

Join the Lancashire Group Insurance Scheme

New recruits get 2 Years of FREE cover

The Lancashire Group Insurance Scheme is arranged by Police Mutual and includes:

- Up to £110,000 of Life Insurance
- Up to £110,000 for Permanent Total Disablement
- Half Pay Insurance
- Legal Expenses
- RAC Family Motor Breakdown Cover
- Critical Illness Cover
- Dependent Childcare Cover
- Unsociable Hours Benefit

This is an exclusive offer for new Serving Officers if you sign up today

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Summary of Cover Serving Officers Effective 1 April 2016—31 March 2018

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	£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
• Dependent Child Care Cover	£15 per hour, maximum £200 per claim
• Unsociable hours benefit	£1 of USH enhance rate maximum £60 per week, £480 any one claim 14 day excess
Legal Expenses	
• Motor Uninsured Loss Recovery	included
• Telephone counselling helpline	included
• Legal Document Service	included
RAC Motor Breakdown	
Covers family living at the same address in any vehicle, driving or not	
Cost to Serving Officers	Free for 2 years
Please note you can only remain in this Scheme for your first 2 years of service. After that, you will automatically start to pay £16.39 per month, deducted from salary. Please contact the Federation Office for further details.	
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	