

Lancashire Police Federation Group Insurance Scheme

includes:

- Life Insurance
- Personal Accident
- Half Pay Benefit
- Legal Expenses
- RAC Family Motor Breakdown Cover
- Critical Illness

New for 2016

- X Factor Payments
- Increased Life Cover for Member & Partner

All for just £16.39 a month for £110,000 life cover, prices guaranteed until 2018 subject to no increase in Insurance Premium Tax.

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Summary of Cover Effective 1 April 2016—31 March 2018	SERVING OFFICERS
BENEFIT	VALUE
Life Insurance (can be used as mortgage protection)	
• Terminal Prognosis Advance 20% of life cover	£110,000
• Optional Partner Benefit	£55,000
• Child Death Grant (From 6 months of Age)	£2,000
Critical Illness	£5,000
Half Pay	20% gross scale pay for 26 wks ½ pay 50% gross scale pay for 8 wks for NIL pay
Personal Accident	
• Permanent Total Disablement Reduced amounts payable for partial disablement depending on degree of disability	£110,000
• Hospitalisation Benefit	£40 per night (planned admission excludes first 3 nights)
• Criminal Court Award Compensation	£500 maximum
• Coma Benefit	£25 per day maximum 358 days
• Injury as a result of firearms or knives	£1,500 firearms £750 knives
• Convalescent Benefit	£70 Auchterader £40 Harrogate
• X Factor Benefit	50% loss of your deployability element of your salary for 52 weeks
• Dependent Child Care Cover	£15 per hour, maximum £200 per claim
• Unsociable hours benefit	£1 of USH rate, 14 day excess
Legal Expenses	
• Motor Uninsured Loss Recovery	included
• Telephone counselling helpline	included
• Legal Document Service	included
RAC Motor Breakdown Europe	
• Covers family living at the same address in any vehicle, driving or not	
Cost to Federation Members	
Serving Officer	£16.39 per month
Partner of Serving Officer	£4.49 per month
This summary of benefits must be read in conjunction with the policy documents for full details of benefits and exclusions. These are available from the Federation Office	