



Renewal of Thames Valley Police Group Insurance Scheme

Retired Member

Dear Member,

The Thames Valley Police Group Insurance Scheme renews annually on 1 September. Each year, the Trustees work closely with our brokers to secure the most competitive and comprehensive package for the Trust and its members.

From 1 September 2026, there will be a small increase in premiums. Unfortunately, this adjustment has been unavoidable due to current market conditions and an adverse claims history. Insurance costs have risen significantly in recent years—particularly within Travel Insurance—driven by increased holiday and medical expenses. The Trustees explored whether these increases could be absorbed using the limited funds held in trust; however, doing so would not be sustainable and would reduce the support we are able to provide to members.

Despite the necessary price increase, we are pleased to confirm that we have negotiated several enhancements to the travel policy, which we believe will add meaningful value to your cover. These improvements are outlined below.

Scheme	2025 Cost	New 2026 Cost	Partner Cover
69 and Under	£39.45	£40.35	£8.00 (no change)
70 -79	£24.15	£25.05	N/A

The Trustees remain confident that the TVP scheme continues to provide excellent value for money when compared to products available on the high street

Enhancements to the current scheme are:

Travel

Please note the following updates and enhancements:

- Collision Damage Waiver – improved cover relating to electric vehicles worldwide
- In-Country Expenses (UK) – new subsection added under Emergency Medical Expenses
- Health Declaration – revised wording to provide clearer guidance regarding changes in health

We strongly recommend obtaining your GHIC card. Applications are straightforward and cards are issued promptly once registered.

Apply online at <http://www.ghic.org.uk/INTERNET/STARTAPPLICATION.DO>

Or call 0300 330 1350



Wallet Pass

- The Phone Wallet Pass will allow you to access scheme claims information from your phone wallet. From **your phone** either click the below link or scan the QR Code below. Add to Wallet, then from the wallet click the 3 ... in top right corner and View Pass Details. (If accessing Wallet by double clicking thumb button on iPhone, you need to click (i).



<https://wallet.tangent-design.com/install/0037584b-b5e4-0c95-d191-3a1ac35226e1>

A really useful feature is that the pass will update automatically.

Please view all new policy documents using the link or QR code below. They will be available to view on 1st Sept. Prior to this you will still have access to the current policy documents.

[Group Insurance - Thames Valley Police Federation \(tvpfed.org\)](https://www.tvpfed.org)



If you are not able to use the link above, please go to the Federation website, then navigate to the Benefit section and finally the Group Insurance section.

[Trust Holiday Homes](#)

As a member of the Group Insurance Scheme, you can book stays in our 2 Trust Holiday Homes, located in Cornwall. The cost is a substantially reduced rate as to what you would normally pay if you booked through the holiday company. The Holiday homes are completely self-sufficient financially. To book please use the below QR Code or click on the link.



[TVP Holiday Homes - Thames Valley Police Federation](#)



Please could I take this opportunity to ask you to ensure that your beneficiary details are up to date. The link below will take you to the How to apply page on the website, here you will find beneficiary forms to download and complete to update any details.

[How To Apply - Thames Valley Police Federation \(stackstaging.com\)](#)

Also, please ensure we have your up-to-date details including address and email for us to be able to make contact about any changes to the scheme. All the details of the scheme, including renewal, new policy documents, details how to claim, how to increase your life or critical illness cover etc can all be found on the TVP Federation website under the Group Insurance Section. It is your responsibility as a member of the scheme to ensure your details are up to date and that you are aware of the full cover provided by the scheme.

To submit any amendments and for any other queries please email enquiries@tv.polfed.org

Kindest Regards

Andy

Inspector Andy Fiddler
Chair of Trustees,
Thames Valley Police Group Insurance Scheme