

# Greater Manchester Fire and Rescue Service Sports and Welfare Association

Group insurance scheme for serving members, retired members and their partners



GeorgeBurrows 

1 May 2014

# Introduction

## Key facts

- ☀ Insurance brokers to the Greater Manchester Fire and Rescue Service for over 15 years
- ☀ Committed to providing excellent customer service at all times
- ☀ Proud to offer comprehensive, quality products at competitive prices
- ☀ Specifically underwritten to meet the needs of today's fire service members

There are few insurance markets where a single broker can demonstrate the market leadership achieved by George Burrows.

We have been at the forefront of providing personal protection products to members of the fire service for many years. We have looked after the group insurance needs of the Greater Manchester Fire and Rescue Service for over 15 years and, on behalf of their Sports and Welfare Association, have arranged a group insurance scheme for serving members, retired members and their partners.

We are committed to providing scheme members with products that meet their needs, are reliable and deliver what they promise. Over the years we have established good relationships with all our insurers enabling us to provide a competitively priced and comprehensive insurance package, along with a quality service.

We employ specialist trained staff and provide excellent customer service delivered by a dedicated and committed team. All telephone calls are answered personally and we offer a friendly and helpful service, providing information and assistance in a professional and confidential manner.

Please take time to read through this booklet. **It is not a policy document but it outlines the cover and services included in the scheme.** Copies of the full policy wordings are available to view through the Sports and Welfare Association or by contacting George Burrows.

We have not given you a personal recommendation in respect of this scheme. We offer a non-advised product which means we can't give you a personal recommendation but can outline the features and benefits so you can decide what best suits your needs.

Please do not hesitate to contact us if you require any further information.

Tel: 01403 327719 Fax: 01403 327778

Email: [info@georgeburrows.com](mailto:info@georgeburrows.com)

# Life assurance

This benefit is payable on the death of the subscribing member or their subscribing partner up to the age of 65 years.

The payment is made to the 'Trustees of the Greater Manchester Fire and Rescue Service Scheme'. The money is then dispersed by the Trustees under the terms of the "Trust Deed" which would normally be to the member's chosen beneficiary. This means that the benefit does not form part of the member's estate and is not subject to inheritance tax. It is therefore important to keep the beneficiary details up to date.

Partners can remain in the scheme until they reach the age of 65 years or until the serving or retired officer reaches 65 years, whichever occurs first.

Officers retiring on ill health grounds may continue to subscribe to the scheme. Benefits remain the same as for officers retiring normally.

## Bereavement counselling and probate advice

24 hour helpline: **0800 912 0826** - confidential support with unlimited telephone access.

Providing emotional help and specialist legal advice on all aspects of obtaining probate.

***Definition of Partner** - "Partner" - means the person to whom the subscribing member is married or in a Civil Partnership with or, if not, a person who is openly cohabiting with him or her and who has been so cohabiting for the six months' period prior to the date of inclusion in the policy, and on whom such a member is financially interdependent.*

## Terms and conditions

- 1** New employees may join the scheme providing they are actively at work on the date they wish to join and do so **within six months of commencement of employment.**
- 2** Existing serving members may also join the scheme at any time providing they have not been absent from work due to ill health or injury during the eight weeks preceding the application to join.
- 3** Partners may join the scheme provided they join at the same time as a new employee or within three months of either marrying or becoming a serving member's partner. Partners who wish to join at any other time may do so provided they are able to satisfy the health declaration detailed in the partner application form.

# Personal accident

Personal accident cover is available to uniformed and non uniformed staff.

## Temporary total disablement

If you are injured at work or have an accident elsewhere, you can claim a weekly benefit for the time that you are absent from work. Cover is available for up to 104 weeks from the date of the accident. Benefit is payable from the eighth day of incapacity.

## Permanent total disablement (PTD)

PTD means disablement which entirely prevents the insured person from attending to any business or occupation for 12 months and which, after that time, is beyond hope of improvement. PTD cover is applicable to disablement caused by an injury on duty or any accident.

## Permanent total loss of eye(s), limb(s) or hearing

If, as a result of an accident, you suffer permanent total loss of eye(s), limb(s) or hearing, a benefit payment will be made to you.

# Worldwide travel insurance

The worldwide travel insurance policy covers the member and family members (spouse, cohabiting partner and their dependent children/grandchildren under the age of 22 who are living with them and in full time education).

The policy provides cover for any number of trips in the 12 month period. Each trip is covered up to a maximum of 31 days, which can be extended to a maximum of 180 days on payment of an additional premium. Extensions must be arranged before you travel and full details of your travel plans must be given to George Burrows.

Cover for trips in the United Kingdom is included subject to prior booking of overnight accommodation.

Scuba diving to 30 metres (40 if appropriately qualified) and winter sports are covered, up to a maximum of 17 days in any 12 month period, at no extra charge.

On payment of an additional premium cover can be arranged for overseas weddings, golfing trips and if required, business equipment. Cover is also available for children under the age of 18 who are travelling with you.

## Important information

Health restrictions apply to some sections of the policy. See sections 1A, 1B, 2, 3 and 4 under the Personal Travel Insurance section of the policy. You must refer to the Declaration section of the policy.

**If you cannot agree with the Health Questions you must contact the Police and Fire Brigade Health line. The number to ring is: 01689 892 262.** If you do not do this your claim may not be met. You may be charged an extra premium to include cover for your medical conditions.

If there is a change in health of anyone insured under the policy (after you have taken out the insurance or booked a trip, but before you travel, or book a further trip), you must contact the Police and Fire Brigade Health Line. It is important that the information you provide is to the best of your knowledge true and accurate. Details provided that are untrue, inaccurate or incomplete may result in increased premiums, refusal of a claim and/or your policy being cancelled or treated as if it never existed. They will tell you if the change in your health will affect your insurance and if cover can continue for further trips you wish to book. If cover cannot continue, you may be entitled to claim for the cost of cancelling your pre-booked travel arrangements.

Health Line: **01689 892 262**

Claims line: **0845 122 3280**

Worldwide travel insurance – *continued*

## Travel schedule of benefits

Section	Type of cover	Maximum sum insured per person	Excess per person
1a	If your trip is cancelled	Up to £5,000	£40
1b	If your trip is cut short	Up to £5,000	£40
2	Medical and other expenses	Up to £5m	£40
3	Hospital benefit	Up to £500	Nil
4*	Personal accident	Up to £20,000	Nil
5	Personal belongings	Up to £1,500	£40
	<i>(single article limit)</i>	<i>(£300)</i>	
	<i>(sunglasses limit)</i>	<i>(£75)</i>	<i>(£300 in total)</i>
6	Temporary loss of personal belongings	Up to £100	Nil
7*	Money and documents (cash £250)	Up to £500	£40
8	Loss of passport	Up to £250	£40
9	Personal liability	Up to £2m	Nil
10	Missed departure – extra travel and accommodation expenses	Up to £800	£40
11	Mugging	Up to £250	Nil
12	Delay	£100	Nil
	<i>(cancellation)</i>	<i>(£5,000)</i>	<i>(£40)</i>
13	Catastrophe	Up to £500	Nil
14	Withdrawal of services	Up to £600	Nil
15a	Winter sports equipment	Up to £500	£40
15b	Winter sports equipment hire	Up to £150	Nil
15c	Ski pack	Up to £400	Nil
15d	Piste closure	Up to £500	Nil
15e	Avalanche closure	Up to £500	Nil
16	Overseas legal expenses and assistance	Up to £25,000	Nil

\*Reduced benefits apply to certain age groups. Full details can be found in the travel policy wording which should be read carefully, in particular the exclusions and limitations.

# RAC Motor breakdown assistance

Cover is provided for serving members, retired members and partners who subscribe to the group insurance scheme and is applicable 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 Key Facts document and we recommend that you retain a copy in your vehicle. Copies of the Key Facts document are available from the Sports and Welfare Association or George Burrows. **If you have any questions about your cover please contact George Burrows on: 01403 327719 or by email: info@georgeburrows.com**

## Summary of cover provided

<b>Roadside Recovery</b>	Roadside assistance ¼ mile or more away from your home address
	As for roadside plus recovery for up to 8 people and your vehicle to any single destination within the UK
<b>At Home Onward Travel</b>	Assistance at your home or within ¼ mile of your home address
	If your vehicle cannot be repaired locally: <ul style="list-style-type: none"> <li>• up to 2 days car hire, or, if this is not possible</li> <li>• alternative transport, or</li> <li>• overnight accommodation</li> </ul>
<b>European Motoring Assistance</b>	Applicable to trips of up to 90 consecutive days, departing from and returning to the United Kingdom;
	your vehicle will be fixed at the roadside by a contractor or recovered to a local garage for repair. If this is not possible within 12 hours: <ul style="list-style-type: none"> <li>• overnight accommodation, or</li> <li>• alternative form of transport</li> </ul>

For full details of cover and the terms and conditions please refer to the policy wording, which is available from the Federation website or by contacting George Burrows.

## What to do if you breakdown

If you breakdown in the UK please call your dedicated Federation freephone number: **0800 197 1835** and quote reference **X809**

You will be asked for your name, home address, contact telephone number and vehicle registration.

If you breakdown in Europe please refer to your Key Facts document for the telephone number applicable to the country you are in.

## Additional family members

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

**You can arrange this cover by calling George Burrows on: 01403 327719.**

\***Vehicle definition:** A car, motorcycle 49cc or over in the UK or 121cc or over in Europe, motor caravan, 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:

a) Maximum legal laden weight of 3,500kg (3.5 tonnes).

b) Maximum overall dimensions of: length 5.5 metres; height 3 metres; width 2.25 metres (all included any load Carried).

# Sickness benefit

**The sickness benefit scheme is available to serving members separately and is not part of the group insurance package.**

If you are placed on half pay we will send you a cheque every 28 days (four weeks).

The benefits will be payable for a maximum of 26 weeks. Payment ceases when you return to work.

Claims are settled by George Burrows on behalf of the insurer. This means that they can make decisions on behalf of the insurers and thus preventing unnecessary delays.

## Half pay claims

Uniformed and non uniformed staff – £100 per week

**Please note: If full pay is reinstated and backdated, benefits received in respect of the applicable period must be repaid to the insurers.**



# Schedule of benefits

This scheme meets the demands and needs of those who require protection for the circumstances outlined in this booklet at the levels described. **Please note: Life assurance benefit levels halve at age 60.**

## Serving member and partner

	Serving member	Partner
<b>Tier 1:</b>		
<b>Life</b>	£35,000	£35,000
<b>Personal accident</b>		
Permanent total disablement	£35,000	
Permanent total loss of one or more limbs	£35,000	
Permanent total loss of sight (one or both eyes)	£35,000	
Permanent total loss of hearing (one or both ears)	£35,000	
Temporary total disablement: (per week) (maximum 104 weeks, seven day excess)	£20	
<b>Worldwide family travel insurance</b>	Annual/multi-trip	
<b>RAC Motor breakdown assistance</b>	UK and Europe	UK and Europe
<b>Calendar monthly premium:</b>	<b>£14.47*</b>	<b>£7.55*</b>
*Premiums include the Sports and Welfare Association administration fee and Insurance Premium Tax (IPT)		
<b>Tier 2:</b>		
<b>Life</b>	£60,000	£60,000
<b>Personal accident</b>		
Permanent total disablement	£60,000	
Permanent total loss of one or more limbs	£60,000	
Permanent total loss of sight (one or both eyes)	£60,000	
Permanent total loss of hearing (one or both ears)	£60,000	
Temporary total disablement: (per week) (maximum 104 weeks, seven day excess)	£20	
<b>Worldwide family travel insurance</b>	Annual/multi-trip	
<b>RAC Motor breakdown assistance</b>	UK and Europe	UK and Europe
<b>Calendar monthly premium:</b>	<b>£19.77*</b>	<b>£12.30*</b>
*Premiums include the Sports and Welfare Association administration fee and Insurance Premium Tax (IPT)		
<b>Tier 3:</b>		
<b>Life</b>	£90,000	£90,000
<b>Personal accident</b>		
Permanent total disablement	£90,000	
Permanent total loss of one or more limbs	£90,000	
Permanent total loss of sight (one or both eyes)	£90,000	
Permanent total loss of hearing (one or both ears)	£90,000	
Temporary total disablement: (per week) (maximum 104 weeks, seven day excess)	£20	
<b>Worldwide family travel insurance</b>	Annual/multi-trip	
<b>RAC motor breakdown assistance</b>	UK & Europe	UK & Europe
<b>Calendar monthly premium:</b>	<b>£26.23*</b>	<b>£18.05*</b>
*Premiums include the Sports and Welfare Association administration fee and Insurance Premium Tax (IPT)		

Schedule of benefits – *continued*

Available separately, for serving members only:	
<b>Sickness benefit</b>	
Half pay (per week)	£100
<b>Calendar monthly premium:</b>	<b>£4.44</b>
The premium includes Insurance Premium Tax (IPT).	

Retired member and partner

	Retired member	Partner
<b>Tier 1:</b>		
Life	£35,000	£35,000
Worldwide family travel insurance	Annual/multi-trip	
RAC Motor breakdown assistance	UK and Europe	UK and Europe
<b>Calendar monthly premium:</b>	<b>£12.84*</b>	<b>£8.25*</b>
*Premiums include the Sports and Welfare Association administration fee and Insurance Premium Tax (IPT)		

	Retired member	Partner
<b>Tier 2:</b>		
Life	£60,000	£60,000
Worldwide family travel insurance	Annual/multi-trip	
RAC Motor breakdown assistance	UK and Europe	UK and Europe
<b>Calendar monthly premium:</b>	<b>£17.95*</b>	<b>£13.36*</b>
*Premiums include the Sports and Welfare Association administration fee and Insurance Premium Tax (IPT)		

	Retired member	Partner
<b>Tier 3:</b>		
Life	£90,000	£90,000
Worldwide family travel insurance	Annual/multi-trip	
RAC motor breakdown assistance	UK & Europe	UK & Europe
<b>Calendar monthly premium:</b>	<b>£24.16*</b>	<b>£19.57*</b>
*Premiums include the Sports and Welfare Association administration fee and Insurance Premium Tax (IPT)		

# Important information

## Cover and conditions

Conditions apply to the cover outlined in this booklet. Full details of the cover and conditions can be found in the policy wordings which are available from the Sports and Welfare Association or George Burrows and take precedence.

## Premium collection

Premiums are collected by salary/pension deduction unless alternative arrangements have been agreed.

## Insurers

The cover in this scheme is provided by a panel of insurers. A list of insurers is available on request.

## How to cancel your cover

In the event that you need to cancel your cover, please contact George Burrows.

## How to make a claim

In the event that you may need to make a claim, **please contact George Burrows for a claim form or visit our website: [www.georgeburrows.com](http://www.georgeburrows.com). If you need to make a travel claim, please telephone 0845 122 3280\***.

## What to do if you have a complaint

**Step 1** – In the first instance you may wish to contact George Burrows direct at:

Post: George Burrows, St Mark's Court, North Street, Horsham, West Sussex RH12 1RZ

Tel: 01403 327719 Fax: 01403 327778 Email: [info@georgeburrows.com](mailto:info@georgeburrows.com)

If necessary we will liaise with the insurers to resolve your complaint.

**Step 2** – If you are not satisfied with the final decision you can contact the Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London E14 9SR.

## Financial Services Compensation Scheme (FSCS)

In the event that the insurer is unable to meet its liabilities, you may be entitled to compensation from the FSCS. More information can be obtained from their customer services team on 020 7892 7300 or by visiting [www.fscs.org.uk](http://www.fscs.org.uk).

## FCA registration

Our FCA registration number is 312030. Our permitted business is assisting in the administration and performance of a contract of insurance. You can check this on the FCA's Register by visiting the FCA's website at [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting the FCA on 0800 111 6768.

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*\*Call charges may vary depending on your network provider.*

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