

## KENT FEDERATION LIFE ASSUANCE POLICY UPDATE

Good morning Narpo Secretaries of Kent,

Yesterday, I received a number of enquiries in relation to Kent Federation's Life Assurance policy with retired members keen to understand the benefits of the scheme.

I thought it may be helpful if I wrote to you all as you may also get asked questions. Gary Sutton has very kindly offered to post a version of this email on the retired officers Facebook group as well.

The Life Assurance provided by Kent Federation is split into 3 separate policies;

- A serving officers scheme, with a death benefit of £130k
- A retired officers scheme up to and under the age of 65 with a death benefit of £62.5k, and
- A further scheme for those aged 65 to 69, with a death benefit of £7.5k

The schemes and their benefits are detailed in our group insurance booklet which is available at this link, [Kent Police Fed scheme booklet \(polfed.org\)](http://www.polfed.org/kent)

In addition to those 3 policies serving officers are able to take out additional tiered cover and both serving and retired officers are able to access 'spouse cover'. Details are available upon request at [kent@kent.polfed.org](mailto:kent@kent.polfed.org)

Prior to 2015, and since the introduction of the Life Assurance scheme, prior to an officer retiring they were written to by my predecessors setting out their options for continuing their cover into retirement. Within that communication they were informed that their life cover would cease upon attaining the age of 65.

In 2015 a decision was taken to add a further scheme for those retired officers aged between 65 to 69 at greatly reduced benefit and reduced premium. Officers were advised of this additional scheme on their pension payslip and asked to contact the Kent Federation office if they wished to opt out. I am told that this message was also communicated through Narpo's network of providing retired officers updates.

Since 2015, when a retired officer attains the age 70 their life assurance with Kent Federation ceases and the deduction automatically stops from your pension. We do not offer a scheme for anyone above the above of 70 years of age and there is no intention to provide such a scheme.

The Kent Federation group insurance schemes are due for renewal in the coming months. The insurance market is a turbulent one and our claims history in recent times has been challenging. I will do everything I can to keep premiums down but an increase in premium may be unavoidable but this will be communicated via the pension payslips.

If I can assist further please let me know,

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