

Police Pay Protection



Police Pay Protection gives you peace of mind

If you were unfortunate enough to need to be off work due to illness or following an accident, you are not guaranteed 100% pay for the whole period.

Your salary may be reduced to 50%, or even 0%, eventually.

Police Pay Protection gives you the peace of mind of 75% of pay for up to 18 months from the date your pay is reduced.

Can you afford to be without this type of protection? It could help you when you need it most.

Cover is available to all Police Officers and Personnel (subject to the Eligibility Criteria shown below).

Benefits

- Benefits are linked to your salary including average overtime (where applicable)
- Premiums from £4.67 per month
- Easy payment by quarterly Direct Debit
- No medical examination or complicated questionnaires to complete
- Cover worldwide, 365 days a year.

Who can apply – eligibility criteria

You can apply for this protection today provided:

- You are under 65 years of age (all cover will cease automatically when you reach 65).
- You work for The Ministry of Defence Police for more than 16 hours per week.
- You are permanently resident in the UK.
- You are not currently absent from work due to injury or illness.



- You have less than 90 days aggregated sick leave in the previous 365 days.
- You have less than 10 certified days of sick leave in the previous 90 days.
- You do not have any medical treatment pending.
- You are not in the course of receiving medical treatment or advice other than for minor ailments and injuries.

Key facts

The following information is a guide to the cover provided. It is however only a summary of the terms of cover and does not contain full details of the insurance policy terms, conditions and exclusions which are contained in the insurance policy itself. You should refer to your own policy document, your policy schedule (which indicates operative sections) and any endorsements which apply to your own policy for full details of your cover

This insurance is underwritten by Ageas Insurance Limited.

Type of Insurance Personal Accident and Illness – Salary Income Protection Insurance

Period of Cover The policy will last for one year and will be renewable on an annual basis

Personal Accident & illness

Significant Features and Benefits

The policy provides compensation for accidental bodily injury or illness that results in you taking sick leave for more than 6 months.

After 6 months:

- we will pay 37.5% of your salary for up to 6 months sick leave then if you are still off work,
- we will pay 75% of your salary for up to a further 12 months of sick leave.

If you are hospitalised for 7 nights we will pay you £25 per night for each subsequent night – up to a maximum of £500.

Significant Exclusions or Limitations

The policy does not provide cover for bodily injury or illness which arises from:

- Terrorism or war acts;
- Your criminal act or acts;
- Maximum policy age limit 65 years;
- mental or psychiatric illness or nervous disorder or stress except where directly related to an incident or event occurring whilst at work and/or on duty;
- the effects of alcohol or drugs;
- self-injury;
- pregnancy or childbirth;
- HIV and Aids; and
- Sexually transmitted diseases.

Cover does not apply where liability is attached to your employer.

Maximum hospital benefit £500.

Sections of the Policy that contain further details

Full details of these and other exclusions are shown on the Certificate of Insurance under the heading of 'What is not covered'.

See the section headed 'Automatic Termination of Cover' in the Certificate of Insurance.

We hope that you will be happy with your insurance policy. If, having examined it, you decide not to proceed, you have 14 days from the date you received your policy document to cancel the policy. To do this you should contact the intermediary or organisation that sold you your policy.

Providing you have not made a claim and as long as no incidents have arisen that could result in a claim under the policy, we will refund any premium you have paid.

After 14 days you can cancel this policy at any time. As long as you have not made a claim under the policy, we will refund part of your premium that covers the rest of the period you would have been insured for.

You must review your cover periodically to ensure it remains adequate for your needs.

Key facts – continued

Claims Procedure

When you become aware of an incident that could lead to a claim you must notify us as soon as reasonably possible by telephone, or in writing at the following address and request a claim form. You should then complete the claim form, sign it and return it to us as quickly as possible.

PA Claims, Commercial Claims Department

Ageas Insurance Limited

1 Port Way

Port Solent

Portsmouth

Hampshire

PO6 4TY

Tel: 0344 748 0103.

Email: personal.accident@ageas.co.uk

How to complain

We are committed to treating our customers fairly. However, we realise that there may be times when things go wrong. If this happens, please use the most suitable contact from the following list.

For complaints about claims, contact the Customer Services Advisor at Ageas Insurance Limited on 0344 748 0103 or email personal.accident@ageas.co.uk

For complaints about policy administration and documents, contact the Head of Travel & Special Risks Underwriting at Ageas Insurance Limited on 0370 241 6182 or email patravel.underwriting@ageas.co.uk

If you are not happy with our final decision, you may be able to pass your complaint to the Financial Ombudsman Service. More information is available from us or the Ombudsman. The Financial Ombudsman Service is an independent organisation and will review your case.

Their address is:

Financial Ombudsman Service, Exchange Tower,
London, E14 9SR.

Phone: **0800 023 4567** if calling from a land line or **0300 123 9123** if calling from a mobile

You can visit the Financial Ombudsman Service website at www.fos.org.uk

Financial Services Compensation Scheme

We, Ageas Insurance Limited, are covered by the Financial Services Compensation Scheme (FSCS). If we fail to carry out our responsibilities under this policy, you may be entitled to compensation from the Financial Services Compensation Scheme. Information about the scheme is available at www.fscs.org.uk or by phone on **0800 678 1100** or **020 7741 4100**.

Jurisdiction

This contract will be governed by English Law, and you and we agree to submit to the non-exclusive jurisdiction of the courts of England and Wales (unless you live in Jersey in which case the law of Jersey will apply and the Jersey courts will have exclusive jurisdiction).

Frequently asked questions

How much does it cost?

The premium is calculated at a rate of 0.26% and is based upon your gross annual salary including average annual overtime and London Weighting allowance (all other allowances are excluded).

This rate includes Insurance Premium Tax (IPT) at the current rate.

Below are some examples:

Note: Premiums are payable quarterly by Direct Debit.

Gross Annual Salary (including average annual overtime and London Weighting Allowance)	Premium Rate	Annual Premium (including IPT)	Quarterly Premium payable by Direct Debit (including IPT)
£22,000	0.26%	£57.20	£14.30
£25,000	0.26%	£65.00	£16.25
£27,000	0.26%	£70.20	£17.55
£30,000	0.26%	£78.00	£19.70
£35,000	0.26%	£91.00	£22.75

What are the benefits?

This policy provides compensation for accidental bodily injury or illness that results in you taking sick leave for more than six months.

After six months:

- Your policy will pay 37.5% of your declared salary for up to six months sick leave.
 - If you are still off work after six months it will pay 75% of your declared salary for up to a further 12 months of sick leave.
- In addition to this there is a separate Hospitalisation benefit.

If you are hospitalised for seven consecutive nights the policy will pay you £25 for each subsequent night you spend as a hospital in-patient up to a maximum of £500.

(The policy benefits are always subject to the policy Terms, Conditions, Limitations and Exclusions).

Who can join?

Cover is available to all Police Officers and Personnel subject to the eligibility criteria shown below:

- You are under 65 years of age – (All cover will cease automatically when you reach 65).
- You work for The Ministry of Defence Police for more than 16 hours per week.
- You are permanently resident in the UK.
- You are not currently absent from work due to injury or illness.
- You have less than 90 days aggregated sick leave in the previous 365 days.
- You have less than 10 certified days of sick leave in the previous 90 days.
- You do not have any medical treatment pending.
- You are not in the course of receiving medical treatment or advice other than for minor ailments and injuries.

Frequently asked questions – continued

How can I join?

For information and assistance please contact Ageas Insurance Limited on **0370 241 6182**.

How are premiums paid?

Your premium is payable on a quarterly basis direct from your bank account. Direct Debit payments are interest free.

Where are claims dealt with?

You deal directly with Ageas Insurance Limited. The procedure to follow is shown in the Certificate of Insurance.

What is not covered

Like all insurance policies there are some circumstances where cover will not apply. Detailed below are the Significant Exclusions and Limitations.

The policy does not provide cover for bodily injury or illness which arises from:

- a mental or psychiatric illness or nervous disorder or stress except where directly related to an incident or event occurring whilst as work and/or on duty.
 - b the effects of alcohol or drugs
 - c active participation by you in terrorism or war
 - d self injury or attempted suicide
 - e pregnancy or childbirth
 - f HIV and Aids
 - g sexually transmitted diseases
 - h your criminal act or acts.
- Cover does not apply where liability attaches to your employer.
 - Maximum hospital benefit £500.
 - Maximum policy age limit 65 years (all cover ceases once you reach age 65).

Full details of these and other exclusions are shown on the Certificate of Insurance under the heading “What is not covered”.

You may request a copy of the full terms and conditions of the policy at any time from Ageas Insurance Limited on **0370 241 6182**.

Can I cancel the cover

If having examined your policy, you decide not to proceed, you have 14 days from the date you received your policy document to cancel the policy and receive a full refund of premium. To do this you should contact Ageas Insurance Limited on **0370 241 6182**.

If you wish to cancel the policy at any other time you just need to write to Ageas Insurance Limited and the policy will be cancelled from the date they receive your request. In the event that no claim has been made they will calculate and refund any appropriate premium. If a claim has been made during the current period of insurance the full annual premium will be payable.

A small price to pay for peace of mind

You can protect your pay from only £4.67 per month.

Below are some examples:

Annual Salary	Quarterly Premium
£21,572.00	£14.02
£22,133.00	£14.39
£22,891.00	£14.88
£23,609.00	£15.35
£28,677.00	£18.64
£29,660.00	£19.28
£36,745.00	£23.88
£37,780.00	£24.56

Calculation

The premium is calculated at a rate of 0.26% and is based upon your gross annual salary including average annual overtime and London Weighting allowance (all other allowances are excluded).

(This rate includes Insurance Premium Tax (IPT) at the current rate.)

If you have any queries, please contact our helpline on 0370 241 6182.

Salary Adjustments

Please advise Ageas Insurance Limited of any salary changes so that the Direct Debit can be automatically amended the following month.

If you do not tell us of salary changes then any payments made in respect of claims will be made on the last salary declared.

For further information or assistance call our Helpline on 020 7397 4343

The Direct Debit Guarantee

- This guarantee is offered by all Banks and Building Societies that take part in the Direct Debit Scheme. The efficiency and security of the Scheme is monitored and protected by your own Bank or Building Society.
- If the amounts to be paid or the payment dates change, Ageas Insurance Limited will notify you 7 working days in advance of your account being debited or as otherwise agreed.
- If an error is made by Ageas Insurance Limited or your Bank or Building Society, you are guaranteed a full and immediate refund from your branch of the amount paid.
- You can cancel a Direct Debit at any time by writing to your Bank or Building Society. Please also send a copy of your letter to us.

Privacy Notice

We are Ageas Insurance Limited and are part of the Ageas group of companies. The details provided here are a summary of how we collect, use, share, transfer and store your information. For our full Privacy Policy please visit our website www.ageas.co.uk or contact our Data Protection Officer at: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA or by emailing thedpo@ageas.co.uk.

Your insurance adviser will have their own uses for your personal data please ask your insurance adviser if you would like more information about how they use your personal information.

Collecting your information

We collect a variety of information about you including personal information such as your name, address, contact details, date of birth and IP address (which is a unique number identifying your computer). Where relevant, we also collect sensitive personal information such as details regarding your health, credit history and/or criminal convictions.

We also collect information from a number of different sources for example: publically available sources such as social media and networking sites; third party databases available to the insurance industry; firms, loss adjustors and/or suppliers appointed in the process of handling a claim.

Using your information

The main reason we collect your personal and/or sensitive information is because we need it to provide you with the appropriate insurance quotation, policy and price as well as manage your policy such as handling a claim or issuing documentation to you. Our assessment of your insurance application may involve an automated decision to determine whether we are able to provide you with a quotation and/or the price. If you object to this being done, then we will not be able to provide you with insurance.

We will also use your information where we feel there is a justifiable reason for doing so for example: to prevent and detect fraud and financial crime (which may include processes which profile you); collecting information regarding your past policies; carrying out research and analysis (including profiling); and recording and monitoring calls.

There may be situations where we will only use your information if you have given us permission such as using or collecting sensitive information. If you have given us such information about someone else, you would have confirmed that you have their permission to do so.

Sharing your information

We share your information with a number of different organisations which include, but are not limited to: other insurers; regulatory bodies; carefully selected third parties providing a service to us or on our behalf; fraud prevention and credit reference agencies and other companies, for example, when we are trialling their products and services which we think may improve our service to you or our business processes.

Unless required to by law, we would never share your personal data without the appropriate care and necessary safeguards being in place.

Privacy Notice – continued

Keeping your information

We will only keep your information for as long as is necessary in providing our products and services to you and/or to fulfil our legal and regulatory obligations. Please refer to our full Privacy Policy for more information.

Use and storage of your information overseas

Your information may be transferred to, stored and processed outside the European Economic Area (EEA). We will not transfer your information outside the EEA unless it is to a country which is considered to have equivalent data protection laws or we have taken all reasonable steps to ensure the firm has suitable standards in place to protect your information.

Your rights

You have a number of rights in relation to the information we hold about you, these rights include but are not limited to: the right to a copy of your personal information; we hold; object to the use of your personal information; withdraw any permission you have previously provided and complain to the Information Commissioner's Office at any time if you are not satisfied with our use of your information. For a full list of your rights please refer to the full Privacy Policy.

Please note that there are times when we will not be able to delete your information. This may be as a result of fulfilling our legal and regulatory obligations or where there is a minimum, statutory, period of time for which we have to keep your information. If we are unable to fulfil a request we will always let you know our reasons.

Protect your pay today

Simply complete and sign this form and Direct Debit Instruction and return it to
Hall Insurance Services Limited, 37 Harwood Road, London SW6 4QP

Mr/Mrs/Miss/Ms Full Name			
Address			
		Postcode	
Force		Rank	
Warrant No or Work ID No		Date of Birth	
Annual Salary	£	Average overtime	£
London Weighting Allowance*	£	*All other allowances are excluded	
I declare that I have read and understand the leaflet explaining the cover and I confirm that I meet all the requirements of the Eligibility Criteria.			
Signed			Date

This insurance is underwritten by Ageas Insurance Limited.



Instruction to your Bank or Building Society to pay Direct Debits



Ageas Insurance Limited, Ageas House, Hampshire Corporate Park,
Templars Way, Eastleigh, Hampshire SO53 3YA

Name and full postal address of your bank or Building Society branch

To the Manager	
	Bank or Building Society
Address	
	Postcode

Name(s) of Account holder(s)

Bank/Building Society Account No.

Branch sort code — —

Originators Identification Number

6	7	1	7	6	9
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Reference Number

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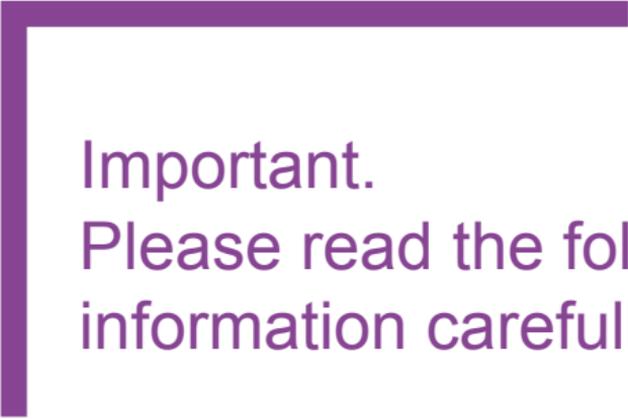
Instruction to your Bank or Building Society

Please pay Ageas Insurance Limited Direct Debits from the account detailed on this Instruction subject to the safeguards assured by The Direct Debit Guarantee.

I understand that this Instruction may remain with Ageas Insurance Limited and, if so, details will be passed electronically to my Bank/Building Society.

Signature(s)
Date

Banks and Building Societies may not accept Direct Debit Instructions for some types of account.



Important. Please read the following information carefully.

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take reasonable care to supply accurate and complete answers and to make sure that all information supplied is true and correct.

If there is any information that is incorrect, incomplete or missing you must contact your insurance advisor immediately. If you do not, your policy may be cancelled, or treated as if it never existed, or your claim rejected or not fully paid. We will advise you of any revised premium and/or terms and conditions that may result from any amendments you make, and revised documents will be issued to you.

You are recommended to keep a copy of all information supplied (including copies of letters) for the purpose of entering this contract. You may apply for a copy of this form at any time within the next three months. Telephone calls may be recorded.



Ageas Insurance Limited

Registered office

Ageas House, Hampshire Corporate Park,
Templars Way, Eastleigh, Hampshire SO53 3YA

Registered in England and Wales No 354568

Ageas Insurance Limited is authorised by the Prudential
Regulation Authority and regulated by the Financial Conduct
Authority and the Prudential Regulation Authority. Financial
Services Register No 202039