

Greater Manchester Fire and Rescue Service Sports and Welfare Association

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



GeorgeBurrows 

1 April 2018

Useful Contacts

**Greater Manchester Fire
and Rescue Service
Sports and Welfare
Association**

Web: manchesterfire.gov.uk
Tel: 0161 608 4122

**RAC Motor Breakdown
Assistance
(Reference X809)**

Tel (UK): 0330 159 0283
Tel (Europe): 00 33 472 43 52 55

**Worldwide Travel
Insurance**

Healthline: 01689 892 262
Claims: 0345 122 3280
Overseas Assistance: +44(0) 23 8064 4633

George Burrows

Tel: 01403 327719
Email: info@georgeburrows.com
Web: www.georgeburrows.com

Schedules of benefits

Please note, Life assurance benefit levels halve at age 60.

Serving members and their partners

Tier 1 Serving member (up to age 65)	Benefits
Life Assurance	£35,000
Personal accident	
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
Worldwide Annual /Multi-trip Travel Insurance (Children up to age 18, 23 if in full time education)	Family cover
RAC Motor breakdown assistance (UK & European)	Member only
Calendar monthly premium:	£15.06*
* Premiums include the Sports and Welfare Association administration fee and Insurance Premium Tax (IPT)	

Tier 1 Partner of Serving member	Benefits
Life Assurance	£35,000
RAC Motor breakdown assistance (UK & European)	Member only
Calendar monthly premium:	£7.61*
* Premiums include the Sports and Welfare Association administration fee and Insurance Premium Tax (IPT)	

Tier 2 Serving member (up to age 65)	Benefits
Life Assurance	£60,000
Personal accident	
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
Worldwide Annual / Multi-trip Travel Insurance (Children up to age 18, 23 if in full time education)	Family cover
RAC Motor breakdown assistance (UK & European)	Member only
Calendar monthly premium:	£20.41*
* Premiums include the Sports and Welfare Association administration fee and Insurance Premium Tax (IPT)	

Tier 2 Partner of Serving member	Benefits
Life Assurance	£60,000
RAC Motor breakdown assistance (UK & European)	Member only
Calendar monthly premium:	£12.36*
* Premiums include the Sports and Welfare Association administration fee and Insurance Premium Tax (IPT)	

Tier 3 Serving member (up to age 65)	Benefits
Life Assurance	£90,000
Personal accident	
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
Worldwide Annual / Multi-trip Travel Insurance (Children up to age 18, 23 if in full time education)	Family cover
RAC Motor breakdown assistance (UK & European)	Member only
Calendar monthly premium:	£26.92*
* Premiums include the Sports and Welfare Association administration fee and Insurance Premium Tax (IPT)	

Tier 3 Partner of Serving member	Benefits
Life Assurance	£90,000
RAC Motor breakdown assistance (UK & European)	Member only
Calendar monthly premium:	£18.11*
* Premiums include the Sports and Welfare Association administration fee and Insurance Premium Tax (IPT)	

Sickness cover	Benefits
Sickness benefit - Half pay (£100 per week up to 26 weeks)	Member only
Calendar monthly premium:	£4.85*
* Premiums include the Sports and Welfare Association administration fee and Insurance Premium Tax (IPT)	

Retired members and their partners

Tier 1 Retired member (up to age 65)	Benefits
Life Assurance	£35,000
Worldwide Annual / Multi-trip Travel Insurance (Children up to age 18, 23 if in full time education)	Family cover
RAC Motor breakdown assistance (UK & European)	Member only
Calendar monthly premium:	£15.72*
* Premiums include the Sports and Welfare Association administration fee and Insurance Premium Tax (IPT)	

Tier 1 Partner of Retired member	Benefits
Life Assurance	£35,000
RAC Motor breakdown assistance (UK & European)	Member only
Calendar monthly premium:	£8.31*
* Premiums include the Sports and Welfare Association administration fee and Insurance Premium Tax (IPT)	

Tier 2 Retired member (up to age 65)	Benefits
Life Assurance	£60,000
Worldwide Annual / Multi-trip Travel Insurance (Children up to age 18, 23 if in full time education)	Family cover
RAC Motor breakdown assistance (UK & European)	Member only
Calendar monthly premium:	£20.84*
* Premiums include the Sports and Welfare Association administration fee and Insurance Premium Tax (IPT)	

Tier 2 Partner of Retired member	Benefits
Life Assurance	£60,000
RAC Motor breakdown assistance (UK & European)	Member only
Calendar monthly premium:	£13.42*
* Premiums include the Sports and Welfare Association administration fee and Insurance Premium Tax (IPT)	

Tier 3 Retired member (up to age 65)	Benefits
Life Assurance	£90,000
Worldwide Annual / Multi-trip Travel Insurance (Children up to age 18, 23 if in full time education)	Family cover
RAC Motor breakdown assistance (UK & European)	Member only
Calendar monthly premium:	£27.04*
* Premiums include the Sports and Welfare Association administration fee and Insurance Premium Tax (IPT)	

Tier 3 Partner of Retired member	Benefits
Life Assurance	£90,000
RAC Motor breakdown assistance (UK & European)	Member only
Calendar monthly premium:	£19.63*
* Premiums include the Sports and Welfare Association administration fee and Insurance Premium Tax (IPT)	

Full details of the cover included in these schedules can be found in the policy wordings, which are available from George Burrows and should be read carefully, in particular the limitations, exclusions and terms and conditions.

Definition of partner - a partner is defined as your legal spouse or civil partner. If you are not married or you do not have a civil partner, a person who is co-habiting with you and has done so for at least six months prior to joining the scheme and is financially dependant or interdependent with you.

Children - dependent natural or adopted children are included where indicated, to the ages specified. For further information please contact George Burrows:

Email: info@georgeburrows.com

Tel: 01403 327719

(Office opening hours 9.00am to 5.00pm Monday to Friday, closed Bank Holidays and weekends)

Important Information

Please take time to read through this booklet. It is not a policy document, it is a summary outlining the cover and services included in the scheme. Full details of cover, including the limitations, exclusions, and terms and conditions can be found in the policy wordings which are available from George Burrows and should be read carefully.

We offer a non-advised product which means we can't give you a personal recommendation in respect of this scheme but can outline the features and benefits so you can decide whether the cover suits your needs. This scheme meets the demands and needs of those who wish to provide protection for the circumstances outlined in this booklet at the levels described in the schedules.

Joining the scheme

1. **Serving members** may join the scheme at any time providing they have not been absent from work due to ill health or injury in the eight weeks preceding the application to join.
2. **Partners** may join the scheme at the same time as a new employee or within three months of either marrying or after qualifying as a serving officer'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 applicable partner application form. Partner cover will cease immediately when an officer leaves the scheme or when the officer or the partner attain age 65, whichever happens first.

* **Definition of partner** - a partner is defined as your legal spouse or civil partner. If you are not married or you do not have a civil partner, a person who is co-habiting with you and has done so for at least six months prior to joining the scheme and is financially dependant or interdependent with you.

Payment of premiums

Premiums are collected monthly by salary/ pension deduction unless alternative arrangements have been agreed. Monthly subscription payments must be maintained in order to remain a member of the scheme and to qualify for benefits.

Resignation or dismissal

Serving members who resign or are dismissed from the fire service are not eligible to remain in the scheme and all cover, including partner membership, will cease.

Retirement from the Fire Service

Serving members upon retirement from the fire service may remain in the scheme as a retired member, with benefits applicable to their age and tier. Transfer into the retired officer scheme must be agreed with George Burrows prior to retirement as individuals are not eligible to join the scheme after their retirement date.

How to cancel your cover

In the event that you need to cancel your cover, please notify George Burrows either via email: info@georgeburrows.com or in writing to: George Burrows, St Mark's Court, North Street, Horsham, West Sussex, RH12 1RZ.

How to make a claim

Unless otherwise specified in this booklet please contact George Burrows on: 01403 327719 to make a claim. Claims should be reported as soon as practicable. The onus is on the member to notify a claim, it is not the responsibility of the Fire Service to make a member aware of their entitlement to claim.

Scheme benefits

This section gives a brief explanation of the benefits included in the scheme. Full details of cover, terms and conditions can be found in the policy wordings which are available from George Burrows, and take precedence.

Life assurance

Life assurance benefit is payable on the death, by any cause, of the member or their subscribing partner **up to the age of 65 years. Partner benefit levels depend on the age of the subscribing officer and all Life Assurance benefits halve at age 60.**

The payment is made to the 'Trustees of the Sports and Welfare Association' and the money is then dispersed by the Trustees under the terms of the "Trust Deed" which would normally be the member's chosen beneficiary. This means that the benefit does not form part of the member's estate and is not, under current legislation, subject to inheritance tax. It is therefore important to keep the beneficiary details up to date.

Bereavement counselling

24 hour helpline: **0800 177 7894** - confidential support with unlimited telephone access.

Probate advice

24 hour helpline: **0808 164 3079** - specialist legal advice on all aspects of obtaining probate.

Personal Accident

Personal accident cover is available to uniformed and non uniformed staff and ceases on retirement or at age 65, whichever occurs first.

Temporary total disablement*

If you suffer a bodily injury as a result of an accident, 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 a bodily injury sustained as a result of an accident.

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

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

* All occurring within 24 months from the date of the accident

Worldwide travel insurance

The travel insurance policy covers the member and their spouse or cohabiting partner, and any number of dependent children/grandchildren under the age of 23 who are living with them and in full time education for **any number of trips a year, up to 31 days each trip**.

Trip duration can be extended to a maximum of 183 days on request and by payment of an additional premium. **Extensions must be arranged before you travel** and full details of your travel plans provided. Please call George Burrows on: **01403 327719** to arrange a travel extension.

Cover includes trips in the United Kingdom provided overnight accommodation has been booked and paid for.

A wide range of leisure activities such as Scuba diving to 30 metres (or 40 if appropriately qualified) and winter sports are covered at no extra charge. Please refer to pages 13 to 16 of your travel policy for the full list of activities included. Cover may be available at additional premium for activities not listed, please contact George Burrows for details.

Extensions can be arranged to include cover for overseas weddings, golfing trips and business equipment, and for children of extended family or friends under the age of 18 who are travelling with the member by contacting George Burrows and on payment of an additional premium.

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 on pages 4 and 5 of your policy document. **If you cannot agree with the Health Questions you must call 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.

Police and Fire Brigade Health Line: **01689 892 262**

Call: **0345 122 3280** as soon as possible on returning to the UK to make a claim

Overseas assistance: **00 44 23 8064 4633**

A £40 excess applies to most policy sections, along with other terms and conditions. Full details of cover including the limitations, exclusions and terms and conditions can be found in the 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 their subscribing partners. It applies 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 to download from the George Burrows website. If you have any questions about your cover please contact George Burrows on:

01403 327719 or by email: info@georgeburrows.com

Cover includes:

- ✓ Roadside
- ✓ Recovery
- ✓ European Motoring Assistance
- ✓ At Home
- ✓ Onward Travel

Full details of cover including the limitations, exclusions, terms and conditions can be found in the policy wording, which should be read carefully.

Qualifying vehicles

* A car, motorcycle 49cc or over in the UK or 121cc or over in Europe**, motorhome, 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: maximum legal laden weight of 3,500kg (3.5 tonnes), maximum overall dimensions of 6.4 metres length, height 3 metres, width 2.25 metres (all including any load carried).

What to do if you breakdown

If you breakdown in the UK please call your dedicated scheme phone number below.

Tel: **0330 159 0283** and quote reference **X809**

If you breakdown in Europe** call: **00 33 472 43 52 55**

(replace 00 at the beginning with 810 when in Belarus or Russia)

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**.

** Europe: please refer to page 2 in the policy wording for the list of countries included.

Sickness benefit

The sickness benefit scheme is available to serving members separately and is not part of the group insurance package. Cover ceases on retirement or at age 65, whichever occurs first.

If you are placed on reduced pay the benefits illustrated below will become payable. Sickness benefit is payable every 28 days (four weeks) for up to 26 weeks, or until you return to work, whichever happens first. Claims are settled by George Burrows and paid direct to the member's bank account.

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.

What to do if you have a complaint

George Burrows are committed to delivering the highest standards of customer care. We are always interested in your feedback, should you need to make a complaint, in the first instance you may wish to contact the Sports and Welfare Association, alternatively you can contact the George Burrows team direct at:

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

Tel: 01403 327719

Email: info@georgeburrows.com

Whilst we will make every effort to maintain the highest standards, we recognise that there may be occasions when we fail to satisfy the particular requirements of our customers. We therefore have in place procedures to investigate and remedy any area of concern.

In such circumstances we promise:

- To try and resolve the complaint within 3 working days and write to you confirming if we have done so;
- To acknowledge any formal complaints promptly;
- To respond fully to your concern or complaint within four weeks or less. If for any reason this is not possible, we will write to you to explain why we have been unable to conclude the matter quickly.

If we have been unable to resolve your complaint in eight weeks, we will write to you explaining the reason as to why this has not been possible. We will also advise you of your right to refer your complaint to the Financial Ombudsman Service (if applicable).

Financial Ombudsman Service

If you still feel that we have not been able to resolve the matter to your satisfaction, after this process you may have the right (subject to eligibility) to refer your complaint to the Financial Ombudsman Service. The address is:

The Financial Ombudsman Service
Exchange Tower
London E14 9SR

Telephone: 0800 0234 567 (from landline)

Telephone: 0300 123 9 123 (from mobile)

Email: complaint.info@financial-ombudsman.org.uk

Whether or not you make a complaint to us and/or refer your complaint to the Financial Ombudsman Service, your statutory right to take legal action will not be affected.

Online Dispute Resolution Platform

The European Commission has established an Online Dispute Resolution Platform (ODR Platform) http://ec.europa.eu/consumers/odr/index_en.htm that is specifically designed to help EU consumers who have bought goods or services online from a trader based elsewhere in the EU and subsequently has a problem with that online purchase.

The ODR platform will refer your complaint to the Financial Ombudsman Service which will then pass it on to Arthur J. Gallagher. George Burrows is a trading name of Arthur J. Gallagher Insurance Brokers Limited.

Additional Information

Data Protection

George Burrows is the trading name of Arthur J. Gallagher Insurance Brokers Ltd (AJG). We are the data controller of any personal information you provide to us or personal information that has been provided to us by a third party. We collect and process information about you in order to arrange insurance policies and to process claims. Your information is also used for business purposes such as fraud prevention and detection and financial management. This may involve sharing your information with third parties such as insurers, reinsurers, other brokers, claims handlers, loss adjusters, credit reference agencies, service providers, professional advisors, our regulators, police and government agencies or fraud prevention agencies.

We may record telephone calls to help us monitor and improve the service we provide. For further information on how your information is used and your rights in relation to your information please see our privacy policy at www.georgeburrows.com. If you are providing personal data of another individual to us, you must tell them you are providing their information to us and show them a copy of this notice.

Insurers

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

Financial Services Compensation Scheme (FSCS)

You may be entitled to compensation from the Financial Services Compensation Scheme ("FSCS") should the insurer be unable to meet its obligations and subject to eligibility. Details of the circumstances in which you can make a claim – and instructions on how to do so – can be found on the FSCS website: <http://www.fscs.org.uk>.

George Burrows

George Burrows is a group insurance broker who has provided personal protection products to police and fire officers for over 50 years.

FCA registration

Our FCA registration number is 311786. 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

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George Burrows is a trading name of Arthur J. Gallagher Insurance Brokers Limited, which is authorised and regulated by the Financial Conduct Authority. Registered Office: Spectrum Building, 7th Floor, 55 Blythswood Street, Glasgow, G2 7AT. Registered in Scotland. Company Number: SC108909 www.ajginternational.com

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