on areas of law that may be of interest to you such as employment disputes, injury claims or leaving gifts in your will.

A news feed of changes in the law and how they could affect you.

The service can be accessed by visiting www.addeptgroup.co.uk/legalhub where you can register your details and then use the hub.

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:020 4570 6149 to speak to a Care First counsellor

Cyber SOS

This service is designed to help you in case your devices suffer a cyber-attack, you lose access to your personal data, or if your online identity is stolen, compromised or publicly maligned online. If your details arrive on the dark web, you will be informed. You will have received a code via email to log you detail with Experian.

Emergency Helpline Number

0333 3701529

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

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 TG078

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 additional annual 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

The following events are insured for Your Gadget for which You have purchased the cover:

- Accidental Damage caused by drop; fall; impact; liquid
- Mechanical and electrical breakdown occurring after the expiration of the manufacturer's warranty
- Theft
- Accidental Loss (mobile phones only)
- Unauthorised phone usage (up to £2,500) (before you report loss/theft to your network.
- Repair or replacement If your claim is approved, we will **repair** or **replace** (replacement is a **refurbished device** of the same model/condition or nearest equivalent available).

Limit of Liability: Original Purchase Price paid for the Gadget subject to the following:

Mobile phones: £1,500

Headphones / AirPods / Earbuds: £250

All other Gadgets: £1,000

An **Excess** applies per valid claim. This is the fixed amount of any insurance claim that You must pay in full before We process Your claim.

Excess (per valid claim)

- **£50** (Gadgets valued up to £499.99)
- **£75** (Gadgets valued £500–£999)
- **£100** (Gadgets valued £1,000 and above)

You can contact the Claims Handler at the following e-claim portal www.federations.eclaimcity.co.uk or email claims@citymain.com or phone 0333 188 2257.

Please quote the following verification code: **W9A4T2**

You will also be asked to provide your collar/employee number.

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.

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

Supplementary Life Cover

Protecting the things that matter most to you.

Prices from £7.14* per month

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

£50,000

£7.14 per month*

£75,000

£9.64 per month*

£100,000

£12.20 per month*



Call us today: 0345 266 8985

Prices shown are for Serving Officer and their Partners.
Officers must be subscribing members to the British Transport
Police Federation and be actively signed up to the Group
Insurance Scheme

*Premiums quoted as at May 2024

