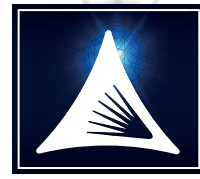


# METROPOLITAN REGULATION 28 COVER BOOKLET

APPLICABLE TO SERVING OFFICERS ONLY



**OFFICER  
INSURANCE  
COVER**

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

## Sickness Benefit scheme (Regulation 28) Cover.

The aim of this booklet is to provide information in respect of the above scheme arranged by "Advisory Insurance Brokers Limited" (part of the Ardonagh Group). 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](http://www.metfedinsurance.co.uk). All documentation provided should be read equally carefully with particular attention to limitations and exclusions. If you have any questions or require further clarification, please do not hesitate to contact the Federation on **0208 4642 322**.

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) suit your needs. This scheme meets the insurance requirements (Demands and Needs) of serving officers who wish to benefit from income at the levels shown should they be placed on half pay or no pay under Regulation 28.

Sickness benefit is payable if you are placed on half or no pay. Payments commence on the 28th day after your pay has been reduced and will be payable every 4 weeks (28 days). The first 26 weeks are paid at the half pay benefit level and if you are subsequently placed on no pay "Advisory Insurance Brokers" will pay you a further 26 weeks at the no pay level. Claims are settled by "Advisory Insurance Brokers" on behalf of the insurer. Benefits are payable for a maximum of 52 weeks or until you return to work, whichever occurs first.

Half Pay = **£200** per week

No Pay = **£400** per week

Please note: If full pay is reinstated and backdated, benefits received in respect of the applicable period must be repaid to insurers.

### Premium Collection and Rates:

- The Calendar monthly premium of £6.76\* is collected by salary deduction unless alternative arrangements have been agreed.

### How to make a claim:

- Claims can be accepted following 6 months membership of the scheme. In the event that you need to make a claim contact the Federation Office to request a claim form.
- Claim forms will also be available to download from the Federation Intranet site

### How to cancel your cover:

- If you wish to cancel your cover, please contact the Federation office in Bromley: **0208 4642 322**

\* The premium payable is correct as 1st August 2023 and includes Insurance Premium Tax (IPT). Premiums are subject to periodic review.

**Data Protection Notice:** Regulation 28 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.