



Officer Insurance Cover

By Everywhen (part of the Ardonagh Group)

Useful Contacts

Officer Insurance Cover 0345 266 8985 enquiries@officerinsurancecover.co.uk

GP Care on Demand 0203 499 4891 **Quote Code TRANSPORT2020**

Worldwide Travel Claims 0800 193 3326 ah-claims@ortusunderwriting.com

RAC Breakdown Assistance UK 0330 159 1320 **Quote Code TG078**
Europe 00 33 472 435255

Cyber SOS 0333 370 1529

Phone & Gadget Claims 0300 020 0044 Online Claim Portal
<https://policefed.taurus.claims/>

Retired Member (under the age of 70)	Benefits
GP Care on Demand <i>(Children up to age 21, 25 if in full time education)</i>	Family Cover
Worldwide Annual / Multi-trip Travel Insurance <i>(Children up to age 18, 23 if in full time education)</i>	Family Cover
RAC Motor Breakdown Assistance <i>(UK & European)</i>	Member Cover
Mobile Phone / Gadget cover	Member Cover
Cyber SOS	Member Cover
Calendar monthly Premium *The premiums include Insurance Premium Tax (IPT)	£11.56

Retired Member Over 70	Benefits
GP Care on Demand <i>(Children up to age 21, 25 if in full time education)</i>	Family Cover
RAC Motor Breakdown Assistance <i>(UK & European)</i>	Member Cover
Mobile Phone / Gadget cover	Member Cover
Cyber SOS	Member Cover
Calendar monthly Premium *The premiums include Insurance Premium Tax (IPT)	£7.16

GP Care on Demand

The GP Care on Demand service provides the subscribing member and their resident family with unlimited access to a GMC licensed practicing 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.

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 practiced 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 consultation:

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: TRANSPORT2020

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

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

**Teladoc GPs are carefully selected and actively practicing medicine. They have over 6 years 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 videoconferencing technology to provide on-demand remote medical care via mobile devices, the internet, video and phone. www.teladoc.com

Worldwide travel insurance

The travel insurance policy covers the member and their spouse or cohabiting partner, and any number of dependent children/grandchildren under the age of 23 who are 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 on request and by payment of an additional premium. Extensions must be arranged before you travel and full details of your travel plans provided. Please call Advisory Insurance Brokers Limited on 0345 266 8985.

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 meters and winter sports are covered at no extra charge. Please refer to page 14 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 Limited.

Extensions can be arranged to include cover for overseas weddings, golf 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 Limited 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 8 of your policy document.

Claim Notifications should be sent to:

Ortus Travel Claims

Telephone: +44 (0)800 193 3326

Email: ah-claims@ortusunderwriting.com

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.

Cyber SOS

This service is designed to help you in case your devices suffer a cyber-attack, you lose access to your personal data, or if your online identity is stolen, compromised or publicly maligned online. If your details arrive on the dark web, you will be informed. You will have received a code via email to log you detail with Experian.

Emergency Helpline Number

0333 3701529

RAC Motor breakdown assistance

Cover is provided for serving members, retired officers and their subscribing partners. It applies in the event of the mechanical breakdown of a private vehicle in which you are a driver or a passenger.

It is important that you read the IPID document and we recommend that you retain a copy in your vehicle. Copies of the IPID document are available to download from the Federation website.

If you have any questions about your cover, please contact Advisory Insurance Brokers Limited on 0345 266 8985 or email: enquiries@officerinsurancecover.co.uk

Cover includes:

- Roadside
- Recovery
- European Motoring Assistance
- At Home
- Onward Travel

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

Qualifying vehicles

A car, motorcycle 49cc or over in the UK or 121cc or over in Europe*, motorhome, minibus fitted with not more than 17 seats including driver, light van, estate car, MPV or 4X4 sport utility vehicle that conforms to the following specification: maximum legal laden weight of 3,500kg (3.5 tons), maximum overall dimensions of 6.4 meters length, height 3 meters, width 2.55 meters (all including any load carried).

What to do if you breakdown

If you breakdown in the UK, please call your dedicated Federation number: Tel: 0330 159 1320 and quote reference TG078

If you breakdown in Europe* call: 00 33 472 43 52 55 (replace 00 at the beginning with 810 when in Belarus or Russia)

Additional family members

RAC cover can be extended to include other family members who normally reside with you by payment of an additional annual premium.

You can arrange this cover by calling Advisory Insurance Brokers Limited on 0345 266 8985.

**Europe: please refer to page 4 in the policy wording for the list of countries included.*

Mobile phone/gadget insurance

Mobile phone/gadget insurance is provided for serving members, retired officers and their subscribing partners whilst in the UK and for up to 90 days if abroad.

Insurers will pay up to two claims per member per year, up to a maximum of £1,000 per gadget claim /£1,150 per mobile phone claim, for repair or replacement (as applicable), in the event of:

- Accidental damage
- Theft
- Accidental loss (mobile phones only)
- Breakdown
- Liquid damage
- Fraudulent

General conditions*

Mobile phones/gadgets must be less than 36 months old at commencement of cover, with valid proof of purchase. Items purchased second hand or outside of the UK are not covered under this policy.

There is no cover:

- for theft, loss or damage to accessories of any kind
- for reconnection costs or subscription costs of any kind
- if you are unable to provide proof of usage, if requested
- if you are unable to evidence ownership

A policy excess of £50 will be applied to items valued up to £500 (when new), £75 for items valued between £500 and £999 (when new) and £100 for items valued £1,000+ (when new).

‘Apple swap’

If your phone or gadget is an Apple product you may prefer to take the item to your local Apple store for repair or replacement. You will first need to call the number below to ensure your claim is successful after which you will be furnished with the details as to how to proceed with an Apple service.

0330 020 0044 - Online Claim Portal <https://policefed.taurus.claims/>

**Terms and conditions apply to each section of cover.*

Please refer to the policy wording for details of gadgets eligible to be covered under this insurance. Full details of cover including the limitations, exclusions and terms and conditions can be found in the policy wording, which should be read carefully.

*** Lines are open Monday to Friday from 9am to 6pm. Call charges may vary depending on your network provider.*

Complaints Procedure

Our Promise of Service

Our goal is to give excellent service to all customers, but We recognise that things do go wrong occasionally. We take all complaints We receive seriously and aim to resolve all Our customers' problems promptly.

What will happen if you complain

- We will acknowledge Your complaint promptly.
- We aim to resolve all complaints as quickly as possible.

What to do if you are unhappy

If you are unhappy with any aspect of the handling of Your insurance, We would encourage you, in the first instance, to seek resolution by contacting:

Officer Insurance Cover Advisory Insurance Brokers Limited 6 Bevis Marks

London EC3A 7BA Telephone: **0345 266 8985**

If you are unhappy with the outcome of your complaint you may refer the matter to the Financial Ombudsman Service (FOS) at:

The Financial Ombudsman Service Exchange Tower

London E14 9SR

Telephone: **0800 023 4567** (free from landlines) or

0300 123 9123 (free from most mobile phones)

Or simply log on to their website at

www.financial-ombudsman.org.uk.

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. Advisory Insurance Brokers Limited is authorised and regulated by the Financial Conduct Authority. Reference No. 313250. Registered in England No. 4043759. Registered Office: 2 Minster Court, Mincing Lane, London EC3R 7PD. By Advisory

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