

WHO CAN JOIN THE FEDERATION GROUP INSURANCE

- Any serving officer [who pays Federation subscriptions](#) can make an application to join the Scheme.
- Join at any time throughout your service but no later than 3 months prior to your retirement.

INSURING YOURSELF

How much does it cost to insure yourself per month:-

- New recruits who sign up for the insurance will receive the first 12 months from their joining date free with a further 12 months at half price currently £11.26 (officer only)
- Officers with over two years' service including transferees can insure themselves for £22.51 per month (officer only)

What am I covered for under the insurance:-

Life insurance, Best Doctors, Careline, Critical illness, Personal Accident benefits, Sickness benefit, Worldwide family travel insurance, Legal Expenses, Gadget ie, phones etc, Counselling and RAC breakdown cover. For full details of cover please follow the link below to the Benefits schedule and scroll down to page 2. [Click here to access the Benefits Schedule](#)

[Click here for the Application form for serving officer only](#)

INSURING YOUR SPOUSE/PARTNER – you can insure a spouse or a partner providing the partner definition below is met.

Partner' means the person to whom the member of the associated policy is married or, if the member is not married, a person who is openly cohabiting with him or her and who has been so cohabiting for the six months' period prior to the date of their inclusion in the policy, and on whom such a member is financially interdependent.

How much will it cost me to add my spouse/partner to the insurance

- If you are a new recruit the spouse/partner cover is also free for the first 12 months from your joining date with a further 12 months at half price currently £14.23 (officer and spouse/partner). Year three premiums will rise to full price premium currently £28.46.
- Officers with over two years service including transferees can insure themselves and their spouse/partner for £28.46 per month

What is my spouse/partner covered for:-

Cover for a spouse/partner is £45,000 life insurance, £7,500 critical illness cover, Gadget ie. phones and the RAC breakdown cover

[Click here for an Application form for a spouse/partner](#)

If applicants are unable to agree the declarations on the application forms a full medical declaration will be required.

[Please click here to download the form](#)