

SURREY POLICE FEDERATION GROUP INSURANCE SCHEME

Summary of cover – Family Accident Extension

Effective from 1st April 2011

Surrey Police Federation offers family accident protection as an extension of the Federation group insurance scheme. Cover applies to any serving Surrey Officer or Police Staff member who has applied online via the Federation website, www.surreypf.co.uk. You should ensure the cover is adequate for your needs – please contact us if you need to top up the scheme cover. If you have any questions, please call the scheme administrators, Forces Financial, on 01256 769 966.

What benefits are my family covered for?

	Spouse/Partner	Child
Accidental death of a child		£7,500
Permanent disablement from any/every occupation	£30,000	£7,500
Loss of limb/eye	£30,000	£7,500
Various other benefits for loss of fingers/toes	Included*	Included*

*Please contact Forces Financial for further information

Who is covered?

Anyone who has applied via the website and received an email confirming they have cover.

Claims

Contact Forces Financial on 01256 769966 within 6 months of the accident.

Conditions

- To claim benefit, disablement must be solely due to an accident occurring during the period of insurance. Accident means a sudden violent external unforeseen and specific event that occurs at a definable time and place and leads to the bodily injury. Accident benefit is not payable if the injury is the result of normal bodily movement, sickness, disease or any gradually operating or degenerative condition.
- A £5m policy limit applies for all accidents arising from one incident.
- Disablement must occur within a maximum of two years from the date of the accident.
- Claims must be notified within 6 months of the date of the accident.
- Child benefit applies to dependent children under 21 years of age and in full time education
- A £5m limit applies for all accidents arising from any one incident, including Terrorism and CBRN.

Exclusions

- War, suicide/intentional self injury, private flying, service with the armed forces and professional sports activities are excluded.
- Where a pre-existing condition has contributed towards disablement, 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.

Premium

At present, the cover is provided free of charge to qualifying scheme members who register.

Cancellation and when cover ends

Members may cancel their scheme cover within 30 days of joining. You may cancel your cover at any time, but if you later wish to rejoin the scheme, pre-existing condition exclusions will apply. If your payments cease under the main scheme for any reason, all cover ceases.

Cover ends upon reaching age 65.

Regulatory information for family accident benefits

You and Forces Financial

The scheme aims to meet the demands and needs of an Officer who requires family accident benefits. Forces Financial offer members of Surrey Police this family accident scheme only. We have not provided any recommendation and we will not charge you a fee.

Forces Financial is a trading name of Stuart Harvey Insurance Brokers Ltd who 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 the policy issued by the insurers and is available upon request. This is a non-investment insurance and is subject to English Law. The policy is insured by Aviva Insurance UK 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 The Chief Executive, Aviva Insurance UK Ltd, 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 can be obtained from the FSA or the FSCS.

FORCES FINANCIAL

01256 769966

www.forcesfinancial.com

SUREY POLICE FEDERATION

01483 630289

www.surreypf.co.uk