



OPTIONAL INSURANCE PACKAGE

The 2020 Insurance Scheme comprises the following elements:

1 Life Insurance			
Benefits:	Death by any cause	£10,000	
2 Accident/Injury (not available to members aged 65 and over)			
Benefits:	On or off duty accident/ injury	£35 per week	Subject to 28 day qualifying period
	Hospitalisation	£35 per night	
	Accidental death	£25,000	
	Loss of limb(s) or eye(s)	£25,000	
	Total disablement	£25,000	
3 Travel Insurance (Worldwide)			
Benefits:	This cover is provided on an annual basis and will apply to the member, member's spouse and dependent, children under 18 years of age (22 if in full time education) even if travelling independently. Cover is provided for a maximum holiday period of 60 days in any one year commencing 1st January but this may be extended subject to confirmation prior to travel. Now includes cover for natural disasters. Winter sports are included but this is not a bespoke winter sports policy.		
4 Family Legal Expenses			
Benefits:	Covers matters arising from Personal Injury/Consumer Disputes/Home Rights/Taxation/Employment (non fire service)/Legal Defence/Uninsured Loss Recovery and also provides a 24 hour legal help line for non fire service matters.		
5 Emergency Dental Treatment (not available to members aged 65 and over)			
Benefits:	24 hour, worldwide cover for dental injury up to 4 incidents per year at £2,500 each/Worldwide emergency dental treatment for pain, haemorrhage, acute infection or health threatening condition/Hospital cash benefit - admission for dental or maxillofacial surgery/Mouth cancer cover - up to £12,000 towards treatment/24 hour, worldwide emergency helpline to locate a dentist anywhere in the world.		
6 Identity Theft Protection			
Benefits:	Up to £50,000 per person to cover lawyers and ancillary fees arising from ID theft.		
7 Home Assistance Cover			
Benefits:	24 hour, 365 day household cover for call-out of tradesmen to deal with domestic emergencies relating to the under-noted areas where problems might arise - Main heating system/Plumbing and drainage/Home security/ Sole toilet unit/Domestic power supply/Lost keys/Vermin infestation/Alternative accommodation costs.		
8 Motor Breakdown Cover			
Benefits:	Covers both the member and their partner for Roadside assistance/Recovery of a vehicle and up to 6 persons to a garage or to home if not repairable/Home assistance within a radius of 1 mile of member's home address/Up to £100 towards alternative travel or car hire and cost of rail ticket to collect a vehicle/Emergency overnight accommodation for up to 6 persons (£60 for lone traveller or £40 per person)/Message service providing up to two messages to your home or place of work/Caravans and trailers recovered with the vehicle if roadside repair is not possible/In the event of lost keys, call out and mileage to recovery operator's base.		
9 Mobile Phone			
Benefits:	Member and partner. Repair or replacement in the event of theft, accidental loss and accidental damage or break down whilst in your possession.		
10. GP 24			
Benefits:	Unlimited 24/7 access to a practising UK-based GP from anywhere in the world. Consultations are available 24/7 by phone or by video consultation and includes cohabiting family		

NOTE: The above is not a comprehensive list of terms and conditions related to the policy. Details provided on subscription (or on request).

2020 MEMBERSHIP SUBSCRIPTION RATES	Annual Subscription	Monthly (without insurance)	Monthly (with insurance)	
			Under 65	65 & over
Middle Manager		£22.41	£39.41	£40.91
Other Roles		£19.04	£36.04	37.54
Retained Duty System / Job Share / Part-Time		£9.53	£26.53	£28.03
Associate	£22.36	N/A	£18.86	£20.36

Are you employed by a fire & rescue service?



DO YOU HAVE A SAY IN SHAPING THE SERVICE LOCALLY AND NATIONALLY?

THE FIRE OFFICERS' ASSOCIATION CAN GIVE YOU A VOICE



ACT NOW! and join us



THE FIRE OFFICERS' ASSOCIATION IS A REPRESENTATIVE BODY THAT:

Will Ensure...

You are directly consulted on matters that affect you.

Wants...

To see real openness and accountability in fire and rescue service affairs.

Promotes...

Equality and diversity in all areas of the FRS.

Is concerned...

About the pressures and stress being placed upon managers and other staff.

Recognises...

The role of managers in delivering service objectives and will fight for this to be reflected by appropriate rewards.

Has an Agenda...

Focused solely on matters affecting the fire and rescue service.

Is not...

Judgemental. All members receive equal representation.

Believes...

Its members are able to interpret raw information and form opinions.

Puts members first...

And believes their interests are best served through constructive consultation and negotiation.

Guarantees...

That no portion of any member's subscription goes to a political party, nor is it used for political purposes.

The Fire Officers' Association was formed in 1994 with the vision of providing representation for managers in the fire and rescue service through a non-political, non-confrontational organisation run by people who support and apply the FOA's ethos of improving the working environment and conditions through constructive and professional dialogue.

Membership of the Association is not exclusive to managers and we represent FRS staff who are:

- firefighters (wholetime, retained and control)
- junior, middle and senior managers
- support staff
- FRS associated professions.

We are non-political because we believe our core business should be about our members' employment issues and nothing else, and non-confrontational because we believe it should be possible to negotiate sensible agreements through the power of argument, not industrial action.

As a member of the Fire Officers' Association your interests will be represented by your peers who will provide input into fire and rescue affairs at local and national levels, through dialogue with Ministers, government departments, employers, FRS managers and other key players in the service.

You will also have the opportunity to offer your professional opinion through direct involvement in national committees and working groups by adding your details to our Practitioners Register.

*You **can** make a difference. Help us to help you.*

Membership Benefits

- Access to high class legal representation through a well respected UK wide firm of specialist solicitors.
- Optional access to a low cost, comprehensive insurance package (see overleaf). Also available to Associate members.
- Competitive and graduated subscriptions dependant on membership grade.
- A nationwide support network of employed and elected representatives.
- The ability to contribute to service development through participation in national service forums without having to be an elected official.

Please visit our website for current subscription rates/insurance cost. You will also be able to access the online application form and direct debit mandate.

www.fireofficers.org.uk

