

LADY GROVER'S FUND: HEALTHCARE INSURANCE FOR OFFICERS' FAMILIES



Lady Grover's Fund is an established Friendly Society able to provide financial support to cover hospital accommodation fees, home nursing and domestic help for officers' dependants when sick or injured. Founded in 1911, the Fund now provides specialist insurance cover to over 3,000 officer families. Membership costs just £50 a year for potential benefits of up to £6,930.

The Fund provides financial help at the most difficult of times. Whilst there are many grant giving charities offering support to officers and their dependants, there are few that are able to provide the level of assistance Lady Grover's Fund offers, particularly for care related costs.

The Officers' Association (OA) works closely with the Trustees of Lady Grover's Fund to provide administration and marketing support to ensure the Fund continues to grow in order to support officers' dependants into the future.

The OA recognises that membership of the Fund offers insurance support to officers' families. The opportunity to provide membership for your own beneficiaries through Lady Grover's Fund exists, but of course there are membership qualification criteria to meet and these are listed below.

To discuss further, please contact Nigel Hare, Operations Director at the OA.

Email N.hare@officersassociation.org.uk or telephone: 020 7808 4160.



HOSPITAL ACCOMMODATION



NURSING OR CARE AT HOME



DOMESTIC HELP FOLLOWING ILLNESS OR INJURY



CONVALESCENCE



LADY GROVER'S FUND

www.ladygrover.org.uk

Lady Grover's Fund is a Friendly Society, governed by the FSA.

What is Lady Grovers' Fund?	Defined by	The Product
<p>A Friendly Society that provides support to officers' dependants during times of illness or convalescence (injury and recovery).</p> <p>Independent</p> <ul style="list-style-type: none"> • Administered by the FSA (Financial Services Authority) and PRA (Prudential Regulation Authority) • Trusted: Over 3,000 serving and former officers have access to the fund • Established: Set up in 1911 		<p>Financial insurance that provides support towards nursing and domestic help in time of an emergency at home. For an annual subscription of just £50*, a family is entitled to:</p> <ul style="list-style-type: none"> ✓ Hospital or nursing home accommodation for up to 8 weeks at up to £1694 per week ✓ Nursing at home for up to 8 weeks at up to £346.50 per week ✓ Home help for up to 12 weeks at up to £196 per week ✓ Convalescence under medical advice at up to £346.50 per week ✓ Or a combination of these benefits up to a maximum of £6,930** per year. <p>* Will increase to £60 in January 2019 ** Will increase to £8,000 in January 2019</p>
What LGF covers	Defined by	The Benefits
<ul style="list-style-type: none"> • Contribution towards hospital accommodation fees • Help towards the cost of home nursing or care • Domestic help following illness or injury 		<ul style="list-style-type: none"> ✓ A trusted and established Fund my family can rely on for financial support in times of illness, injury or domestic crisis. ✓ Cost effective cover; nothing else out there in the market like Lady Grover's' Fund ✓ Help you and your family pick up the pieces after illness or injury ✓ There for you and your family in times of unexpected crisis
What it means for the beneficiary	Defined by	Emotional and Practical benefits
<ul style="list-style-type: none"> • Quick and easy help in an emergency at home • Help with the unexpected costs of illness • Support in times of crisis • Domestic help following illness or injury • Support & Value for a modest annual fee 		<ul style="list-style-type: none"> ✓ Peace of mind when a serving officer is away. Sharing the burden of care. ✓ Somebody else to rely on for support in times of emergency/crisis ✓ Trusted source of help and support ✓ My children can also benefit, up to the age of 21
Who Can Join?	Defined by	Who can benefit
<ul style="list-style-type: none"> • Dependants of officers of all three services and the Royal Fleet Auxiliary whether serving or retired • Widows or widowers of officers • Divorced wives or husbands of officers, (for their own benefit or that of their children) • Dependant parents or step-parents of officers • Children are eligible for help until they are 18, or 21 if they are in full-time education 		<ul style="list-style-type: none"> ✓ Anyone, serving or retired, who has served one week of commissioned service in the UK Armed Forces, Regulars or Reservists, or is a serving or retired officer in the Royal Fleet Auxiliary ✓ Beneficiaries must be under the age of 65 when the member joins to be eligible to make a claim ✓ Widows and widowers of member officers can become members themselves at the same rates and with the same benefits ✓ Officer members may benefit directly if their spouse is also a member, since both are then covered by our insurance