

## INFORMATION ON FEDERATION INSURANCES

Good morning Narpo Secretaries of Kent,

I hope this finds you all well.

Kent Federation's group insurances are due for renewal and, as I alluded to in my previous communication regarding the Life Assurance benefits, the turbulent insurance market and our claims history have presented some challenges meaning that there are going to be some premium increases. The premium increases will take effect from the 01/04/2021.

I am hopeful that you will be able to share this communication through your networks. I have also arranged for a message to appear on retired officers pension payslips.

I will be placing an update on Insite and also putting out a blog on our social media feeds. This update relates specifically to retired officers.

- **Life Assurance** - In order to mitigate against a price rise Kent Federation have agreed to include an additional product alongside the life cover.

From the 01/04/2021 the Life Insurance will include 'GP Care'. GP Care provides subscribing members and their resident families with unlimited access via telephone or app to a GMC licensed practicing GP, from the comfort of their home. It is available 24/7, 365 days a year, worldwide so it can even be used when you are on holiday. It is hoped that this service will be well received by the membership as the current Covid situation makes it increasingly difficult to get an appointment with your own GP. Further details on the scheme and how to use it are available at this link [Kent GP Care \(polfed.org\)](http://polfed.org)

Category	Expiring Premiums	Premiums from 1 April 2021
Retired Officer under age 65	£ 17.70	£ 18.50
Partner	£ 7.83	£ 8.00
Retired Officer aged 65-69	£ 8.59	£ 9.50
Partner	£ 7.50	£ 7.50

- **Legal Insurance** - The cost of this product will be rising to from £2.88 to £3.75.
- **Travel / Gadget / RAC** - Surprisingly, the premium for this product will be remaining the same, however, due to uncertainty in the travel market we were only able to negotiate a 1 year deal.

If any retired officer wishes to amend the group insurances they are subscribing to then they can contact Kent Federation at [kent@kent.polfed.org](mailto:kent@kent.polfed.org)

**Regards Dan Pearce**  
**General Secretary**  
**Kent Police Federation**  
**19-2252 / 01622 652252**  
[www.polfed.org/kent](http://www.polfed.org/kent)