



# The POA Life Scheme

Figures issued by the office for National Statistics show that on average just over 12,000 deaths occur each year in the UK as a result of an accident. Of these, the majority of deaths involved a collision of some sort with a motor vehicle. Of course accidents account for only a small percentage of the average number of deaths each year, with the big killers still being heart disease and cancer. Circulatory diseases and cancers account for more than half the deaths in the UK.

Death, however it arrives, can happen at any time and without warning. No one likes to think about these statistics, but adding money worries to the emotional stress of someone dying can be devastating for the family or partner left behind. The POA Life scheme is designed to help members overcome the financial worry arising out of an untimely death.

- The scheme offers cover to members against death from any cause. The scheme is open to all serving members who are in good health, are actively in working in their normal occupation and number of contracted hours who have not been medically advised against working and have not been absent from work due to ill health or injury in the 8 weeks preceding the application.
- The scheme is written under a Discretionary trust which means that under current legislation Inheritance Tax should not be payable. A Discretionary Trust means the Trustees decide who receives the benefit, but you should state who you would like to receive the benefit when you fill in the application form.
- The scheme covers Death By Any Cause and the benefits payable under the plan can be paid either on the members death, or if the member selects the split benefit option, on the death of the member or their nominated partner. Children of the Member are automatically covered for a death benefit of £6,000, up to age 18, or 21 if in full time education.

Cover under the scheme operates 24 hours a day, 365 days a year and provides cover anywhere in the world.



The benefits payable under the two cover options are as follows:-

	Member Benefit Payable	Nominated Partner/ Spouse Benefit Payable	Members Child Benefit
Member only cover	£59,000	£nil	£6,000
Member/Spouse cover	£47,000	£12,000	£6,000

Cover under the scheme is continuous provided that you remain a member of the POA and your premiums are paid each month. Cover under the plan will cease automatically when you retire or reach 70, whichever is the sooner. Spouse/Partner cover ceases when the nominated individual reaches age 70. Retired POA members can continue their cover at the same premium, however the benefits under the scheme are reduced for retired members to £29,500 for member only cover, or £23,500 and £6,000 for member and partner cover. All cover ceases at age 70.



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## Entry requirements

For any member of the POA who has recently joined the Prison Service, Private Sector or Secure Psychiatric workplaces in the last 3 months, no evidence of health is required. Any member who wishes to join the scheme at any other time may do so only if they are in good health and have not been off duty due to sickness or injury at any time during the eight weeks prior to application. A member's spouse or partner may be included within the scheme without evidence of health provided the signed declaration is received by the administrators within one month of the date of the marriage or civil partnership ceremony or by special agreement in all other cases. Under the Life Assurance Scheme your 'Partner' means your spouse, or a person with whom you have been openly cohabiting.

Premiums are currently £16.25 per month and are payable by direct debit. The Trustees currently insure this benefit with Canada Life Limited. The scheme is administered by Affinity Select Insurance Services Limited.

✉ If you wish to join the scheme please complete and return the certificate of insurance application form and return to:

E-mail: [enquiries@asisltd.co.uk](mailto:enquiries@asisltd.co.uk)

Or post to:-

Affinity Select Insurance Services Limited,  
Horsted Square, Bellbrook Business Park,  
Uckfield, East Sussex TN22 1QG

Telephone: 01825 745 410

## SPECIAL OFFER

**6 months free cover for new members of the Prison Officers Association.**

If you are a new POA Member you will pay nothing for your first six months of cover, provided you join within the first three months of joining the Prison Service, Private Sector or a Psychiatric workplace.



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