West Yorkshire Police Federation

JOINT BRANCH BOARD

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WEST YORKSHIRE POLICE FEDERATION GROUP INSURANCE SCHEME

Dear Member

Please find attached a new two-year Travel policy for the period 1st November 2016 to 31st October 2018, your new insurance Scheme Benefits booklet and a handy Summary Card containing useful claims contact numbers under the insurance scheme. The Travel policy has been enhanced increasing the cover for Cancellation and Curtailment from £3,000 to £5,000 per person. Please familiarise yourself with the cover, paying particular attention to the Health Warranty on page 3 of the policy.

There has been an extraordinarily high level of claims on the scheme which has necessitated increases to the subscriptions required and also a few changes to cover under the scheme. The new subscription levels can be seen on page 3 of the enclosed scheme benefits booklet.

To minimise subscription increases an excess of £25 per claim has been introduced to the Home Emergency section of the scheme and for mobile phone claims the excess has been increased from £50 to £75 per claim. It was identified that the Temporary Total Disablement and Hospitalisation benefits were rarely used, therefore these sections have been removed from the scheme from 1st November 2016 to keep costs down. It has also been necessary to reduce the critical illness cover to £10,000 in order to maintain affordability of the scheme.

Cover for campervans/motor homes will now be included from 1st November 2016 under the motor breakdown cover. The On-Duty Assault benefits have been enhanced with higher levels of cover and a new benefit of Disfigurement/Scarring from burns (including chemical burns).

Further details of your Group Insurance Scheme are also available on the Federation website www.wypf.polfed.org , the Group Schemes section at www.philipwilliams.co.uk or by using the QR codes shown in the Scheme Benefits Booklet.

No action is required on your part, however please notify us of any changes to your circumstances including beneficiary. It is also your responsibility to ensure the appropriate deductions are being made and that you remain eligible under the scheme.

Please do not hesitate to contact this office should you have any queries in relation to the scheme.

Yours sincerely

Gary Maloney
JBB Secretary