

SURREY POLICE FEDERATION GROUP INSURANCE SCHEME

Summary of Cover – Police Staff

Effective from 1st August 2011

Surrey Police Federation offers this group insurance scheme to all Surrey Police Staff. It is administered on the Federation's behalf by Forces Financial. If you have any questions about the scheme, please call Forces Financial on 01256 769 966.

Cover includes (please refer to summaries attached)

- 'Family' Travel
- Life
- Critical Illness
- Accident, Dental and Sick-Pay
- Legal Assistance for you and your family

Who is covered?

- Members of Surrey Police Staff paying scheme contributions
- Partners can be included for life and dental benefits

Claims

- *Life* - advise the Federation office as soon as practicable. Arrangements for payment of the benefit are handled by the scheme trustees.
- *Critical Illness* – potential claims must be notified to Forces Financial (01256 769966) within 90 days of diagnosis.
- *Accident* – call Forces Financial within six months of the accident date.
- *Dental* – call Forces Financial within six months of the treatment date.
- *Sickness Benefit* – call Forces Financial within six months of pay being cut.
- *Legal Assistance* – call the insurers advice line on 0844 770 1058 within six months of becoming aware of a potential claim
- *Travel* – For medical emergencies and repatriation, contact the assistance company. All other claims please report to Forces Financial upon your return.

Monthly Premiums

Premiums Police Staff £15.50 Police Staff & Partner £20.40

Premiums include Insurance Premium Tax where applicable.

You and Forces Financial

This is a group insurance scheme that aims to meet the demands and needs of an Officer who requires group travel, life, critical illness, personal accident, sickness and legal assistance insurance; individual policies are not issued. Please read this document and ensure the cover is adequate for your needs – contact us if you need to top up the scheme cover.

Forces Financial offer members of Surrey Police this group scheme only. We have not provided any recommendation and we will not charge you a fee.

How do I join?

Membership is open to any member of the Police Staff directly employed by Surrey Police. Applications can also be made for life cover in respect of your spouse/partner.

All applications are subject to medical underwriting and therefore acceptance cannot be guaranteed. To apply - contact the Federation office for an application form.

Cancellation

Members may cancel their cover within 30 days of joining and receive a refund of premium, subject to no claim having been made. You may cancel your cover at any time by stopping your salary deductions, but if you later wish to rejoin the scheme, pre-existing condition exclusions will apply. If your payments cease for any reason, all cover ceases.

When does cover on the scheme end?

- o Upon leaving the Force
- o If payments stop for any reason

Cover for certain scheme benefits continues automatically upon members' retirement – see separate summary for details.

Medical Helpline

Scheme members have access to a helpline for matters such as stress, medical information, addiction support and bereavement counselling. Call 0844 815 0524

Please note

This is a group insurance scheme arranged by the Federation for member's participation, individual policies are not issued. If you wish to read any part of the policy wordings or have any queries please call Forces Financial on 01256 769966. The policy wordings provide the full terms and conditions of the covers and take precedence over the summaries.

SURREY POLICE FEDERATION

01483 630289

www.surreypf.co.uk

SURREY POLICE FEDERATION TRAVEL INSURANCE SCHEME

Effective for insurances incepting during the period 1st April 2011 to 31st March 2012, inclusive

INSURER	Axiom Underwriting on behalf of Kiln Syndicate 510 (40%), Atrium Syndicate 570, (12.50%), Brit Syndicate Limited 2987 (5.00%), Amlin Syndicate 2001 (2.50%), Sirius International Insurance Corporation (18.75%), HCC International Insurance Company PLC (16.25%), Great Lakes Reinsurance (UK) Plc (5.00%)
OPERATIVE TIME	This insurance covers trips having a destination outside the United Kingdom (or within the United Kingdom for trips which involve an overnight stay in pre-booked publicly available accommodation or an air flight). Cover operates from the time of leaving home in the United Kingdom during the whole time away until return to home in the United Kingdom. The maximum duration any one trip is 30 days.
TERM OF THE INSURANCE	This is an Annual Multi-Trip insurance and is usually effective for a twelve month period. Please refer to the Master Certificate for the dates that cover is effective.
CANCELLATION	You have the right to cancel this insurance at any time. You will, for a period of 30 days from the date you receive your insurance documentation, have a right to cancel this insurance and receive a refund. This refund will be subject to a charge for the period of cover you have received, plus our reasonable administration charges. To exercise your right to cancel, please contact Forces Financial.
IN THE EVENT OF A CLAIM	In the event of a serious medical emergency or you needing to curtail your holiday, you must contact the emergency medical assistance company stated in the Master Certificate as quickly as possible. Claims should be notified to us as soon as reasonably practicable, please refer to the Master Certificate for contact details.
SUMMARY OF COVER	
This document is a summary only. It does not contain the full terms and conditions of the contract. For full details of all terms, conditions & exclusions please refer to the Master Certificate (a copy of which is available on request). The main sections of the Master Certificate are listed below.	
BENEFIT	UNUSUAL EXCLUSIONS & LIMITATIONS (see also overleaf)
<p>Section A1 Medical and Additional Expenses up to £5,000,000 – medical expenses incurred outside the UK including the cost of repatriation. Up to £1,000 in respect of additional travel and accommodation expenses incurred during a covered trip in the UK. Cancellation and Curtailment up to £3,000 - reimbursement for irrecoverable payments you are committed to pay for travel and accommodation plus reasonable additional travel and accommodation payments incurred in returning to the UK Delay up to £3,000 - payments up to £100 if your travel is delayed for more than 12 hours or up to £3,000 if your trip has to be abandoned as a result of the delay. Journey Continuation up to £400 - additional travel and accommodation expenses incurred in meeting reserved overseas travel arrangements if you miss your outward transport from the UK.</p>	<p>Section A1 Medical & Additional Expenses and Cancellation & Curtailment There is no cover for:</p> <ul style="list-style-type: none"> • Claims arising out of participation in mountaineering, sports tours and motor competitions. • The cost of continuing regular medication for any condition in respect of which medical advice or treatment is being followed at the time of booking a trip. • Claims arising from any condition or set of circumstances known to the insured at the time of booking the trip where such condition or set of circumstances could have been expected to give rise to cancellation or curtailment of the trip. • Claims arising out of participation in scuba diving activities where the insured has: flown within 24 hours of diving; dived below a maximum depth of 30 metres unless prior agreement has been obtained from Underwriters or dived unaccompanied.
<p>Section A2 Personal Liability up to £2,000,000 - cover for costs you are legally liable to pay in respect of injury or third party property damage.</p>	<p>The insured must not admit liability or make any admission, arrangement, offer, promise or payment without Underwriters written consent.</p>
<p>Section B Personal Accident up to £20,000 - cover for death or disability as a direct result of an accident which occurs during your trip.</p>	<p>Section B Personal Accident There is no cover for:</p> <ul style="list-style-type: none"> • Claims arising out of participation in mountaineering, sports tours, motor competitions or aviation other than as a passenger. • The cost of continuing regular medication for any condition in respect of which medical advice or treatment is being followed at the time of booking a trip. • Claims arising from any condition or set of circumstances known to the insured at the time of booking the trip where such condition or set of circumstances could have been expected to give rise to cancellation or curtailment of the trip. • Claims arising out of participation in scuba diving activities where the insured has: flown within 24 hours of diving; dived below a maximum depth of 30 metres unless prior agreement has been obtained from Underwriters; dived unaccompanied. • Claims arising from intentional self injury, disease, natural causes or medical or surgical treatment.

BENEFIT	UNUSUAL EXCLUSIONS & LIMITATIONS
<p>Section C1 Personal Luggage, Clothing or Personal Effects up to £1,500 - cover for loss of or damage to luggage, clothing or personal effects whilst on a trip. A limit of £300 for any one article, pair or set of articles applies.</p>	<p>Section C1 Personal Luggage, Clothing or Personal Effects There is no cover for:</p> <ul style="list-style-type: none"> • Property otherwise insured other than baggage and personal effects covered under a motor policy. • Loss or damage to luggage whilst in the custody of a carrier unless reported to the carrier within 24 hours and a report obtained. • Losses not reported to the police within 24 hours of discovery. • Loss or damage to jewellery and valuables whilst in the custody of a carrier. • Loss or damage to jewellery, baggage or personal effects left unattended unless in a locked hotel room, apartment, holiday residence static caravan or motor vehicle. • Loss of or damage to scuba diving equipment.
<p>Section C2 Personal Money up to £500 - cover for loss of cash, bank or currency notes, traveller's cheques, passports, green cards, petrol coupons and travel tickets whilst on a trip.</p>	<p>Section C2 Personal Money There is no cover for:</p> <ul style="list-style-type: none"> • Losses not reported to the police within 24 hours. • Loss whilst in the custody of a carrier. • Money otherwise insured other than under a motor policy. • Money left unattended unless in a locked hotel room, apartment, holiday residence static caravan or motor vehicle.
<p>Section D Legal Expenses up to £25,000 – legal expenses incurred in pursuing a claim for damages against a third party.</p>	<p>This Section is not available to members of the Surrey Police Group Insurance Scheme, their Partners, Dependent Children and Grandchildren. Underwriters are only liable for legal costs incurred with their written consent.</p>
<p>Section E Piste Closure up to £200 – additional expenses in the event that all pistes at your booked resort are closed due to lack of snow.</p>	<p>Cover only applies for trips commencing after 20th December and ending before 31st March.</p>
SIGNIFICANT & UNUSUAL GENERAL EXCLUSIONS/LIMITATIONS	
<p>War and Terrorism</p>	<p>There is no cover for war and related risks or acts of terrorism involving the use, release or threat thereof of any nuclear weapon or device or chemical or biological agent.</p>
<p>General Exclusions</p>	<p>There is no cover for claims arising from the Insured Persons own criminal act. Certain conditions apply to claims arising from driving or riding motorcycles, please refer to the Master Certificate for full details.</p>
<p>Eligibility</p>	<ul style="list-style-type: none"> • This insurance is available to members of the Surrey Police Group Insurance Scheme (and other serving and retired officers and police support staff who opt to effect cover) including their Partners, Dependent Children and Grandchildren. • Partner means the person with whom the Insured Member lives at the same address and with whom they have a domestic relationship. • Dependent Children means all of the Insured Member's children under 21 years of age provided in full time education. Dependent Children who do not normally reside with the Insured Member are only covered when travelling with their parents. • Grandchildren means the Insured Member's grandchildren under 17 years of age. Cover applies whilst grandchildren are travelling with the Insured Member only, provided neither of the grandchildren's parents are accompanying them on such trips. • An age limit of 69 years attained applies to this insurance. • A trip must not be booked or commenced contrary to medical advice; to obtain medical treatment or after a terminal prognosis has been made. • This Insurance is available to UK residents only.
<p>Excess</p>	<p>Under most sections of this insurance, claims will be subject to an excess. This means you will be responsible for paying part of your claim. The excesses that apply are shown in the Master Certificate.</p>
COMPLAINTS PROCEDURE	
<p>In the first instance these should be referred to Forces Financial. In the event that you remain dissatisfied the problem can be referred to The Managing Director, Axiom Underwriting, First Floor, Orchard House, Westerhill Road, Coxheath, Maidstone, Kent, ME17 4DH. If your complaint remains unresolved, you are entitled to contact: Policyholder & Market Assistance, Lloyd's Market Services, 1 Lime Street, London EC3M 7HA. Complaints may subsequently be referred to the Financial Ombudsman Service.</p>	
FINANCIAL SERVICE COMPENSATION SCHEME (FSCS)	
<p>Axiom Underwriting Agency Limited is authorised and regulated by the Financial Services Authority. All Axiom Underwriting Agency Ltd insurances issued in the UK for individual customers or 'small businesses' are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if your insurer cannot meet its obligations (e.g. if it goes out of business or into liquidation or is unable to trade). Further information about compensation scheme arrangements is available from the FSCS (www.fscs.org.uk telephone number 0207 892 7300)</p>	

Surrey Police Federation

Group Life Benefits Summary

Effective from 1st April 2011

Benefits

Upon death by any cause:

Police Staff	£60,000
Child of the above	£ 2,000
Spouse/Partner of the above	£30,000
20% Terminal Illness Benefit	Included to age 64

Conditions

- Worldwide 24 hour cover, on or off duty
- Terminal illness cover ceases upon reaching age 64, conditions apply; benefit is paid according to the category of membership that would apply 12 months after the prognosis is made.
- Child death benefit applies to the natural and legally adopted children aged over six months and up to and including 17 years, of Serving Officers.

Exclusions

- There are no exclusions; conditions apply to 'Terminal Illness'.
- Only those spouses/partners who have been accepted by the insurers and where the Officer is paying the extra premium are covered for spouse/partner.

To help you

Please note: In the event of death, benefits are paid to the Trustees of the scheme, for dispersal. Members should ensure they lodge their beneficiary details with the Federation office and keep them up to date.

Surrey Police Federation Group Critical Illness Benefits Summary



Effective from 1st April 2009

Upon diagnosis of an insured critical illness:

Police Staff	£5,000
Child of member	£1,000

What critical illnesses are covered?

Critical Illnesses are split into three Groups, A, B and C as shown below. You can only claim once under each Group. Please note some Critical Illnesses appear in more than one group.

Group A

- Alzheimer's Disease – resulting in Permanent symptoms
- Bacterial Meningitis – resulting in Permanent symptoms
- Blindness – Permanent and irreversible
- Coma – resulting in Permanent symptoms
- Creutzfeld-Jakob Disease
- HIV – from a Blood Transfusion
- HIV – Occupational (Serving Officers only)
- Kidney Failure – requiring dialysis
- Loss of Hearing – Permanent and irreversible
- Loss of Speech - Permanent and irreversible
- Motor Neurone Disease - resulting in Permanent symptoms
- Multiple Sclerosis – with persisting symptoms
- Paralysis of Limbs – total and irreversible
- Parkinson's Disease – resulting in Permanent symptoms
- Terminal Illness
- Third Degree Burns (covering 20% of body surface)

Group B

- Benign Brain Tumour – resulting in Permanent symptoms
- Cancer – excluding less advanced cases and some skin cancers
- Terminal Illness

Group C

- Aorta Graft Surgery – for disease
- Blindness – permanent and irreversible
- Coma – resulting in permanent symptoms
- Coronary Artery Bypass Grafts – with surgery to divide the breastbone
- Heart Attack – of specified severity
- Heart Valve Replacement or Repair – of specified severity
- Loss of Hearing – Permanent and irreversible
- Loss of Speech – Permanent and irreversible
- Major Organ Transplant
- Paralysis/Paraplegia
- Stroke – resulting in Permanent symptoms

Exclusions

- | | |
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| <ul style="list-style-type: none"> ○ Any illness where the Insured does not survive for at least 28 days after diagnosis ○ No critical illness benefit will be paid for conditions for which advice/treatment has been sought for related conditions in the two years prior to the member joining the scheme, until two years have elapsed without the member having had advice/treatment for such condition. ○ This benefit applies to the natural and legally adopted children aged over six months and up to and including 17 years of Police Staff. | <ul style="list-style-type: none"> ○ Pregnancy and childbirth ○ War risks, Hazardous Pursuits, Self inflicted Injuries, Injuries caused by Intoxicating liquor or drugs ○ Sickness occurring within 60 days of joining this insurance unless the member joins within 180 of joining Surrey Police. ○ No critical illness benefit shall be payable for any condition which has been diagnosed prior to the member being included in the critical illness section of the scheme. ○ The maximum payable for claims arising out of any one event is £25 million but only £5 million for Terrorism & CBRN. |
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www.forcesfinancial.com

Accident, Dental & Sickness Benefits Summary

For accidents occurring on/after 1st April 2009 and where pay is cut on/after 1st April 2009

Accident Benefits

Permanent disablement From any/every occupation	£60,000
Loss of one limb/eye	£30,000
Loss of two limbs/eyes or loss of speech	£60,000
Loss of hearing -both ears	£60,000
-one ear	£30,000

Other benefits apply for loss of fingers/toes etc. Please contact Stuart Harvey/Forces Financial for further information.

Sickness Benefit

If you are reduced to half or nil pay under Police Sickness Regulations you can claim a benefit of £50 per week for a maximum of 52 weeks, when you have been absent from work for at least 26 weeks.

Dental Cover

- Up to £2,500 for any accidental dental injury
- Emergency dental treatment for immediate pain relief, per incident, initial visit only
 - Up to £200 in the UK
 - Up to £400 rest of world
- Hospital cash of £50 per night maximum of 20 nights
 - If an inpatient having dental treatment (under care of dental or maxillofacial consultant care)

Cover includes spouse/partner if spouse/partner premiums are being paid

'Optional – Family accident benefits'

This will only apply to you if you have registered for these benefits on the Federation website (www.surreypf.co.uk) and received an email to confirm you have the cover in place.

ACCIDENT & SICKNESS BENEFITS

Conditions

- If pay is reduced under Police Sickness Regulations sickness benefit is paid instead of the temporary total disablement benefit.
- If a member claims the maximum sickness benefit, they cannot claim again for the same or a related condition until they have accrued a further 183 days back at work.
- To claim benefit, disablement must be solely due to an accident during the period of insurance. An Accident is defined as a sudden violent external unforeseen and identifiable event that leads, independently of any other cause, to the insured bodily injury. Benefit is not payable if the injury is the result of normal bodily movement, sickness, disease or any gradually operating or degenerative condition. Disablement must be solely due to the accident.
- You have to be off work as a result of an accident to be able to claim the benefit. Disablement must occur within two years of the accident date and the benefit can only be paid during this 2 year time period.
- Dentist Call Out Fees – there is a limit of two call-outs per Insured person during any one period of insurance.
- Emergency dental treatment in the UK has a limit of 4 incidents per insured person during the period of insurance and emergency dental treatment outside the UK has a limit of 2 incidents.
- There is a maximum limit of £800 per year per insured person in any one period of insurance for emergency dental treatment.
- Dental benefits caused by injury must be notified within 183 days and no benefit will be paid after 2 years from the date of the injury.
- 24 hour Worldwide cover, on or off duty.
- A £5m limit applies for all accidents arising from any one incident, including Terrorism and CBRN.
- Cover under this part of the scheme applies to Police Staff only, except for the dental cover which applies to spouses/partners if spouse/partner cover has been purchased.

Exclusions

- War, suicide/intentional self injury, private flying, service with the armed forces and professional sports activities are excluded. Terrorism is covered subject to a maximum benefit of £5m per incident.
- Where a pre-existing condition has contributed towards Permanent disablement and/or discharge; the insurers reserve the right to negotiate a settlement for a reduced sum, to reflect the extent to which this condition has affected the claim.
- Dental injury caused by the consumption of food (including foreign bodies contained within food) , damage caused by toothbrushing or other oral hygiene procedures, injury whilst training in or participating in Contact Sports unless an appropriate sports mouthguard is worn, any treatment care or repair of teeth gums or tongue in connection with “mouth jewellery”, any treatment deemed to be clinically unnecessary,

Regulatory information for the Group Life, Critical Illness, Accident & Sickness

The scheme is administered by Forces Financial. Forces Financial is a trading name of Stuart Harvey Insurance Brokers Ltd. Forces Financial is Surrey Police Federation's appointed insurance broker for this scheme and is authorised and regulated by the Financial Services Authority (FSA registration number 301858).

The full terms and conditions are contained in policies issued by the insurers and available on request. This is a non-investment insurance and is subject to English Law. Life benefits are underwritten by Risk Assurance Management Ltd. Critical Illness benefits are underwritten by Aviva Insurance Ltd. The Accident & Sickness section is insured by Aviva Insurance Ltd and Axiom Underwriting Agency Ltd on behalf of Kiln Syndicate 510 (40%), Atrium Syndicate 570, (12.50%), Brit Syndicate Limited 2987 (5.00%), Amlin Syndicate 2001 (2.50%), Sirius International Insurance Corporation (18.75%), HCC International Insurance Company PLC (16.25%), Great Lakes Reinsurance (UK) Plc (5.00%). Members do not have rights under the Contracts (Rights of Third Parties) Act 1999.

Complaints

In the first instance, please raise any complaint with
Forces Financial, 3 Meridian Office Park, Osborn Way, Hook, Hampshire, RG27 9HY.
Telephone 01256 769966

If you remain dissatisfied, you may complain to

Life, Critical Illness, Accident and Sickness claims

The Chief Executive, Aviva Insurance, Surrey Street, Norwich, NR1 3NS

Complaints which cannot be settled can be referred to Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9RS, Telephone 0845 080 1800

Financial Services Compensation Scheme

In the unlikely event that the Insurers are unable to meet their liabilities, you may be able to claim compensation from the Financial Services Compensation Scheme (FSCS). Further Information on this case be obtained from the FSA or the FSCS.

Police Officers Legal Assistance Policy Summary

Some important facts about your Legal Assistance insurance policy are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides.

The Insurance cover summarised in this document is provided by Inter Partner Assistance and administered on their behalf by Arc Legal Assistance Ltd.

Your Legal Assistance cover is valid for the period for which you continue to pay the monthly premiums. You should review this cover periodically to ensure that it continues to meet your needs.

The various elements of your Legal Assistance cover can apply to you, your spouse or partner, children, parents and parents in law, provided they all normally live with you. Details of how cover applies and to whom can be found in the policy wording.

Significant features and benefits	Significant exclusions or limitations	Policy section
<p>Costs of up to *£100,000 per claim are covered</p> <p><i>* Where the matter proceeds to Crown Court cover will be unlimited, but no more than the maximum contribution authorised by the Legal Services Commission under the Crown Court means Testing scheme.</i></p>	<p>For full details of all conditions and exclusions please refer to the policy wording.</p> <p>It is a general requirement that there should be reasonable prospects of success in taking legal action before a claim can be accepted.</p> <p>There is no cover for:</p> <ul style="list-style-type: none"> ▪ Where you are entitled to funding for legal assistance under Police Federation Fund Rules , from the Police Service, the chief officer, a trade union, or an employer ▪ Fines and penalties ▪ Costs that have not been agreed in writing ▪ Claims arising from disputes between persons covered under this policy and or persons who currently live together or used to live together ▪ Where you fail to comply with the conditions of this insurance ▪ Any insured incident intentionally brought about by you or any prosecution deliberately solicited by you 	<p>All</p>
<p>Legal and Tax advice available 24/7</p>		
<p>Lifestyle Helpline available 24/7</p>		
<p>Arc Legal Document Service</p>		
<p>Costs to:</p> <p>Prepare for and attend an interview with the police to do with an event which might lead to you being charged with a criminal offence</p> <p>Defend a Legal Action in Magistrates Court after any event which results in criminal proceedings being brought against you, including making an appeal against your conviction or sentence</p>	<p>There is no cover for claims arising from parking offences which you do not get penalty points on your licence for or made by any insured person other than the member and partner living with the member unless the claim is for the defence of a motoring prosecution</p>	<p>1a Crime – Pre Charge</p> <p>1b Crime – Magistrates Court</p>

Significant features and benefits	Significant exclusions or limitations	Policy section
<p>Cover a sum equal to the pre conviction contributions towards your legal costs payable under the Crown Court Means Testing Scheme limited to the amount which you would be assessed as being required to pay in the absence of this insurance contract</p> <p>Obtain legal advice if you are being investigated for Gross Misconduct and to prepare for and represent you at a Misconduct Tribunal Panel or a Police Appeals Tribunal following a disciplinary procedure.</p> <p>Represent you in an investigation by the Independent Police Complaints Commission</p> <p>Represent you at a public enquiry ordered by the District Auditor</p> <p>Defend a Legal Action following an event which results in civil proceedings being brought against you for discrimination at work. This section includes cover of up to £5,000 for awards which you may be ordered to pay</p> <p>Defend a Legal Action following an event which results in civil proceedings being brought against you in respect of any act or omission or alleged act or omission as a trustee of a fund set up by your employer</p> <p>Pursue personal injury claims against the responsible person / organisation</p> <p>Pursue a Legal Action against your employer for a breach of your contract of employment</p> <p>Pursue or defend contract claims between you and a person / organisation providing defective goods or services to you, or to whom you have sold private goods</p>	<p>There is no cover for:-</p> <ul style="list-style-type: none"> ▪ Any amount you are ordered to pay in excess of the pre-conviction income based contribution under the Crown Court Means Testing scheme or; ▪ Where you do not apply for a representation order or; ▪ Where you do not keep to the terms of the representation order or; ▪ Where you do not provide the information requested or; ▪ Where you do not use an advisor that can act under a representation order all under the Terms and conditions of the Crown Court Means Testing Scheme <p>Cover will be subject to authorisation by the Police Federation Joint Branch Board</p> <p>There is no cover for any claim arising from illness, personal injury or death which is caused gradually or is not caused by a specific event or anything to do with your activities as a police officer</p> <p>There is no cover for anything to do with your activities as a police officer or any dispute which is only about the amount of redundancy pay or Anything to do with subcontracting or a contract for services if you are self employed</p> <p>There is no cover where the dispute is to do with a contract you entered into before the start of this policy. or where the amount in dispute is less than £50 or for any dispute over the amount of money or other compensation due under an insurance policy</p>	<p>1c Crime – Crown Court</p> <p>2.Disciplinary Hearings</p> <p>3.IPCC Complaints</p> <p>4.Representation at Public Enquiries</p> <p>5.Discrimination</p> <p>6.Fund Trustees</p> <p>7.Personal Injury</p> <p>8.Employment Disputes</p> <p>9.Consumer Disputes</p>

Significant features and benefits	Significant exclusions or limitations	Policy section
Pursue or defend a Legal Action following the infringement of your legal rights in relation to your main home, or the alleged infringement by you of the legal rights of another person in relation to your ownership or occupation of your main home.	There is no cover for claims arising from divorce or matrimonial matters	10.Property Disputes
Pursue a claim following your unlawful eviction from rented property	There is no cover to do with the non payment of rent	11.Tenancy Disputes
Pursue a Legal Action for financial compensation for uninsured losses arising from a road traffic accident	There is no cover for claims arising from a road accident if the event is not covered under your motor insurance,	12.Motor Uninsured Loss Recovery
Pursue a Legal Action for financial compensation for damages against a person or organisation that causes physical damage to your main home or your personal effects	There is no cover for claims arising out of a contract you have with another person or organisation	12.Property Damage
Accountancy fees to deal with an Investigation into the personal tax you have to pay	There is no cover for investigations relating to alleged criminal activities or for anything to do with investigations by HMRC Special Compliance Office or Special Investigations Section or any appeal where you are only being investigated because you have been investigated before and there is no cover in respect of business activities unless it is about your salary or wages as an employee	13.Tax
Defend a Legal Action following an event which results in civil proceedings being brought against you over the way you have kept or used personal information about another person or organisation.		14.Data Protection
Appeal against the decision of a Local Education Authority (LEA) arising out of the LEA's failure to conform with its published admission policy, which leads to your child or children being refused entry at the state school of your choice.	There is no cover for claims:- <ul style="list-style-type: none"> ▪ Where examinations or other selection criteria are part of the acceptance process or; ▪ Involving schools which are not state schools falling under the LEA's jurisdiction or where the allocation of a place(s) does not sit within the LEA's responsibility. ▪ Arising prior to submitting an application to the school or LEA or; ▪ Where the LEA's refusal occurred within 180 days of you first purchasing this insurance or ; ▪ Where the process for appealing against the decision to refuse a place at the school has not been adhered to or; 	15.School Admission Disputes
Pursue a Legal Action by you in respect of a probate dispute involving the will of your parents, grandparents, children, step-children or adopted children	There is no cover for claims Arising from any dispute or costs where a will has not been previously made or concluded or cannot be traced (Intestate)	16.Probate

Significant features and benefits	Significant exclusions or limitations	Policy section
<p>Deal with organisations that fraudulently apply for credit in your name and to defend proceedings, reverse incorrect judgements and challenge consumer credit ratings resulting from Identity Fraud.</p> <p>Represent you in a dispute which you have with the police or other public agency in the event that your Vehicle is seized following a failure in communication between your motor insurance representative and the Motor Insurance Database which results in incorrect information about you or your Vehicle being recorded on that database</p>	<p>There is no cover for claims:-</p> <ul style="list-style-type: none"> ▪ Where you have not been the victim of Identity Fraud or; ▪ Where you did not take reasonable precautions against Identity Fraud or take action to protect yourself from Identity Fraud or; ▪ Where the Identity Fraud has been carried out by somebody living with you or; ▪ For advisers' costs arising from loss of cash from a bank, building society, credit union or other similar financial institution where that institution has refused to cover the loss or; ▪ For any losses other than advisers' costs incurred by you as a result of Identity Fraud 	<p>17. Personal Identity Fraud</p> <p>18. Motor Insurer Database Disputes</p>

Cancellation rights (cooling off period)

Within 30 days of receipt of insurance documentation you may cancel this policy if it does not meet your needs. Subject to your insurance advisor receiving your written advice of this, they will issue a full return of premium, the policy will be regarded as not having been taken up by you and will be cancelled from inception.

To make a claim

As soon as you have a legal problem that you may require assistance with under this insurance you should telephone the Legal Helpline on **0844 770 1058**. If you do not notify us within six months of becoming aware of a potential claim you will not be covered.

Complaints

If you are unhappy with the service that has been provided, you should contact us at the address below. If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service. For full details of our complaints procedure and how to contact the Financial Ombudsman Service please see our policy document.

Our contact details are:

Arc Legal Assistance Ltd
 PO Box 8921
 Colchester
 CO4 5YD

Tel 0844 770 9000
 Email enquiries@arclegal.co.uk

Compensation

We are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if Arc Legal or Inter Partner Assistance are unable to meet their obligations. Your entitlement to compensation will depend on the circumstances of the claim. Further information about compensation scheme arrangements is available at <http://www.fscs.org.uk/> or by telephoning 020 7892 7300

www.forcesfinancial.com