



Scottish Police Federation

5 Woodside Place Glasgow G3 7QF

JCC Circular 11 of 2017

Ref: CS/DH/LS

4 April 2017

Dear Colleague

New Group Insurance Scheme Arrangements

With effect from 1st April 2017, SPF Group Insurance Services are being brokered by Philp Williams and Co.

This will see some minor policy changes and, despite increases in Insurance Premium Tax, we have secured a deal that ensures there will **be no increase in premiums this year or next.**

Serving Officers will continue to pay

Member:	£24.94 per month (£23 per 4 weeks)	Spouse:	+£12.30 per month (+ £11.35 per 4 weeks)
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The principle policy variations are;

- Emergency Dental Cover has been removed. NHS Scotland and our Travel Insurance give the same degree of cover and very few claims were made on the previous policy
- Travel Insurance has been reduced to a £50 excess per person and capped to £100.
- Spouse Critical Illness Cover is up to £25,000 from £20,000.

Serving Members paying through payroll deduction or by direct debit need not do anything – the policy changes will all transfer in the background. Retired Members have been contacted separately to arrange new direct debit payments.

Basic Policy Documents are now available in the Member Services section of www.spf.org.uk and claim forms and full policy documents will be published as they become available.

Yours sincerely

Calum Steele
General Secretary