

# Lancashire Police Federation Group Insurance Scheme Retirement or Voluntary Severance Option

As you are retiring or taking voluntary severance from Lancashire Police you have the option to continue Life, Legal Expenses, and Breakdown Cover. Please see reverse for options and premiums.

Once this form, direct debit mandate, Personal Declaration Form and Beneficiary Nomination Forms are completed please return them to the Federation Office.

**Please Note: Your Serving Life Cover will half and reduce again at age 55 & 60 and all cover ceases on your 65<sup>th</sup> Birthday**

Name			
Address			
Post Code		Telephone No.	
Date of Birth	dd/mm/yyyy	Retirement Date	dd/mm/yyyy

YES	NO
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Please ✓ as appropriate

Continue Life Cover		
Partner covered whilst a Serving Officer		
Continue to cover your partner following your retirement or voluntary severance (only available if you continue your life cover)		
Continue Legal Expenses cover following your retirement or voluntary severance		
Continue Breakdown cover following your retirement or voluntary severance		

**Cover (See reverse for Monthly Premiums)**

Monthly Premium

Member Life Insurance	£	.
Partner Life Insurance	£	.
Optional Legal Expenses	£	.
Breakdown Cover	£	.
<b>TOTAL MONTHLY PREMIUM</b>	£	.

MEMBER		LIFE COVER
On retirement or severance to age 54		£ 50,000
age 55—59		£25,000
age 60—64		£12,500
<b>MONTHLY PREMIUM</b>		<b>£ 11.94</b>

PARTNER		LIFE COVER
On retirement or severance to age 54		£25,000
age 55—59		£12,500
age 60—64		£ 6,250
<b>MONTHLY PREMIUM</b>		<b>£ 7.32</b>

OPTIONAL LEGAL EXPENSES		
<b>MONTHLY PREMIUM</b>		<b>£ 1.15</b>

OPTIONAL BREAKDOWN		
<b>MONTHLY PREMIUM</b>		<b>£ 2.17</b>

FOR FEDERATION USE ONLY		✓ as appropriate
We confirm that the member was part of the Group Insurance prior to reθement <input type="checkbox"/> or taking voluntary severance <input type="checkbox"/>		
Name		
Signature		
Date	dd/mm/yyyy	

Lancashire Police Federation is an Appointed Representative of PMGI Limited.

PMGI Limited, trading as Police Mutual, is authorised and regulated by the Financial Conduct Authority, Registration No. 114942

Registered Office: Alexandra House, Queen Street, Lichfield, Staffordshire WS13 6QS Registered in England & Wales, Registered No. 01073408

Calls to 0800 numbers are free from UK landlines and mobiles. Calls to 03 numbers usually cost no more than to geographic numbers (01 or 02) and are usually included in call packages. Please check with your phone company if they are included in your package .

**LANCASHIRE POLICE FEDERATION**

**INSTRUCTION TO YOUR BANK OR BUILDING SOCIETY TO PAY BY DIRECT DEBIT**  
Please read the important notes regarding variable instructions listed below this form  
Please fill in the whole form and return to :

Police Mutual  
5th Floor  
20 Chapel Street  
Liverpool L3 9AG

9 8 5 6 9 0

**Name of Account Holder(s)**


**Originator's Reference (office use only)**

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**Bank /Building Society Account Number:**

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**Branch Sort Code**

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**Name and full address of your Bank/Building Society**

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**Instructions to your Bank/Building Society**

Please pay PMGI Ltd Direct Debits from the account detailed in this instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this instruction may remain with PMGI Ltd and if so, details will be passed electronically to my Bank/Building Society.

**Signature(s)**


**Date:**     /     /

**Please cut here and retain bottom portion of the form for your records**



**THE DIRECT DEBIT GUARANTEE**

- This guarantee is offered by all Banks and Building Societies that accept instructions to pay Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit PMGI Ltd will notify you 5 working days in advance of your account being debited or as otherwise agreed. If you request PMGI Ltd to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit by PMGI Ltd or your Bank or Building Society you are entitled to a full and immediate refund of this amount paid from your Bank or Building Society.
  - If you receive a refund you are not entitled to, you must pay it back when PMGI Ltd asks you to.
- You can cancel a Direct Debit at any time by simply contacting your Bank or Building Society. Written confirmation may be required. Please also notify us.

**IMPORTANT NOTES REGARDING VARIABLE INSTRUCTIONS**

**Notes**

- Once your instruction cover commences and collection of the first premium becomes due, any delay will result in this and further premiums being collected as one amount. Subsequent premiums will be collected as they fall due.
- The amounts are variable and may be debited on or after the due date.
- I/We understand that PMGI Ltd may change the amounts and dates only after giving me/us prior notice.
- I/We understand that if any Direct Debit is paid which breaks the terms of the instruction, the Bank/Building Society will make a refund.

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