

POLICE FEDERATION CRITICAL ILLNESS INSURANCE SCHEME

SCHEME SUMMARY

This scheme is available to any Police Staff or Serving Officer who is a member of a participating Police Force.

Please note no cover attaches until completed Application and Personal Declaration Forms have been received and approved by the underwriters.

No benefit will be paid in respect of any claim arising from a condition that was pre-existing at the time of taking out the policy.

TABLE A – Critical Illness Insurance Benefits

The benefit payable will be in accordance with the following table depending on membership category and the benefit basis selected. **Please note cover reduces at defined ages and on retirement.**

Benefit Basis	Category (1)	Category (2)	Category (3)	Category (4)
Benefit basis 1	£15,000	£7,500	£4,350	£2,550
Benefit basis 2	£30,000	£15,000	£8,700	£5,100
Benefit basis 3	£45,000	£22,500	£13,050	£7,650
Benefit basis 4	£15,000 plus Spouse or Partner £15,000	£7,500 plus Spouse or Partner £7,500	£4,350 plus Spouse or Partner £4,350	£2,550 plus Spouse or Partner £2,550
Benefit basis 5	£30,000 plus Spouse or Partner £15,000	£15,000 plus Spouse or Partner £7,500	£8,700 plus Spouse or Partner £4,350	£5,100 plus Spouse or Partner £2,550
Benefit basis 6	£45,000 plus Spouse or Partner £15,000	£22,500 plus Spouse or Partner £7,500	£13,050 plus Spouse or Partner £4,350	£7,650 plus Spouse or Partner £2,550
Children's Benefit: 25% of the Member's Benefit plus (if applicable) 25% of Spouse's or Partner's Benefit				

Category (1) Serving Officers

Category (2) Retired Officers who are aged up to 55 years

Category (3) Retired Officers who are aged 56 to 60 years

Category (4) Retired Officers who are aged 61 to 64 years

TABLE B – Premiums (correct as at 16 October 2016)

Benefit Basis	Premium per Month
Benefit Basis 1	£10.55
Benefit Basis 2	£21.12
Benefit Basis 3	£31.67
Benefit Basis 4	£16.88
Benefit Basis 5	£27.44
Benefit Basis 6	£37.99

The above premiums supersede those shown in Table B in the policy document.

Canceling Cover

You may cancel cover within 14 days of joining the scheme and receive a full refund of any premiums paid provided no claims have been made. You can cancel cover at any time after that but no premium refund will be made.

To cancel your cover, you should contact Harrison Beaumont by calling 0345 450 8547 or by writing to them at Globe House, 24 Turret Lane, Ipswich, IP4 1DL.

Claims Procedure

If an insured person suffers an insured illness you should contact Harrison Beaumont as soon as possible by calling 0345 450 8547, they will send you a claim form and provide further guidance on how to make a claim.

Complaints Procedure

If you wish to make a complaint should contact Harrison Beaumont by calling 0345 450 8547 or by writing to them at Globe House, 24 Turret Lane, Ipswich, IP4 1DL.

If the complaint is in relation to those matters within the control of Harrison Beaumont they will deal with the matter straight away. If the matter is one that required referral to the insurer they will assist you to progress the complaint and continue to offer support until the matter has been resolved.

Any complaint which cannot be settled can be referred to the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9RS.

Telephone number: 0845 080 1800

Email: complaints.info@financial-ombudsman.org.uk