



Group Insurance scheme

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



GeorgeBurrows 

1 November 2018

Useful Contacts

West Midlands Fire and Rescue Service Sports and Welfare Fund

Web: wmfs-sportsandwelfarefund.org.uk
Email: sportsandwelfarefund@wmfsnet

RAC Motor Breakdown Assistance (Reference X813)

Tel (UK): 0330 159 1168
Tel (Europe): 00 33 472 43 52 55

Best Doctors®

Tel: 0800 085 6605
Web: www.askbestdoctors.com

Personal Tax and Legal advice

Tel: 0344 770 1058

Lifestyle Counselling:

Tel: 0800 177 7894
Web: www.arclegal.co.uk/carefirst

George Burrows

Tel: 01403 327719
Email: info@georgeburrows.com
Web: www.georgeburrows.com

Schedule of benefits

Serving member and partner (up to age 65)

Tier 1	Serving member	Partner
Life Assurance Advance of benefit on terminal prognosis (under age 64) Child death grant (aged 6 months to 18 years)	£100,000 20% of sum assured £2,000	£100,000 included n/a
Best Doctors Service (Children up to age 21, 25 if still in full time education)	Family cover	n/a
Legal Expenses Insurance (Children over 18 years)	Family cover	n/a
Care First Counselling Service (Children over 18 years)	Family cover	n/a
RAC Motor Breakdown Assistance (UK & European)	Member only	Member only
Calendar monthly premium:	£19.83*	£17.08*

Tier 2	Serving member	Partner
Life Assurance Advance of benefit on terminal prognosis (under age 64) Child death grant (aged 6 mmonths to 18 years)	£150,000 20% of sum assured £2,000	£150,000 included n/a
Best Doctors Service (Children up to age 21, 25 if still in full time education)	Family cover	n/a
Legal Expenses Insurance (Children over 18 years)	Family cover	n/a
Care First Counselling Service (Children over 18 years)	Family cover	n/a
RAC Motor Breakdown Assistance (UK & European)	Member only	Member only
Calendar monthly premium:	£27.61*	£24.86*

*The premiums include the Sports & Welfare Fund administration fee and Insurance Premium Tax (IPT)

Schedule of benefits – *continued*

Retired member and partner under age 65

	Retired member	Partner
Life Assurance:		
Up to age 60	£40,000	£40,000
Age 60 - 64	£20,000	£20,000
Advance of benefit on terminal prognosis (under age 64)	20% of sum assured	included
Best Doctors Service (Children up to age 21, 25 if still in full time education)	Family cover	n/a
Legal Expenses Insurance (Children over 18 years)	Family cover	n/a
Care First Counselling Service (Children over 18 years)	Family cover	n/a
RAC Motor Breakdown Assistance (UK & European)	Member only	Member only
Calendar monthly premium:	£16.71*	£13.97*

Serving / Retired member and partner aged 65-69:

	Serving / Retired member	Partner
Life Assurance	£7,500	£7,500
Best Doctors Service (Children up to age 21, 25 if still in full time education)	Family cover	n/a
Legal Expenses Insurance (Children over 18 years)	Family cover	n/a
Care First Counselling Service (Children over 18 years)	Family cover	n/a
RAC Motor Breakdown Assistance (UK & European)	Member only	Member only
Calendar monthly premium:	£16.71*	£13.87*

*The premiums include the Sports & Welfare Fund administration fee and Insurance Premium Tax (IPT)

Annual worldwide family travel insurance for members up to age 65 can be purchased separately. Please contact the Sports and Welfare Fund office for more information.

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
Tel: 01403 327719

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

Membership of the scheme is open to all members of WMFS Sports & Welfare Fund, and their partners*.

Entry to the scheme for both member and partner is subject to the satisfactory completion and acceptance of a Health Declaration form.

If you change your partner they will not be covered under the scheme unless a new application has been accepted.

** **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, providing they have been subscribing to the scheme for at least six months prior to the date of retirement (this also applies to partners). 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 the Sports & Welfare Fund in writing to: Member Support, Sports & Welfare, WMFS HQ, 99 Vauxhall Road, Birmingham, B7 4HW.

How to make a claim

Unless otherwise specified in this booklet please contact the Sports & Welfare Fund office at the above address or email: wmfs-sportsandwelfarefund.org.uk 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 Sports & welfare Fund 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 the West Midlands Fire Service Sports and Welfare Fund, 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 West Midlands Fire Service Sports & Welfare Fund' 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 64 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.

Best Doctors

The Best Doctors service provides the reassurance of a confidential expert second medical opinion if a member, partner or their resident dependent children up to age 21 (25 if still in full time education) are facing a worrying medical condition.

Best Doctors work in conjunction with the patient and their doctor to ensure diagnosis and treatment are correct, providing an independent and comprehensive assessment report. They work with a worldwide panel of specialists.

Unlimited access to the Member Care centre is included, providing a confidential telephone based helpline, which is available 24 hours a day, 7 days a week, throughout the year.

Call: **0800 085 6605** for Best Doctors medical support.

Or visit: **www.askbestdoctors.com** for healthcare advice and the Best Doctors video library, with over 300 colour videos giving detailed explanations about medical conditions, treatments and testing.

Please note: Best Doctors services are not available in respect of mental health related conditions.

Legal Expenses

The legal expenses policy provides a telephone legal advice service in respect of any legal matter and will also provide cover for legal costs in the circumstances described below.

This summary of cover does not include the terms and conditions of the policy. Full details of cover and conditions can be found in the policy wording, which should be read carefully, in particular the exclusions and limitations.

Summary of cover provided

Policy section	Significant features and benefits
1. Personal Injury <i>(member and resident family)</i>	Costs to: Pursue personal injury claims against the responsible person / organisation.
2. Consumer Disputes <i>(member and resident family)</i>	Pursue or defend contract claims between you and a person / organisation providing defective goods or services to you, or to whom you have sold private goods.
3. Property Disputes <i>(subscribing member only)</i>	Pursue or defend a legal action following the infringement of your legal rights in relation to your main home, or the alleged infringement by you of the legal rights of another person in relationship to your ownership or occupation of your main home.
4. Property Damage <i>(member and resident family)</i>	Pursue a legal action for financial compensation for damages against a person or organisation that causes physical damage to your main home or your personal effects.
5. Tenancy Disputes <i>(subscribing member only)</i>	Pursue a claim following your unlawful eviction from rented property.
6a. Crime - Pre Charge <i>(member and resident partner)</i>	Prepare for and attend an interview with the police to do with an event which might lead to you being charged with a criminal offence.
6b. Crime -Magistrates Court <i>(member and resident family)</i>	Defend a legal action in Magistrates Court after any event which results in criminal proceedings being brought against you, including making an appeal against your conviction or sentence.
6c. Crime - Crown Court <i>(member and resident partner)</i>	Cover a sum equal to the pre-conviction contributions towards your legal costs payable under the Crown Court Means Testing Scheme limited to the amount which you would be assessed as being required to pay in the absence of this insurance contract.
7. Representation at Public Enquiries <i>(subscribing member only)</i>	Represent you at a public enquiry ordered by the District Auditor.
8. Motor Uninsured Loss Recovery <i>(Member and resident family)</i>	Pursue a legal action for financial compensation for uninsured losses arising from a road traffic accident.

Legal Expenses - *continued*

Policy section	Significant features and benefits
<p>9. Motor Insurer Database Disputes <i>(member and resident family)</i></p>	<p>Represent you in a dispute which you have with the police or other public agency in the event that your vehicle is seized following a failure in communication between your motor insurance representative and the Motor Insurance Database which results in incorrect information about you or your vehicle being recorded on that database.</p>
<p>10. Employment Disputes <i>(member and resident family)</i></p>	<p>Pursue a legal action against your employer for a breach of your contract of employment.</p>
<p>11. Discrimination <i>(subscribing member only)</i></p>	<p>Defend a legal action following an event which results in civil proceedings being brought against you for discrimination at work. This section includes cover of up to £5,000 for awards which you may be ordered to pay.</p>
<p>12. Data Protection <i>(member and resident family)</i></p>	<p>Defend a legal action following an event which results in civil proceedings being brought against you over the way you have kept or used personal information about another person or organisation.</p>
<p>13. Tax <i>(member and resident family)</i></p>	<p>Accountancy fees to deal with an investigation into the personal tax you have to pay.</p>
<p>14. School Admission Disputes <i>(member and resident partner)</i></p>	<p>Appeal against the decision of a Local Education Authority (LEA) arising out of the LEA's failure to conform with its published admission policy, which leads to your child or children being refused entry at the state school of your choice.</p>
<p>15. Personal Identity Fraud <i>(member and resident family)</i></p>	<p>Deal with organisations that fraudulently apply for credit in your name and to defend proceedings, reverse incorrect judgements and challenge consumer credit ratings resulting from identity fraud.</p>
<p>16. Probate <i>(subscribing member only)</i></p>	<p>Pursue a legal action by you in respect of a probate dispute involving the Will of your parents, grandparents, children, step-children or adopted children.</p>

Telephone Helplines (24 hour)

Personal tax and legal advice: **0344 770 1058**

Lifestyle Counselling service: **0800 177 7894**

RAC Motor breakdown assistance

Cover is provided for serving and retired members. Partners are not included unless they subscribe to the scheme. Cover is applicable 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 Key Facts document and we recommend that you retain a copy in your vehicle. Copies of the Key Facts document are available from the Sports and Welfare Fund or George Burrows. If you have any questions about your cover please contact George Burrows on: 01403 327719 or by email: info@georgeburrows.com

Summary of cover provided

Roadside Recovery	Roadside assistance ¼ mile or more away from your home address
	As for roadside plus recovery for up to 8 people and your vehicle to any single destination within the UK
At Home Onward Travel	Assistance at your home or within ¼ mile of your home address
	If your vehicle cannot be repaired locally: <ul style="list-style-type: none"> • up to 2 days car hire, or, if this is not possible • alternative transport, or • overnight accommodation
European Motoring Assistance	Applicable to trips of up to 90 consecutive days, departing from and returning to the United Kingdom; your vehicle will be fixed at the roadside by a contractor or recovered to a local garage for repair. If this is not possible within 12 hours: <ul style="list-style-type: none"> • overnight accommodation, or • alternative form of transport

Full details of cover including the limitations, exclusions, terms and conditions can be found in the policy wording, which is available from the Sports & Welfare Fund office or by contacting George Burrows.

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 2.25 metres (all including any load carried).

What to do if you breakdown

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

0330 159 1168 and quote reference **X813**

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

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, in the first instance you may wish to contact the Sports and Welfare Fund office, alternatively you can contact the George Burrows team direct at:

Post: St Mark's Court, North Street, Horsham, West Sussex RH12 1RZ

Tel: 01403 327719

Email: 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

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.

Online Dispute Resolution Platform

The European Commission has established an Online Dispute Resolution Platform (ODR Platform) http://ec.europa.eu/consumers/odr/index_en.htm that is specifically designed to help EU consumers who have bought goods or services online from a trader based elsewhere in the EU and subsequently has a problem with that online purchase.

The ODR platform will refer your complaint to the Financial Ombudsman Service which will then pass it on to Arthur J. Gallagher. George Burrows is a trading name of Arthur J. Gallagher Insurance Brokers Limited.

Additional Information

Data Privacy

George Burrows is a trading name of Arthur J. Gallagher Insurance Brokers Limited (Gallagher). We are the data controller of any personal information you provide to us or personal information that has been provided to us by a third party. We collect and process information about you in order to arrange insurance policies and to process claims. Your information is also used for business purposes such as fraud prevention and detection and financial management. This may involve sharing your information with third parties such as insurers, reinsurers, other brokers, claims handlers, loss adjusters, credit reference agencies, service providers, professional advisors, our regulators, police and government agencies or fraud prevention agencies.

We may record telephone calls to help us monitor and improve the service we provide. For further information on how your information is used and your rights in relation to your information please see our privacy policy at <https://www.ajg.com/uk/privacy-policy>. If you are providing personal data of another individual to us, you must tell them you are providing their information to us and show them a copy of this notice.

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 officers for over 50 years.

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 (HYPERLINK "<http://www.fca.org.uk/register>" www.fca.org.uk/register).



George Burrows is a trading name of Arthur J. Gallagher Insurance Brokers Limited, which is authorised and regulated by the Financial Conduct Authority. Registered Office: Spectrum Building, 7th Floor, 55 Blythswood Street, Glasgow, G2 7AT. Registered in Scotland.

Company Number: SC108909 www.ajginternational.com

George Burrows FCA registration number is 312030.

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