



Scottish Police Federation

5 Woodside Place Glasgow G3 7QF

JCC Circular 11 of 2015

Ref: CS/LS

23 March 2015

Dear Colleague

SPF Voluntary Fund & Group Insurance – Information

The SPF voluntary fund subscription will increase by 13 pence per member per week with effect from 1st April 2015. You need take no action as payroll will make the necessary deductions on your behalf.

The Group Insurance Scheme is due for renewal on 1st April 2015.

Since its inception almost two years ago the scheme has paid in excess of £10 Million in benefit. This has been far greater than the anticipated claims profile and reflects that all members were covered to a greater extent than ever before.

Consequently this has necessitated a critical examination of the products offered and their costs in order to retain the essential core elements at attractive rates.

After careful consideration hospitalisation, temporary total disablement and casting benefit will no longer be available. Critical illness cover for spouse/partner will be reduced to £20,000.

By making these changes and increasing costs by £2.38 per calendar month all other elements of the scheme are unaffected.

I understand the sensitivities of these increases but believe this approach delivers the best range of products at the most attractive price

Again you need take no action as payroll will make the necessary deductions.

This is an opportune time to remind members to notify of any changes to their personal circumstances and to check their beneficiary details remain accurate.

Yours sincerely

Calum Steele
General Secretary