

METROPOLITAN GROUP INSURANCE SCHEME BOOKLET



**OFFICER
INSURANCE
COVER**

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

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. This includes the Legal Cover Insurance Product Information Document (IPID).

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 detailed.

Joining the scheme:

1. **New Recruits** are able to join the scheme to the extent that they are actively working on the date that they want to join, and that they do so within 6 months of their employment start. New recruits are entitled to 32 weeks free cover from when they join the service.
2. **Serving Officers** are able to join the Group Insurance Scheme providing that they have not been medically advised against working, have not been absent from work due to sickness or injury in the 8 weeks prior to their application.
3. **Special Constables** are applicable to joining the scheme (if and only if) they have been actively on duty for 8 successive shifts prior to their application. Similar to Serving Officers they must not have been absent from their main occupation due to sickness or injury in the previous 8 weeks.
4. This scheme is applicable to **Partners** at the same time as a New Recruit or within 3 months of either marrying or qualifying as a serving officer's partner. They are able to join if they can satisfy the health declaration in the related partner request form. N.B. A partner cannot join the scheme if the Officer is not, and cover will be terminated

In the situation where an officer goes on: Career break, Maternity leave, Secondment, they **need** to contact the

Federation to discuss whether cover can continue and how payment of premiums will have to change to a Direct Debit. If an officer goes on either of these without informing the Federation, they are at risk of not being on cover.

How to make a claim:

Unless specified otherwise, please contact the Metropolitan Police Federation on **0208 464 2322** or updates@metfed.org.uk to make a claim. Claims must be reported as soon as possible by the member, preferably within 30 days of the incident. It is not the responsibility of the Federation to advise a member to make a claim.

Upon Retirement all serving officers are entitled to join the Retiree Group Insurance Scheme with benefits appropriate to their age bracket. If seeking to join the retired group insurance scheme, the officer must liaise with the Federation before their retirement as they are unable to "rejoin" the scheme upon their retirement commencing.

Officers who transfer to another force, resign or are dismissed from police work cannot continue within this scheme; any products purchased will be cancelled therein by the Metropolitan Federation.

If an Officer would like to cancel their cover, they must notify the Metropolitan Police Federation via letter at Metropolitan Police Federation, York House, 2 Elmfield Park, Bromley, Kent BR1 1LU.

The following section gives a concise overview of the products included in the scheme. If you would like to see the full terms and conditions and further explanation on the Group Insurance Scheme – please go to (URL to Met Page). Further to that, please contact the Met Federation with any questions.

Life Assurance:

This benefit is payable upon the death, (regardless of origin), of the member or their partner (if they have entered into the Group Insurance Scheme) up to the age of 70 years old. The level of benefits that a partner can receive is solely dependent on subscribing member's age.

Upon verification of the member's subscription the payment is made to the "Trustees of the Metropolitan Police Federation" and the money is subsequently distributed by the Trustees to the member's nominated beneficiary, (under the "Trust Deed" terms). This is so the benefit does not become a part of the members estate, meaning it is not subject to inheritance tax. If, for any instance, a subscribing member wishes to change their beneficiary, contact the Metropolitan Federation at the earliest convenience.

Terminal Illness benefit:

If a member of the scheme under the age of 69 (64 if retired) is diagnosed with an illness / injury where they are expected to die within 12 months, they are entitled to apply for an advance totaling 20% of their total life assurance benefit. Upon death, the advancement will be deducted from their gross benefit.

Child Death Grant:

If a dependent child of a member dies between the ages of 6 months to 17 years, they are entitled to a benefit which will be paid out.

24 Hour Bereavement counselling telephone helpline:
0800 912 0826

Personal Accident Package:

- Applicable for all serving members and their subscribing partners up to the age of 70 (unless otherwise stated)
- Applicable to Special Constables if incident occurs whilst on active duty.

Temporary total disablement:

- If you succumb to a bodily injury as a result of a personal accident, you are entitled to claim a benefit for the time you are unable to work. This benefit will be paid weekly for up to 2 years from the date of the accident, the initial benefit is pay out from the 8th day of incapacity.

Permanent Total Disablement (PTD):

- Caused by bodily injury sustained as a result of an accident, which completely prevents you from attending to any business or employment for 12 months and which after that period, has no expectation to improve.

Permanent total loss of sight (1 or both eyes), limb(s), hearing, or speech.

- Benefit paid out if any of these.

Occupationally acquired HIV/AIDS/HEPATITIS B: (Applicable to Serving Officers only)

- If as a result of a documented incident during the course of performing your day-to-day duties, you become infected with HIV/AIDS/HEPATITIS B, a lump sum payment will be made to you.

Unrecovered Criminal Court Compensation: (Applicable to Serving Officers only)

- If following an assault, court awarded compensation remains outstanding for a period exceeding 6 months, a benefit payment in respect of the outstanding full or partial award will be paid to you.

Offensive weapons assault benefit: (Applicable to Serving Officers only)

- If you endure accidental bodily injury in the line of duty, openly instigated by the discharge of the following; a firearm, crossbow, shotgun or by stabbing with a sharp instrument, and the injury suffered prevents you from continuing in your pre-assault duties for the 7 subsequent days, a specified lump sum benefit will be paid out. Only one benefit paid for any one assault.

Disfigurement/Scarring from Burns: (Applicable to Serving Officers only)

- **Face:** If as a result of an accident an officer sustains facial disfigurement that affects at least one square centimeter – a benefit will be paid out relative to the size of the area affected.
- **Body:** If as a result of an accident an officer sustains injury which results in permanent scarring/burns to the body at least 4.5% of the total body area – a benefit will be paid out according to the size of the area affected.

Hospital Benefit:

- If as a result of an accident you are admitted to hospital due to injuries sustained, you are entitled to a payment to be paid out for each night of their stay. (Up to a maximum of 7 nights)

Legal Expenses:

This cover is also included in the Group Insurance Scheme for subscribing serving members and can be purchased as a single product by a retired officer (direct debit payment – contact the Federation office for further information). This policy offers protection from legal costs up to £100,000 for the subscribing member and their resident family members to help pursue or defend a claim,

Included in the cover is seen below – if you have any questions or queries, please contact the Metropolitan Police Federation on **0208 464 2322** or **updates@metfed.org.uk**.

Serving Officer:

- Crime pre-charge, up to 5 hours post interview cover.
- Legal representation at gross misconduct hearings.
- Representation in IOPC complaints investigations.
- Representation at Public Enquiries and Inquests.
- Advisors' costs for alleged wrongful arrest.
- Defence of civil proceedings arising from charges brought against you for discrimination at work.
- Defence of legal action arising from allegations in respect of your acts or omissions as a Trustee of funds set up by the police/Federation.
- Property disputes in relation to ownership or occupation of your main home.
- Tenancy disputes relating to your unlawful eviction from a property you occupy.
- Probate disputes where you are contesting a will as a beneficiary of your deceased parents, grandparents, or children.

Serving Officer + Partner:

- Legal representation for non-duty related criminal prosecutions in Magistrates and Crown Court.
- School Admission Challenges.

Partner + Children:

- Pursuit of employment disputes

Serving officer, Partner, Children, and parents if living in the same house.

- Compensation for damages following an incident resulting in personal injury, (location irrelevant)
- Sale and Purchase Disputes
- Property Damage & Motor uninsured loss recovery
- Tax Investigations
- Data Protection issues
- Personal Identity fraud
- Motor Insurer database disputes
- Social Media defamation
- Vehicle Cloning

Best Doctors

When it comes to treating health challenges you want to know you are receiving the best possible care.

The Best Doctors second medical opinion service provides access to over 50,000 world leading experts worldwide.

They will provide you with an expert opinion on diagnosis and treatment for a range of conditions from dermatological conditions to heart disease all from the comfort of your own home and all at no costs to you.

The service is there to provide you with the right information, the right diagnosis and the right treatment.

You will have a triage call with a dedicated GP who will be your case manager throughout your journey.

Your GP case manager will then provide a comprehensive report for the expert selected as the most appropriate wherever they are in the world to review your case. It will include your triage, your medical history, scans and even pathology. The expert will then provide a personalised, confidential report on the diagnosis, treatment options and any other pertinent information which your GP case manager will talk you through, answering any questions before you share the report with your own treating doctor.

The service is available to you and your immediate family which is partner and their resident dependent children up to age 21 (25 if still in full time education).

Telephone: **0800 085 6605**

<https://bestdoctors.com/unitedkingdom/>

Care on Demand

The GP Care on Demand service provides the subscribing member of the Group Insurance Scheme and their resident family with unlimited access to a GMC licensed practising GP from the comfort of their home or workplace.

You can conveniently schedule a video consultation or request a telephone call back consultation from an experienced GP who'll take the time to support your individual needs. Where appropriate, they will be able to issue an open private specialist referral letter or a private prescription.

If it is identified you will benefit from a second medical opinion the doctor will support you by connecting to the Best Doctors® service which has a network of over 50,000 world leading specialists to review your case in full and help support some of the most important decisions you may have to make around your health.

Brought to you by Teladoc Health, a world leader in virtual care, you can use the GP service when you are abroad to access doctors who are practised in supporting patients wherever they are in the world.

Key benefits:

- 24/7, 365 days a year, worldwide access
- Connect via the App, or simply call
- Discuss all aspects of your physical and mental wellbeing
- Unlimited consultations; you can use the service as much as you need
- Connect with a high quality GP* who has the time to listen and to help you.

To arrange an appointment simply **download the 'Care on demand' App**** create an account and book a consult:

Apple Store: <https://apps.apple.com/gb/app/care-on-demand/id1481628208?ls=1>

Google Play: <https://play.google.com/store/apps/details?id=com.advancemedical.careondemand>

Use code: **METFED**

Or you can call: **+44(0) 203 499 4891**

No pre-existing medical condition exclusion or age limit applies.

To access Care on Demand you must subscribe to the Group Insurance Scheme. **[Sign up to the scheme.](#)**

*Teladoc GPs are carefully selected and actively practising medicine. They have over six years of professional experience, undergo quarterly appraisals and continuous training.

**As part of Care Quality Commission (CQC) regulations patients, when engaging the service for the first time, will be asked to go through a positive ID process.

GP Care on Demand is provided by Teladoc Health, Inc.

Teladoc Inc is a telemedicine company that uses telephone and video-conferencing technology to provide on-demand remote medical care via mobile devices, the internet, video and phone. www.teladoc.com

List of phone numbers for:

Personal Tax & Legal Advice: **0344 770 1058**

Lifestyle Counselling / Online Support Service: **0800 177 7894**

CareFirst Counselling: **0800 177 7894**

(Included in the Legal Expenses package)

Does Not apply to Special Constables

Only Applies to retirees who have bought the Legal Expenses package

Pressure and stress are not uncommon within most people's daily working lives, but if not managed effectively can have a significant and negative impact on productivity, morale, and the bottom line. Care first Employee Assistance Programmes are a comprehensive set of services designed to help you operate in a healthy and balanced work environment.

As a member you have access to an information and counselling helpline service which is accessible all day every day. Citizen Advice trained advisors are available to deliver assistance and provide answers on a variety of issues which may affect your day-to-day life. The helpline guarantees you instant support, advice and counselling.

All access is confidential. All content is available to you as part of your Employee Assistance Programme.

Legal Document Service:

A further addition to the Legal Expenses package, serving officers + Partners have access to an online legal document template service.

This entitles members to have the opportunity to draft up their own tailored legal documents using templates that have been developed via legal professionals, which are consistently evaluated and revised in line with changes in law or legal practice.

Templates include the likes of:

- Building Work: quotations / estimations, complaints / requests for faulty work repairs.
- Buying and Selling: Refunds, replacement & repair requests, sales of goods contracts
- Complaints & Disputes
- Identity Theft and Credit improvement
- Motoring:
- Probate:
- Wills: (regardless of marital situation)
- Workplace: Application for flexible working, flexible working appeals, adoption leave requests, maternity/ paternity leave letters.

For all details referring to legal documentation & information, they are obtainable via email at **legaldocs@arclegal.co.uk**

Schedule of Benefits:

Serving Officer (up to age 70)	Benefits
Life Assurance Advance of benefit on terminal prognosis (age 68 and under) Child death grant (children aged between 6 months and 17 years)	£150,000 20% of sum assured £3,000
Personal Accident Benefits	Member Only
Legal Expenses Insurance (Children over 18 years)	Family Cover
Best Doctors	Family Cover
GP Care on Demand	Family Cover
Calendar monthly Premium *The premium includes Insurance Premium Tax (IPT)	£24.01*

Partner of Serving Officer	Benefits
Life Assurance Advance of benefit on terminal prognosis (age 68 and under)	£50,000 20% of sum assured
Personal Accident Benefits	Member Only
Calendar monthly Premium *The premium includes Insurance Premium Tax (IPT)	£4.95*

Special Constable	Benefits
Life Assurance Advance of benefit on terminal prognosis (age 63 and under) Child death grant (children aged between 6 months and 17 years)	£150,000 20% of sum assured £3,000
Personal Accident Benefits (On duty cover only)	Member Only
Best Doctors	Family Cover
GP Care on Demand	Family Cover
Calendar monthly Premium *The premium includes Insurance Premium Tax (IPT)	£11.38*

Partner of Special Constable	Benefits
Advance of benefit on terminal prognosis (age 63 and under)	£50,000 20% of sum assured
Calendar monthly Premium *The premium includes Insurance Premium Tax (IPT)	£4.81*

Retired Officer (under age of 65)	Benefits
Life Assurance Advance of benefit on terminal prognosis (age 63 and under)	£65,000 20% of sum assured
Calendar monthly Premium *The premium includes Insurance Premium Tax (IPT)	£22.97*

Partner of Retired officer (under age of 65)	Benefits
Life Assurance Advance of benefit on terminal prognosis (age 63 and under)	£22,500 20% of sum assured
Calendar monthly Premium *The premium includes Insurance Premium Tax (IPT)	£8.22*

Retired officer aged 65-69	Benefits
Life Assurance	£22,000
Calendar monthly Premium *The premium includes Insurance Premium Tax (IPT)	£22.97*

Partner of Retired officer aged 65 - 69	Benefits
Life Assurance	£8,000
Calendar monthly Premium *The premium includes Insurance Premium Tax (IPT)	£8.22*

Full details of the cover included in these schedules can be found in the policy wordings, which are available from the Metropolitan Police Federation and should be read carefully, in particular the limitations, exclusions and terms and conditions.

Definition of partner - a partner is defined as your legal spouse or civil partner. If you are not married or you do not have a civil partner, a person who is co-habiting with you and has done so for at least six months prior to joining the scheme and is financially dependant or interdependent with you

Children - dependent natural or adopted children are included where indicated, to the ages specified.

For further information please contact Officer Insurance Cover:

Email: enquiries@officerinsurancecover.co.uk

Tel: 0345 266 8985

Data Protection Notice: Group Insurance Scheme 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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