

BRITISH TRANSPORT POLICE FEDERATION GROUP INSURANCE SCHEMES

The Federation has arranged two insurance schemes for the members to provide benefits in addition to those provided by your employer. The schemes are designed to make payments in the event of -

- Accident
- Death

ACCIDENT SCHEME

The following table summarises the benefits provided by the Accident Scheme.

Disability Caused by an Accident	Lump Sum	Weekly / Other Payment
Death	£15000	
Loss of one or more limbs or eyes	£15000	
Permanent total disablement from following your occupation as a police officer	£10000	
Permanent total disablement from gainful employment of any and every kind	£20000	
Temporary total disablement from your occupation as a police officer (payable for a maximum of 104 weeks)		£40 per week Increasing to £60 after 26 weeks (no payments are made for the 1st 6 weeks)
Funeral expenses (where death is caused by an accident)	£2500 Maximum	
Hospitalisation (where admitted as an in-patient to a hospital as a result of an accident)		£25 per full 24 hours - maximum 52 weeks
Accident medical expenses		Reimbursement up to 25% of any amount paid under benefits 1-5 (Max £10000)

The benefit is paid regardless of where in the world the accident occurred and whether or not the officer was on duty at the time of the accident.

It is however important to understand that the disability must be the result of ACCIDENTAL BODILY INJURY. Therefore death or disability caused by illness is not covered by this scheme.

The policy does exclude some higher risk activities for example rock climbing, and wrestling. There are a number of other exclusions and the Federation Secretary has a copy of the policy wording.

HOW ARE CLAIMS MADE?

Print a CLAIM FORM from the Federation website address www.btpolfed.org.

Fully complete the claim form and return it to your Federation representative. The MEDICAL CERTIFICATE section of the claim form must be completed by your medical practitioner. You are responsible for any charge your doctor makes to complete section. If you have returned to duty this should be clearly indicated.

If you have not returned to duty CONTINUATION MEDICAL CERTIFICATES should be given to your Federation representative.

When you return to duty following a continuing disability a FINAL MEDICAL CERTIFICATE should be given to your Federation representative clearly indicating the date of return to duty.

If you are unable to return to duty and the weekly benefit (5) has finished the claim will be reviewed for consideration of the Permanent Total Disability Benefits. Copies of any relevant medical reports should be sent to the Federation Treasurer.

If insurers require a MEDICAL REPORT from your Medical Practitioner you will be sent an ACCESS TO MEDICAL RECORDS form by our insurance advisers The Alan Stevenson Partnership LTD. This should be returned direct to them fully completed. The cost of medical examinations and reports instigated by insurers are their responsibility.

For admitted claims cheques are issued at regular intervals upon receipt of Medical Certificates. Payments of the weekly benefit will not be made without medical certificates. Payments may be suspended if medical reports or further information is required.

DEATH BENEFIT SCHEME

The death benefit is a lump sum of £4600.

The benefit is paid regardless of where in the world death occurred, whether or not the officer was on duty at the time of death and regardless of cause.

How Are Claims Made?

The claims are made on behalf of your relatives by the Federation Treasurer who completes a simple form that is sent to insurers together with an original Death Certificate. A cheque is usually issued by return and can be received by your family very quickly without having to wait for probate.

Benefits are subject to change from time to time and are correct at the time of printing.