



# HAMPSHIRE POLICE FEDERATION

GROUP INSURANCE NEWSLETTER

JULY 2017



# TRAVEL

As we approach the Summer Holiday Period thoughts turn towards the all important summer holiday break and with it the issue of travel insurance.

Your Group Insurance Scheme includes comprehensive world wide travel insurance cover provided by Millstream Underwriting Ltd., and there is therefore no need to take out separate insurance cover at the time of booking your holiday or prior to travelling.

**It is very important that your holiday insurance provides adequate cover for your trip. The below is a guide to some of the more common questions from police officers, but for full details of the cover, or if there is anything about which you are unsure, you should always consult the full policy document or contact the Police Federation Office for further guidance.**

## Who is covered under the policy?

The scheme provides cover for you, your co-habiting partner and dependent children up to the age of 18, or 23 years if they are in full time education. Your partner or children are covered even if they are not travelling with you. If your child is going on a school trip make sure that the school are aware of the cover available and how to access help in the event of an emergency.

## What is covered?

You are covered for holiday and leisure trips with a maximum duration of up to 60 days. For trips with a scheduled duration of more than 60 days you must arrange an extension of the cover which will attract an additional premium.

Whilst you have worldwide cover you will not be covered if you choose to travel to a specific country or region against the advice of the Foreign and Commonwealth Office.

## Health Warranty

Before you pay for your holiday or travel you should ensure that you are familiar with the details of the Health Warranty. The full details of the Health Warranty can be found on Page 2 of your Travel Policy.

## Emergency Medical Assistance

Getting treatment abroad in the event of a medical emergency can be expensive. Whilst you have cover up to £5,000,000 for medical emergencies that may occur whilst travelling abroad please note this is not a private medical health insurance policy. **Private treatment will only be paid where there is no appropriate reciprocal health treatment in existence.** For trips in the EU you should ensure that you have the new European Health Insurance Card (EHIC). To obtain the card ring 0845 606 2030, pick up an application form from the post office or apply on line at [www.ehic.org.uk](http://www.ehic.org.uk).

In the event of a medical emergency whilst abroad the medical assistance service must be notified immediately. The relevant contact number can be found on **Page 4 of your Travel Policy.**

# TRAVEL

## Am I covered for Sports and Activities?

Whilst you are covered for a wide range of sporting activities there are exclusions for participation in high risk sports and leisure activities. There is no cover when participating in professional or organised sports, racing speed or endurance tests and dangerous pursuits. Prior to taking part in any sporting activity whilst on holiday you should ensure you are aware of any exclusion to the policy cover.

## Valuables and Personal Effects

A travel insurance policy is not designed to provide full cover for valuables and personal effects and there are maximum limits for any claim.

Valuables and personal effects are most effectively covered through your Home Contents Insurance and you should ensure that you have appropriate "all risks" cover prior to travelling.

## Making a claim

In the event that you do need to claim please be aware that claims should generally be submitted within 60 days from the date of return and that original receipts and /or proof of ownership must be supplied. All material facts arising from the claim must have been disclosed.

If you are not a member of the Group Insurance Scheme but are interested in joining please contact the **Police Federation Office** for further details and a joining form.

# GROUP INSURANCE SCHEME

EFFECTIVE FROM 1ST DECEMBER 2016

Specifically designed for those working in law enforcement.

**Now also available to Police Staff.**

<b>COVER</b>	<b>TYPICAL ANNUAL HIGH STREET PRICE</b>	<b>GROUP INSURANCE SCHEME</b>
Life Insurance £120,000	£171	Included
Critical Illness £15,000	£131	Included
Legal Insurance and Identity Theft	£52	Included
Worldwide Family Travel Insurance	£270	Included
Motor Breakdown Cover including Europe including home start and relay	£288	Included
Home Emergency Assistance	£156	Included
Income Protection/Half Pay Cover	£360	Included
24 Hour Emergency Dental Cover	£48	Included
Accident Benefits	Not available	Included
Hospitalisation Benefit	Not available	Included
Red Arc Independent Care Advisory Service	Not available	Included
Child Critical Illness £3,000	Not available	Included
Child Death Grant £2,000	Not available	Included
<b>TOTAL ANNUAL COST</b>	<b>£1476.00</b>	<b>£252.00</b>

This is a bespoke Insurance Scheme designed specifically to offer our members the best, most comprehensive cover at the most competitive rates available. As you can see, even disregarding the many extra covers not available on the High Street, your scheme gives you tremendous value for money!

**THAT'S AN ANNUAL SAVING OF £1224**

If you're not already in the scheme, contact the Federation Office to join on **02380 478 916**