



Scottish Police Federation

5 Woodside Place Glasgow G3 7QF

JCC Circular 7 of 2019

Ref: CS/DH/LS

21 March 2019

Dear Colleague

SPF Group Insurance Policy

The Scottish Police Federation's Group Insurance Policies have been renewed by our brokers Philip Williams and Company. A number of factors have impacted on the cost of separate elements of the scheme, not least Brexit uncertainties, weakened Sterling and claims experience.

Despite this and through a combination of negotiation and careful policy management we have been able to keep rises to a minimum.

With effect from 1st April 2019, the following changes to the Scottish Police Federations Group Insurance Scheme will come into effect.

- The provision of Red Arc Assistance for Critical Illnesses has been withdrawn
- Terminal Prognosis Advance (the facility to draw on life insurance before death in certain circumstances) has been restricted to 20%
- A policy to cover on duty burns where scarring or permanent disfigurement occurs has been added
- A relaxing of the medical exclusions on the Travel Policy has been made.
- A raising of the age of (cohabitating) dependent children covered by the Travel Policy from 20 to 23 if they are in full time education.

The cost of this policy for serving officers is:

	Officers	Officer + Spouse/Partner
Paid Monthly	£25.43	£38.42
Paid by Lunar calendar (4 weekly)	£23.47	£35.46

These rates are guaranteed for the next 2 years which means that over the 4 year period, the rate for serving officers has increased by only 49p/month (and 69p/month for spouse/partners).

These changes will be automatically applied to payroll deductions. Officers on maternity leave etc will be contacted by SPF directly to amend Standing Order Mandates.

Any travel that commences on or before 31st March 2019 will be covered by the 2017 policy, travel commencing 1st April onwards will be covered by the 2019 policy.

The SPF website www.spf.org.uk is being updated with new policy documentation as it becomes available.

Yours sincerely

Calum Steele
General Secretary