

METROPOLITAN GROUP TRAVEL POLICY BOOKLET

APPLICABLE TO SERVING OFFICERS ONLY



Important information:

Please take particular care when reading through this booklet. Full details of the cover including terms and conditions is contained in the policy wording available from the Federation or which can be found on www.metfedinsurance.co.uk.

We offer a non-advised product, which means we cannot provide you with a personal recommendation in respect of this scheme but can outline the detail, features and benefits so that you can decide whether the cover(s) suits your needs. This scheme meets the demands and needs of those who wish to provide protection for the circumstances outlined in this booklet and at the levels described in the schedules details.

Joining the scheme:

Cover is available to serving and retired officers. Simply complete the application form which will advise you when your cover will commence.

If you are a new recruit to the Metropolitan Police Service and have joined the Group Insurance scheme your premiums will be free of charge for 32 weeks from joining the service.

Payment of Premiums:

Premiums are collected monthly via salary deduction for serving members or payable annually direct to "Advisory Insurance Brokers LTD" (part of the Ardonagh Group) if retired, or if alternative arrangements have been agreed. Further information in this respect will be provided during the sales process.

Career breaks, maternity leave, secondment or living overseas:

Prior to any of the above applying you will need to contact the Federation to discuss whether cover can continue and to arrange premium payment throughout the applicable period

Transfer, resignation or dismissal

Serving officers who transfer to another force, resign or are dismissed from the police service are not eligible to remain in the scheme and all cover will cease with immediate effect.

Retirement from the Police Service

Serving officers upon retirement from the police service may remain in the scheme with premiums payable applicable to their age. The premiums payable are detailed in the following schedule.

How to cancel your cover

In the event that you need to cancel your cover, please notify the Metropolitan Police Federation in writing: Metropolitan Police Federation office, York House, 2 Elmfield Park, Bromley, Kent BR1 1LU

How to make a claim

Please contact the insurers direct to make a claim on **01243 621416**. Claims should be reported as soon as practicable.

Full details of the cover included in these schedules can be found in the policy wording, which is available from the Metropolitan Police Federation and should be read carefully, in particular the limitations, exclusions and terms and conditions. Call: **0208 464 2322** or visit the Federation website: metfed.org.uk

WORLDWIDE TRAVEL INSURANCE

The Travel Insurance Policy covers the member, their spouse (or cohabiting partner) and any number of dependent children / grandchildren under the age of 23 who were living with them and in full time education for **any number of trips a year, up to 31 days each trip.**

Trip Duration can be extended to a maximum of 183 days upon request and by payment of an additional premium. **These extensions must be arranged before you travel** and full details of your travel plans provided. Please Call "Advisory Insurance Brokers" on: **0345 266 8985** to arrange a travel extension.

Cover includes trips in the United Kingdom provided overnight accommodation has been booked and paid for.

A wide range of leisure activities such as Scuba diving to 30 metres and winter sports are covered at no extra charge. Please refer to page 11 of your travel policy for the full list of activities included.

Cover may be available at additional premium for activities not listed, please contact "Advisory Insurance Brokers" for details.

Extensions can be arranged to include cover for overseas weddings, golfing trips and business equipment, and for children of extended family or friends under the age of 18 who are travelling with the member by contacting "Advisory Insurance Brokers" and on payment of an additional premium.

Important information

Health Restrictions apply to some sections of the policy. Prior to booking a holiday, please ensure you read the "pre-existing Medical Conditions" wording which can be found on page 6 of your policy document

Call: **01243 621416** as soon as possible on returning to the UK to make a claim.

A £40 excess applies to most policy sections, along with other terms and conditions.

Full details of cover including the limitations, exclusions and terms and conditions can be found in the policy wording, which should be read carefully, in particular the exclusions and limitations.

What to do if you have a complaint:

In the event that you have a complaint, please notify the **Metropolitan Police Federation** in writing in the first instance: **Metropolitan Police Federation office, York House, 2 Elmfield Park, Bromley, Kent BR1 1LU.**

Data Protection Notice: Travel Cover is arranged by Advisory Insurance Brokers Limited, who are the data controller for the personal information you provide. We are committed to keeping your information safe and secure. We will use your personal information to communicate with you and to provide you with the products and services you have requested or are of interest. We share information with other companies including insurers and finance companies to assess and obtain the quotes and covers you have requested. We will also share information with other organisations where we need to do so by law. Our Fair Processing Notice can be found here: <https://www.towergateinsurance.co.uk/fpn/advisory-insurance-brokers>. This explains in more detail how we use and share your personal information.

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**OFFICER
INSURANCE
COVER**

By Advisory Insurance Brokers Limited (part of The Ardonagh Group)