



# HAMPSHIRE POLICE FEDERATION

GROUP INSURANCE  
NEWSLETTER

**NOVEMBER 2017**



# HOME EMERGENCY

Your Group Insurance Scheme is designed to provide the convenience and value of delivering many of your essential insurance requirements in one cost effective package.

**One of the benefits contained within the scheme is Home Emergency cover.**

## What is Home Emergency Cover?

The service represents extremely good value for money. As part of the overall cost of the scheme the Home Emergency element costs you less than £8.00 per year. Similar products on the High Street will typically cost an individual over £150 per year. Whilst the policy provides essential cover that can prevent significant damage to your home as you can imagine given the overall cost there are limitations and it should be noted that the policy is a Home Emergency Policy and not a Home Maintenance Policy. It is not designed to cover things like dripping taps, or a heating system that is not working properly but to provide cover when there has been a sudden and unforeseen situation which if not dealt with quickly and without reasonable interventions would:

- Render the property unsafe or insecure; or
- Damage or cause further damage to the property; or
- Cause significant discomfort, risk or difficulties for or to you

### **Cover is provided for domestic emergencies for the following insured events:**

- Breakdown of the main heating system
- Plumbing and drainage problems
- Damage to or failure of home and window locks which compromise the security of the home
- Breakdown or failure of the toilet unit
- Loss of domestic power supply
- Vermin infestation
- Lost Keys
- Roof damage

**An emergency is defined in the policy as a sudden unexpected event which clearly requires immediate action to prevent damage or avoid further damage to the a members primary home, make the home safe or secure, restore the main services or alleviate a health risk.**

## How to make a claim

In the event of an emergency you should contact the Claims Helpline on the telephone number contained within your scheme benefit booklet. For convenience you may wish to store this number in yours and your partner's mobile phone.

The helpline will take the necessary details and advised whether the situation is covered by the policy. They will arrange for a suitably qualified local contractor to attend to resolve the problem and will meet the following costs of any one claim:

- The contractors call out charge
- The contractors labour up to a maximum of 3 hours.
- Parts and materials up to £150
- Alternative accommodation up to £250
- Alternative heating hire or purchase
- New boiler contribution if irreparable

In the event of an emergency you should contact the Claims Helpline on the telephone number contained within your scheme benefit booklet. For convenience you may wish to store this number in yours and your partner's mobile phone.

**For full details of covered insured events and exclusions please consult your Benefit Booklet. The full policy wording is also available by scanning the QR code contained in the in Benefit Booklet into your mobile phone.**

If you are not a member of the Group Insurance Scheme and wish to know more, please contact the **Police Federation office.**

# 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	£330	Included
Motor Breakdown Cover including Europe including home start and relay	£320	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>£1568.00</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 £1316**

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

\* Quotations based on a 40 year old non-smoking male in good health, using [www.moneysupermarket.com](http://www.moneysupermarket.com) and the RAC and the Post Office websites. Correct as 10/06/2017.