

Ombudsman Service.

in writing                      Financial Ombudsman Service  
  (Insurance Division)  
  South Quay Plaza  
  183 Marsh Wall  
  London E14 9SR

by phone                        0845 080 1800

by e-mail                        enquiries@financial-ombudsman.org.uk

website                         www.financial-ombudsman.org.uk

**9. Is Great Lakes Reinsurance (UK) PLC covered by the Financial Services Compensation Scheme?**

Great Lakes Reinsurance (UK) PLC is a member of the Financial Services Compensation Scheme. This provides compensation in case any of its members go out of business or into liquidation and are unable to meet any valid claims under its policies. The first £2,000 of a claim is protected in full. Above this threshold, 90% of the remainder of the claim will be met. Further information can be obtained the Financial Services Compensation Scheme ([www.fscs.org.uk](http://www.fscs.org.uk)).

# Merseyside Police Group Insurance Scheme

## KEYFACTS

arranged by



**INSURANCE BROKERS &  
INDEPENDENT FINANCIAL ADVISERS**

**1st Floor, India Buildings, Brunswick Street,  
Liverpool, L2 0XH**

**Tel: 0151 236 4511 Fax: 0151 236 1908  
[www.rolandsmith.co.uk](http://www.rolandsmith.co.uk)**

This booklet contains the Keyfacts Documents for the Group Insurance Scheme, apart from:-

### 1. Life Insurance

*Insurers don't issue one as the Policy is written in Trust. However, included opposite is a summary of the cover.*

### 2. Travel Insurance

*This is provided separately*

If you have any questions about the cover please contact the Broker:

**Roland Smith Limited**

**Tel: 0151 236 4511**

You may cancel your membership of this scheme at any time. Please place your request in writing and forward for the attention of:

**Merseyside Police Federation,  
Group Insurance Administrator  
Malvern House  
13 Green Lane  
Liverpool  
L13 7DT**

**Tel: 0151 259 2535**

- Peaceful Occupation - Any dispute relating to the letting or subletting of or a licence to occupy the home or any lease tenancy or rental dispute
- Employment - Any insured person in respect of their activities as a serving Police Officer
- Consumer Contract - a contract of insurance dispute relating solely to quantum or a dispute arising from or relating to a contract entered into prior to the inception of the policy
- Taxation - matters relating to business income, or which are not deemed to be Full Enquiries

With regards to the telephone legal advice that we are able to provide under the scheme we will not be obliged to correspond negotiate or otherwise deal on the policyholders behalf with any third party. We also will not provide assistance on matters relating to a dispute under this policy between the Policyholder and us, the Insurer, their servants or agents.

### 6. What is the duration of the policy?

This insurance policy runs for 12 months from the date of commencement. Prior to the expiry of the policy you will be notified whether we are prepared to offer renewal terms.

### 7. How do I notify you of a claim I wish to make?

If you want to notify us of a claim, please contact us;

in writing **FirstAssist Insurance Services Limited,  
Claims Department,  
Marshall's Court, Marshall's Road,  
Sutton, Surrey SM1 4DU.**

by phone **020 8652 1313**

### 8. How do I make a complaint about this insurance policy?

This insurance policy is administered by FirstAssist Insurance Services Limited and is underwritten by Great Lakes Reinsurance (UK) PLC.

If you wish to notify a complaint, please contact us;

By writing or telephoning;

in writing **FirstAssist Insurance Services Limited  
Customer Relations Department  
Marshall's Court  
Marshall's Road  
Sutton  
Surrey SM1 4DU**

by phone **020 8652 1313**

Complaints that cannot be resolved by FirstAssist may be referred to the Financial

- Pursuit of Legal Proceedings to recover uninsured losses incurred as a result of a motor accident causing loss or damage to your vehicle.
- Defence of a full enquiry by the Inland Revenue into your personal tax as it relates to your wages or salary

Under **Merseyside Police Federation Legal Expenses Insurance Scheme** the limit of indemnity for any one claim is £50,000.

The territorial limits that apply to the scheme is the United Kingdom and any member countries of the European Union, Liechtenstein, Norway, Switzerland and islands in the Mediterranean in respect of temporary visits overseas for domestic and pleasure purposes.

We also provide telephone advice from a team of legal, taxation and employment professionals, 24-hours a day.

### 5. What are the significant and unusual exclusions and limitations?

All insurance policies contain exclusions and limitations. Exclusions are the events that we do not intend to cover under the policy. A limitation is usually a financial limit to an event that we are happy to cover but only to a certain pre-defined limit. For all of the exclusions you will need to refer to the **General Exclusions** section in the policy document.

#### Summary of Policy Exclusions

We will not pay for;

- Cases without reasonable prospect of success.
- Legal expenses arising from the policyholder's intentional wrongdoing.
- Disputes you were aware of when you first became covered under **Merseyside Police Federation Legal Expenses Insurance Scheme**.
- Cases reported to us more than 6 months after its occurrence.
- Any costs incurred without our written consent.
- Matters which are covered under other insurances e.g. household, car insurances.
- Defamation actions.
- Disputes between yourself and / or members of your family.
- Fines or any other penalties.

in respect of consumer contract disputes the amount in dispute must exceed £50.

#### Individual Section Exclusions

- Criminal Prosecution Defence - Where the insured's request for a grant of a Legal Aid certificate has not been refused (except where the prosecution is of a serving officer who is off-duty and not acting in their capacity as a police officer and arises out of provocation).
- Personal injury - Any serving Police Officer who unless the legal proceedings are not funded by the police federation or the Chief Constable

## THE SCHEME PROVIDES LIFE INSURANCE

The Scheme is open to all serving and retired Officers, including their spouse or permanent partner.

The policy is written in Trust so that if a member dies the proceeds can be paid to the member's dependants quickly without waiting for probate and **FREE OF TAX**.

Serving Officer	£75,000
Partner of Serving Officer	£50,000
Retired Officer to Age 59	£35,000
Partner of a Retired Officer to Age 59	£25,000
Retired Officers from age 60 to 64	£17,500
Partner of a Retired Officer from age 60	£12,500
Child Death Grant payable in the event of the premature death of a child aged from 7 months to 17 years old	£1,000

**All cover ceases as officer reaches age 65**

**The following benefits apply:-**

Officers who are about to retire and want to apply for the retired group life scheme must contact the Federation Office before retirement as they need to complete a simple Heath Declaration.



## KEYFACTS

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Legal Expenses	pg 9

### 1. What is this Keyfacts document?

This is a summary of the policy cover for the **Merseyside Police Federation Legal Expenses Insurance Scheme**. It does not include the full terms and conditions of the contract which can be found in the policy document, a copy of which is available on request.

### 2. Who is providing this insurance policy?

This insurance policy is administered by FirstAssist Insurance Services Limited and is underwritten by Great Lakes Reinsurance (UK) PLC.

### 3. What type of insurance policy is this?

This is a legal expenses policy that, subject to the terms, conditions and exclusions contained in the Policy Document, will meet your legal costs in pursuing or defending a legal action.

### 4. What are the significant features and benefits of this policy?

**Merseyside Police Federation Legal Expenses Insurance Scheme** provides cover for you and, for certain sections of cover, any family members, including children that live with you, for legal fees incurred in a wide range of personal legal disputes. Some examples of disputes that could be covered under the policy are: -

- Defending you against prosecution in a court of criminal jurisdiction. Examples of disputes covered include legal proceedings relating your employment or under the Race Relations/Sex Discrimination Acts or compensation under the Data Protection Act.
- Personal injury actions in pursuing damages following an injury or accident to you or a member of your family that was not your fault (excluding Serving Officers).
- Pursuit of legal proceedings following any event causing loss of or damage to your home
- Pursuit or defence of a contract for the sale or purchase of your home
- Pursuit or defence of an alleged infringement of your legal rights or an alleged infringement by you with regards to the legal rights of another person relating to the occupation of your home.
- Legal Expenses incurred in respect of your representation at a public enquiry ordered by a District Auditor
- Consumer contract agreements such as a dispute over your experience of a package holiday or the purchase of a new fridge freezer.
- Employment disputes with your employer over unfair dismissal, sex or race discrimination at work or breaches of your existing contract (excluding Serving Officers).

## Conditions

- Cover ceases when you cease to be a serving member of Merseyside Police or at your 65th birthday, whichever is the earlier
- You must tell us, before you commence, of any secondment outside the European Union and of career break, as this may affect your cover.
- Any weekly benefit paid must be refunded if the member is reinstated back on to full pay
- The benefit is payable at the end of the period of disablement or on request four weekly in arrears
- Benefit is payable for up to a maximum of 30 weeks or retirement, whichever is the earlier.

## General Information

### Duration of the Policy

The policy will remain in force for the period shown on the policy.

### How to Claim

If you need to make a claim please contact your Police Federation Office as soon as possible.

### Complaints

We hope that you will be very happy with the service we provide. However, if for any reason you are unhappy about this, we would like to hear from you.

In the first instance, please contact Roland Smith Limited, 1st Floor, India Buildings, Brunswick Street, Liverpool L2 OXH. Full details of our complaints procedure will be set out in the policy document.

We are a member of the Financial Ombudsmen Service. If you have complained to us and we have been unable to resolve your complaint, you may then be entitled to refer it to this independent body. The Financial Ombudsman Service is available to individuals, certain small businesses, charities and trusts.

### Financial Services Compensation Scheme

We are covered by the Financial Service Compensation Scheme (FSCS). If we cannot meet our obligations you may be entitled to compensation from the Scheme, depending on the type of insurance and circumstances of any claim.

**CGU Insurance plc** Registered in Scotland No. 2116

Registered Office: Pitheavlis, Perth PH2 ONH

Member of the Aviva Group

Authorised and regulated by the Financial Services Authority

## keyfacts

## PERSONAL ACCIDENT INSURANCE FOR MEMBERS OF MERSEYSIDE POLICE FEDERATION

### Policy Summary

This is a summary of the policy and does not contain the full terms and conditions of the cover, which can be found in the policy document. A full copy of the policy document is available to view at Merseyside Police Federation Office, Malvern House, 13 Green Lane, Tuebrook, Liverpool L13 7DT.

### Name of Insurer

CGU Insurance plc trading as Norwich Union

### Type of Insurance and Cover

The policy provides cover for you against accidental bodily injury which results in disablement.

### Key Covers, Features and Exceptions

Your policy includes the following key covers, features and exceptions, which are detailed in your policy documentation.

Cover, Features and Benefits	Exceptions
<p><b>Who is covered:</b> Serving Officers who are contributing Members of the Police Federation, Superintendents Association or ACPO who apply for membership of the Group Insurance Scheme and from whom a monthly deduction from salary is made.</p> <p><b>What is Covered:</b> Accidental Bodily Injury that causes:</p> <ul style="list-style-type: none"><li>• <b>Total disablement</b> entirely preventing the Insured from engaging in their usual occupation providing a benefit of £14.00 per week payable for up to 104 weeks</li><li>• A 'lump' sum of £60,000 for total loss of sight, loss of limbs or permanent total disablement</li><li>• Injury requiring reasonable and necessary emergency dental treatment up to £500</li><li>• Infection of HIV/AIDS while on duty, amount payable up to £60,000.</li></ul> <p>Casting Benefit:</p> <ul style="list-style-type: none"><li>• Accident or sickness causing medical retirement in the first ten years of service, the amount payable;- up to five years service: £10,000 over five years service and up to 10 years service: £5,000</li></ul> <p><b>24 hour cover:</b> The cover is in place 24 hours A Day whilst at work or outside business hours.</p>	<p><b>Please refer to the Policy</b></p> <ul style="list-style-type: none"><li>• Hazardous Pursuits</li><li>• Self-inflicted injuries</li><li>• Pregnancy and childbirth</li><li>• War risks</li><li>• Cover for acts of terrorism is limited to £25,000,000 per event</li><li>• The first 7 days of each period of disablement.</li></ul>

## Conditions

- Cover ceases when you cease to be a serving member of Merseyside Police or at your 65th birthday, whichever is the earlier
- You must tell us, before you commence, of any secondment outside the European Union and of career break, as this may affect your cover.
- The benefit is payable at the end of the period of disablement or on request four weekly in arrears

## General Information

### Duration of the Policy

The policy will remain in force for the period shown on the policy.

### How to Claim

If you need to make a claim please contact your Police Federation Office as soon as possible.

### Complaints

We hope that you will be very happy with the service we provide. However, if for any reason you are unhappy about this, we would like to hear from you.

In the first instance, please contact Roland Smith Limited, 1st Floor, India Buildings, Brunswick Street, Liverpool L2 OXH. Full details of our complaints procedure will be set out in the policy document.

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### Financial Services Compensation Scheme

We are covered by the Financial Service Compensation Scheme (FSCS). If we cannot meet our obligations you may be entitled to compensation from the Scheme, depending on the type of insurance and circumstances of any claim.

**CGU Insurance plc** Registered in Scotland No. 2116

Registered Office: Pitheavlis, Perth PH2 ONH

Member of the Aviva Group

Authorised and regulated by the Financial Services Authority

## keyfacts

## PERSONAL ACCIDENT AND SICKNESS INSURANCE FOR MEMBERS OF MERSEYSIDE POLICE FEDERATION

### Policy Summary

This is a summary of the policy and does not contain the full terms and conditions of the cover, which can be found in the policy document. A copy of the policy document is available from the Merseyside Police Federation Office, Malvern House, 13 Green Lane, Tuebrook, Liverpool L13 7DT.

### Name of Insurer

CGU Insurance plc trading as Norwich Union

### Type of Insurance and Cover

The policy provides cover for you against accidental bodily injury or sickness which results in disablement entirely preventing you from following your usual occupation.

### Key Covers, Features and Exceptions

Your policy includes the following key covers, features and exceptions, which are detailed in your policy documentation.

Cover, Features and Benefits	Exceptions
<p><b>Who is covered:</b> Serving Officers who are contributing Members of the Police Federation, Superintendents Association or ACPO who apply for membership of the Group Insurance Scheme and from whom a monthly deduction from salary is made.</p> <p><b>What is Covered:</b></p> <p>The policy provides:</p> <ul style="list-style-type: none"><li>• A benefit of £50 per week payable for 26 weeks increasing to £100 per week payable for a further 4 weeks payable as a result of:</li></ul> <p><b>Accidental Body Injury that causes:</b> Total disablement entirely preventing the Insured from engaging in their usual occupation OR Sickness that causes: Total disablement entirely preventing the Insured from engaging in their usual occupation</p> <p><b>24 hour cover:</b> The cover is in place 24 hours A Day whilst at work or outside business hours.</p>	<p><b>Please refer to your Certificate</b></p> <ul style="list-style-type: none"><li>• Any weekly benefits until the members pay has been reduced to half pay</li><li>• Hazardous Pursuits</li><li>• Self-inflicted injuries</li><li>• Pregnancy and childbirth</li><li>• War risks</li><li>• Cover for acts of terrorism is limited to £25,000,000 per event</li><li>• Benefit when half pay commenced after the policy has expired.</li><li>• Claims after the member has already received 52 weeks benefit unless they have resumed full police duties for 6 months in a 12 month period after their last claim finished</li><li>• Bodily injury sustained while in the line of duty</li></ul>