

# George Burrows Tiered Life Assurance Scheme

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?

Application forms can be downloaded from the Federation website and, once completed, should be given to the Federation office. The Federation will then confirm your acceptance into the scheme and arrange for the applicable monthly premium to be deducted from your pay.

### 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. If this is unlikely to be the case **we** may be able to arrange cover for you on an individual basis at benefit levels and premium rates that are applicable to your circumstances. The number to ring is: 01603 828 280.

### 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 George Burrows on:

**01403 327719**

or visit our website: [www.georgeburrows.co.uk](http://www.georgeburrows.co.uk).

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

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