

# George Burrows Group Insurance Scheme for Fire Brigades

For serving and retired uniformed and non-uniformed staff,  
and their partners



## Useful Contacts

**Tel: 01403 327719**

## RAC Motor Breakdown Assistance (Reference X821)

**Tel (UK): 0330 159 1222**

**Tel (Europe): 00 33 472 43 52 55**

## Worldwide Travel insurance

**Claims: 01243 621 416**

**Overseas Assistance: +44(0) 1243 621 066**

## Second Medical Opinion

**Tel: 0345 223 710**

## Virtual GP

**Tel: 0345 222 3705**

## Personal Tax and Legal advice

**Tel: 0333 234 3492**

## Care First Counselling

**Tel: 0344 770 1036**

**Web: [www.arclegal.co.uk/carefirst](http://www.arclegal.co.uk/carefirst)**

## Mobile Phone/Gadget claims

**Tel: 0333 188 2257**

# Schedules of benefits

Serving Member (up to age 70)	Benefits
<b>Life Assurance</b>	£60,000
Advance of benefit on terminal prognosis (age 68 and under)	20% of sum assured
Child Death Grant ( <i>aged between 6 months and 17 years</i> )	£2,000
<b>Second Medical Opinion</b> ( <i>Children up to age 21,25 if in full time education</i> )	Family Cover
<b>Virtual GP</b> ( <i>Children up to age 21,25 if in full time education</i> )	Family Cover
<b>Sickness Benefit</b>	£100 per week
<b>Personal Accident Benefits</b>	Member Only
<b>Worldwide Annual Multi-trip Travel Insurance</b> ( <i>Children up to age 18, 23 if in full time education</i> )	Family Cover
<b>Legal Expenses Insurance</b> ( <i>Children over 18 years</i> )	Family Cover
<b>Care First Counselling Service</b> ( <i>Children over 18 years</i> )	Family Cover
<b>RAC Motor Breakdown Assistance</b> ( <i>UK &amp; European</i> )	Member Only
<b>Mobile Phone/Gadget Insurance</b>	Member Only
<b>Calendar monthly premium:</b>	<b>£22.52**</b>
**Premiums include the Sports and Welfare Association administration fee and Insurance Premium Tax (IPT)	

Partner of Serving Member	Benefits
<b>Life Assurance</b>	£60,000
Advance of benefit on terminal prognosis (age 68 and under)	20% of sum assured
<b>Personal Accident Benefits</b>	Member Only
<b>RAC Motor Breakdown Assistance</b>	Member Only
<b>Mobile Phone/Gadget Insurance</b>	Member Only
<b>Calendar monthly premium:</b>	<b>£12.40**</b>
**Premiums include the Sports and Welfare Association administration fee and Insurance Premium Tax (IPT)	

Retired Member under age 65	Benefits
<b>Life Assurance</b>	£30,000
Advance of benefit on terminal prognosis ( <i>age 63 and under</i> )	20% of sum assured
Child Death Grant ( <i>aged between 6 months and 17 years</i> )	£2,000
<b>Second Medical Opinion</b> ( <i>Children up to age 21, 25 if in full time education</i> )	Family cover
<b>Virtual GP</b> ( <i>Children up to age 21, 25 if in full time education</i> )	Family cover
<b>Worldwide Annual / Multi -trip Travel Insurance</b>	Family cover
<i>Children to age 18,23 if in full time education</i>	
<b>Legal Expenses Insurance</b> ( <i>Children over 18 years</i> )	Family cover
<b>Care First Counselling Service</b> ( <i>Children over 18 years</i> )	Family cover
<b>RAC Motor Breakdown Assistance</b> ( <i>UK &amp; European</i> )	Member only
<b>Mobile Phone/Gadget Insurance</b>	Member only
<b>Calendar monthly premium:</b>	<b>£25.08**</b>
**Premiums include the Sports and Welfare Association administration fee and Insurance Premium Tax (IPT)	

Partner of Retired Member under age 65	Benefits
<b>Life Assurance</b>	£30,000
Advance of benefit on terminal prognosis ( <i>age 68 and under</i> )	20% of sum assured
<b>RAC Motor Breakdown Assistance</b>	Member Only
<b>Mobile Phone/Gadget Insurance</b>	Member Only
<b>Calendar monthly premium:</b>	<b>£15.79**</b>
**Premiums include the Sports and Welfare Association administration fee and Insurance Premium Tax (IPT)	

Retired Member aged 65-69	Benefits
<b>Life Assurance</b>	£7,500
<b>Second Medical Opinion</b> ( <i>Children up to age 21, 25 if in full time education</i> )	Family cover
<b>Virtual GP</b> ( <i>Children up to age 21, 25 if in full time education</i> )	Family cover
<b>Worldwide Annual / Multi-trip Travel Insurance</b>	Family cover
<i>(Children up to age 18, 23 if still in full time education)</i>	
<b>Legal Expenses Insurance</b> ( <i>Children over 18 years</i> )	Family cover
<b>Care First Counselling Service</b> ( <i>Children over 18 years</i> )	Family cover
<b>RAC Motor Breakdown Assistance</b> ( <i>UK &amp; European</i> )	Member only
<b>Mobile Phone/Gadget Insurance</b>	Member only
<b>Calendar monthly premium:</b>	<b>£28.52**</b>
**Premiums include the Sports and Welfare Association administration fee and Insurance Premium Tax (IPT)	

Partner of Retired Member aged 65-69	Benefits
Life Assurance	£7,500
RAC Motor Breakdown Assistance (UK & European)	Member only
Mobile Phone/Gadget Insurance	Member only
<b>Calendar monthly premium:</b>	<b>£15.79**</b>
**Premiums include the Sports and Welfare Association administration fee and Insurance Premium Tax (IPT)	

Retired Member aged 70 - 74	Benefits
<b>Second Medical Opinion</b> ( <i>Children up to age 21, 25 if in full time education</i> )	Family cover
<b>Virtual GP</b> ( <i>Children up to age 21, 25 if in full time education</i> )	Family cover
<b>Worldwide Annual / Multi-trip Travel Insurance</b> ( <i>Children up to age 18, 23 if in full time education</i> )	Family cover
<b>Legal Expenses Insurance</b> ( <i>Children over 18 years</i> )	Family cover
<b>Care First Counselling Service</b> ( <i>Children over 18 years</i> )	Family cover
<b>RAC Motor Breakdown Assistance (UK &amp; European)</b>	Member and Partner
<b>Mobile Phone/Gadget Insurance</b>	Member and Partner
<b>Calendar monthly premium:</b>	<b>£23.77**</b>
**Premiums include the Sports and Welfare Association administration fee and Insurance Premium Tax (IPT)	

Retired Member aged 75+	Benefits
<b>Second Medical Opinion</b> ( <i>Children up to age 21, 25 if in full time education</i> )	Family Cover
<b>Virtual GP</b> ( <i>Children up to age 21, 25 if in full time education</i> )	Family cover
<b>Legal Expenses Insurance</b> ( <i>Children over 18 years</i> )	Family cover
<b>Care First Counselling Service</b> ( <i>Children over 18 years</i> )	Family cover
<b>RAC Motor Breakdown Assistance (UK &amp; European)</b>	Member and Partner
<b>Mobile Phone/Gadget Insurance</b>	Member and Partner
<b>Calendar monthly premium:</b>	<b>£11.66**</b>
**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](mailto: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 can satisfy the Statement of Health included on the scheme application form.

2. **Partners** may join the scheme at any time providing they can satisfy the Statement of Health included on the applicable partner scheme application form.

Partner cover will cease immediately when a member leaves the scheme or when the member or the partner attain age 70, 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. Transfer into the retired member 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 via email: [info@georgeburrows.com](mailto:info@georgeburrows.com)

## 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 70 years.

The payment is made to the Trustees of the applicable fire service 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.

### **Terminal illness benefit**

If a member under the age of 69 (serving) or 64 (retired) is diagnosed as having an illness or injury from which he or she is expected to die within 12 months, they may apply for an advance of 20% of the life assurance benefit. The amount advanced will be deducted from the settlement on death.

### **Child death grant**

This benefit is paid upon the death of a dependent child aged between six months and 17 years.

# Second Medical Opinion

The second medical opinion (SMO) service gives members and their dependants (their spouse and children under 21, or children under 25 who are in full-time education) access to a supplementary expert opinion from a consultant experienced in the appropriate speciality, typically if a member or their immediate family have received a diagnosis of a critical condition, or if they have been unable to receive a firm diagnosis, following completion of appropriate diagnostic investigations.

The SMO service aims to provide members with peace of mind about a diagnosis. Appointments are available to book 24/7, all year round, through the dedicated helpline number provided in HealthHero's simple-to-use web app.

It provides an opportunity to ask unanswered questions about any proposed treatment or to discuss if there are alternative treatment options available. A second opinion can be delivered in a variety of ways (where appropriate), including:

- Face-to-face consultation, telephone consultation, or secure video-link consultation
- "Desktop" review of medical information
- Multi-disciplinary team review

HealthHero's GPs undertake an initial assessment with the patient to ensure suitability for the service by discussing the patient's diagnosis and treatment so far, to then provide an independent and comprehensive referral report. It may be that the advice and guidance provided by the GP at that point is sufficient to reassure the patient and that an SMO with a specialist consultant is not required.

If a Second Medical Opinion is requested, the GP will capture the required information from the patient to initiate the SMO process, which is delivered through Healix. Healix will review the referral and locate a consultant with expertise in the applicable medical field and arrange for the SMO consultation to take place. Following the appointment, the consultant's medical report will be sent securely to the member and, with consent, to their own NHS GP.

Call: **0345 223 710** for HealthHero service



# Virtual GP

The virtual GP service gives members and their dependants (their spouse and children under 21, or children under 25 who are in full-time education) unlimited access to GMC-registered practising GPs. Appointments are available to book digitally through HealthHero's simple-to-use web app, and can be booked 24/7, all year round. If you require assistance with booking your appointment, you can also call the 24/7 helpline number provided.

Choose from a telephone or video consultation, whether to speak with a male or female doctor, and, where appropriate, receive a private prescription, fit note, or onward referral. With your consent, HealthHero can obtain your summary care record from your NHS GP for the appointment. Similarly, they can share appointment documentation with your NHS GP practice.

No pre-existing medical condition exclusions or age limits apply. For patients under 16, the parent/guardian is required to book on their behalf and attend the appointment. All patient outcomes are at the discretion of the clinician.

Call: **0345 222 3705** to access the service  
or visit the website **<https://gallagher.gp24.co/>** and use the code **GP24FIRE**

Or by scanning  
this QR code:



# Sickness benefit

The sickness benefit scheme is available to serving members only. Cover ceases on retirement or at age 70, 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.

## Sickness 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.**

**Claims are settled by George Burrows and paid directly to the member's bank account**

# Personal Accident

Personal accident cover is available to uniformed and non uniformed staff and ceases on retirement or at age 70, 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.

## Disfigurement from scarring or burns\*

Face:- if as a result of an accident you sustain facial disfigurement such as permanent scarring or permanent burns to the face and the permanent scarring or permanent burns affect an area of at least one square centimetre a benefit payment will be paid to you according to the size of the area affected.

Body:- if as a result of an accident you sustain injury which results in permanent scarring or permanent burns to the body and the permanent scarring or permanent burns affect an area of at least 4.5% of the total body area a benefit payment will be paid to you according to the size of the area affected.

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

# Personal Accident

Serving member	Benefits
<b>Temporary disablement</b> (per week) (maximum 104 weeks, seven day excess)	£20
<b>Permanent total:</b>	
Disablement	£60,000
Loss of sight in one eye or loss of one limb	£20,000
Loss of hearing in one ear	£10,000
Loss of sight in both eyes or hearing in both ears or loss of both limbs	£40,000
<b>Disfigurement from scarring or burns</b>	Up to £5,000

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

# 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 and winter sports are covered at no extra charge. Please refer to page 14 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.** Prior to booking a holiday, please ensure you read the 'Pre-existing Medical Conditions' wording which can be found on page 8 of your policy document.

Call: **01243 621 416** as soon as possible on returning to the UK to make a claim

Overseas assistance: **+44(0) 1243 621 066**  
(Quote policy number: 100793996BDN)

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.

# Legal expenses

The legal expenses policy provides protection from **legal costs** up to £100,000 for the subscribing member and their resident family members to help pursue or defend a claim.

Cover included\*:

## **Subscribing member only**

- Crime pre-charge, up to 5 hours post interview cover.
- Legal representation at gross misconduct hearings.
- Representation at Public Enquiries and Inquests.
- Defence of civil proceedings arising from charges brought against you for discrimination at work.
- Property disputes in relation to ownership or occupation of your main home.
- Tenancy disputes relating to your unlawful eviction from a property you occupy.
- Probate disputes where you are contesting a will as a beneficiary of your deceased parents, grandparents or children.

## **Subscribing member and partner only**

- Legal representation (solicitors and barristers) for non-duty related criminal prosecutions in Magistrates and Crown Court.
- School Admission Disputes.

## **Partner & children only**

- Pursuit of employment disputes.

## **Subscribing member, partner, their children and parents normally living with them**

- Pursuit of compensation for damages following an incident resulting in personal injury anywhere in the world.
- Purchase and Sale Disputes.
- Property Damage.
- Tax Investigations.
- Data Protection.
- Personal Identity Fraud.
- Motor Insurer Database Disputes.
- Vehicle Cloning.

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

**24 hour, 365 days per year, claims and telephone helplines:**

Personal tax and legal advice: **0333 234 3492**

# Care First Counselling

At some stage in their lives most people require advice and information on workplace and personal issues, but it can often be difficult to know where to start looking. The pressure of daily life can sometimes be stressful, but having access to the right advice and information can be helpful in combating such pressures.

As a member of the group insurance scheme you have access to an information and counselling helpline service which is available to you 24 hours a day. Expert advisors, trained by Citizens Advice are at hand to provide comprehensive answers and assistance on a wide range of issues which may affect your daily life.

The helpline provides you with instant support, advice and counselling. All Care First counsellors are accredited to the British Association for Counselling and Psychotherapy (BACP). The counsellors are available to provide support for any issues that you may wish to discuss, such as bereavement, relationships problems, stress and work-loads. The service is confidential and impartial, and no one will be informed that you have contacted Care First, you don't even need to give your name if you don't want to.

The Care First online service provides a library of resources, developed and maintained by a team of professionals. The online resource offers immediate information, answers and advice for a wide range of personal issues such as finance management, childcare and relationship advice, as well as health guides and tips. Resources for work related issues are also available, such as returning to work after illness, planning for retirement and working effectively.

Call: [0800 177 7894](tel:08001777894) to speak to a Care First counsellor

Or visit [www.arclegal.co.uk/carefirst](http://www.arclegal.co.uk/carefirst) to access the Lifestyle Online Service

# RAC Motor breakdown assistance

Cover is provided for serving members and retired members who subscribe to the group insurance scheme and includes 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 IPID document and we recommend that you retain a copy in your vehicle. Copies of the IPID document are available from George Burrows. If you have any questions about your cover please contact George Burrows on:

**01403 327719** or by email: [info@georgeburrows.com](mailto:info@georgeburrows.com)

## Cover includes:

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

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 2.55 metres (all including any load carried).

## What to do if you breakdown

If you breakdown in the UK please call your dedicated Federation number:

Tel: **0330 159 1222** and quote reference **X821**

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 4 in the policy wording for the list of countries included.



# Mobile phone/gadget insurance

Mobile phone/gadget insurance is provided for serving members, retired members and subscribing partners\* whilst in the UK and for up to 90 days if abroad.

Insurers will pay claims up to a maximum of £1,000 per gadget claim /£1,500 per mobile phone claim, for repair or replacement (as applicable), in the event of:

- Accidental damage
- Theft
- Accidental loss (mobile phones only)
- Breakdown
- Liquid damage
- Fraudulent call use

## General conditions\*\*

Mobile phones/gadgets must be less than 96 months old at commencement of cover, with valid proof of purchase. Items purchased second hand or outside of the UK are not covered under this policy.

There is no cover:

- for theft, loss or damage to accessories of any kind
- for reconnection costs or subscription costs of any kind
- if you are unable to provide proof of usage, if requested
- if you are unable to evidence ownership

A policy excess of £50 will be applied to items valued up to £500 (when new), £75 for items valued between £500 and £999 (when new) and £100 for items valued £1,000+ (when new).

### 'Apple swap'

If your phone or gadget is an Apple product you may prefer to take the item to your local Apple store for repair or replacement. You will first need to call the number below to ensure your claim is successful after which you will be furnished with the details as to how to proceed with an Apple service.

**Call: 0333 188 2257\*\*** to make a claim (please quote [FR25](#))

**Or you can submit a claim online here:**

<https://federations.eclaimcity.co.uk/>

\*Terms and conditions apply to each section of cover.

Please refer to the policy wording for details of gadgets eligible to be covered under this insurance. Full details of cover including the limitations, exclusions and terms and conditions can be found in the policy wording, which should be read carefully. Cover is included for partners of retired members aged 70+.

\*\* Lines are open Monday to Saturday from 9am to 5:30pm. Call charges may vary depending on your network provider.

# 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 please contact the George Burrows team direct at:

Tel: 01403 327719

Email: [info@georgeburrows.com](mailto: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](mailto: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.

# Additional information

## Data Privacy

George Burrows is a trading name of Arthur J. Gallagher Insurance Brokers Limited. We are the controller of any personal data you provide to us. We collect and process personal data in order to offer and provide insurance services and policies and to process claims. Personal data is also used for business purposes such as fraud prevention and detection, financial management, to generate risk modelling, conduct analytics including to advise, improve and develop our products and services and to comply with our legal and regulatory obligations. This may involve sharing information with, and obtaining information from, our group companies and third parties such as (re)insurers, other brokers, loss adjusters, credit reference agencies, service providers, professional advisors, our regulators or fraud prevention agencies.

We may record telephone calls to help us to monitor and improve the service we provide as well as for regulatory purposes.

Please see our Privacy Notice for further information on how your personal data is used, shared, disclosed and retained, your rights in relation to your personal data and how to contact our Data Protection Officer. Our Privacy Notice can be found at <https://www.ajg.com/uk/privacy-policy/>. From time to time we may make important updates to our Privacy Notice and these may in turn affect the way we use and handle your data. Please ensure you review our Privacy Notice periodically to ensure you are aware of any changes.

If you are providing us with personal data of another individual that would be covered under the insurance policy we may be placing or services we may provide to you, you shall ensure that you have obtained all appropriate consents, where required, tell them you are providing their information to us and show them a copy of this notice. You must not share personal data with us that is not necessary for us to offer, provide or administer services to you.

## 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>. Separately, your insurer and/or you may be covered by a different compensation scheme.

## George Burrows

George Burrows is a group insurance broker who has provided personal protection products to police and fire services for over 60 years. We are proud to look after the group insurance needs of the Fire Services.

## FCA registration

We are authorised and regulated by the Financial Conduct Authority (FCA). The FCA is the independent watchdog that regulates the provision of financial services. Our registration number is 311786. We are permitted by the FCA to act as a general insurance intermediary, to arrange credit and collect payments. You can check these details by visiting the FCA's website [www.fca.org.uk/register](http://www.fca.org.uk/register)

# Notes

# Notes

