

Dear Member

Group Insurance Reminder of Cover

On this cold and frosty Friday can I remind you of the cover you have within your Group Insurance Scheme for UK and European Motor Breakdown

This cover is for you, your cohabitating partner and your dependent children living in the family home for:

- Roadside Assistance/Recovery
- Home Assist
- Alternative Travel
- Emergency Overnight Accommodation
- Misfuel Assist
- Lack of Fuel
- Message Service
- Caravans and Trailers
- Keys

If any vehicle in which you or your cohabitating partner are travelling suffers a breakdown due to a mechanical or electrical failure, flat tyre, lack of fuel, misfuel, accident, theft, vandalism or fire, service will be provided. Cover will be provided for any breakdown in accordance with the policy. Cars, motorcycle, campervan, motorhome (including domestic vans up to 3.5 tonnes) or car-derived van which you, your cohabitating partner or dependent children are travelling in/on at the time of the breakdown including any towed caravan or trailer of a proprietary make which is fitted with a standard towing hitch and does not exceed 7 metres/23 feet (not including the A-frame and hitch). There is no age limit to the vehicle for breakdowns occurring in the UK. *A vehicle age limit of ten years applies outside the UK.*

Lancashire Police Federation Website

Our Website is being updated with offers and services on a daily basis, you can find them at www.lancashirepolfed.org.uk

A5 Federation Desk Diaries

Are now in stock but are in limited supply. If you would like one simply email us at

federation@lancashire.pnn.police.uk.

First come first served.

We still have a couple of slots left with Mark Skinner the Debt Advisor, who will be holding his **"Money Matters Clinic"** at the Federation Office in the afternoon of Friday 6th December.

Give us a call if you would like to see him for free confidential advice. 01772 412520.

Don't forget the Police Mutual Christmas Competition Launch - Win Yourself a Merry Little Christmas!

Police Mutual have launched their annual Christmas prize draw, which is open to Police Officers, Staff and family members. And best of all, that includes you!

This year you have the chance to **win 1 of 3 fantastic prize bundles***. To enter, all you need to do is visit www.policemutual.co.uk/Christmas and follow the simple steps.

You can also learn more about what you could win and the terms and conditions. So, if you're feeling lucky and a little festive, why not give it a go? Good luck!

Here's a quick rundown of the prize bundles up for grabs:

For the build-up Bundle includes: £250 Argos gift card £250 John Lewis gift card £250 Cash Winner Drawn: 2nd December 2019	For the big day Bundle includes: £250 Tesco voucher £250 M&S voucher £250 Cash Winner Drawn: 16th December 2019	For new beginnings Bundle includes: £500 weekend spa break Winner Drawn: 27th January 2020
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The final closing date is 20.01.20. *Terms and conditions and eligibility apply.

Surgery Dates

Monday 2nd December – Yorkshire Bank – Heidi Colman – Mortgages, Finances, Accounts and Credit Cards

Friday 6th December – Farleys Family Law Clinic – First Hour's Advice Free

Friday 6th December (p.m.) Money Matters Clinic – Mark Skinner

Monday 9 December – JMW Solicitors – Family Law Clinic – First Hour's Advice Free

Friday 13th December – Gorvins – Nicola Fraser – First Hour's Advice Free

Monday 16th December – Slater Gordon – Amy Dawber – First Hour Free –

For an appointment for any of the above clinics please call us on 01772 412520

That's it for now.

Have a good weekend.