FIRE BRIGADES UNION

RETIRED AND OUT OF TRADE (ROOT) MEMBERSHIP

THERE FOR YOU THEN | HERE FOR YOU NOW

SAVE MONEY - GET MORE

- Free FBU assistance dealing with issues relating to your former employment as a firefighter
- Free/discounted legal services for you and your family
- Exclusive offers and rewards
- Professional financial advice and planning service
- Accredited courses and qualifications through the FBU National Learning Centre

Continue FBU membership as a ROOT member, provided you were or are an FBU member when your employment ended

It costs just £24 a year by direct debit – less than 6p per day

Save money through ROOT membership with all the benefits it brings

Fire Brigades Union **fbu.org.uk** **@fbunational**

FREE AND DISCOUNTED LEGAL SERVICES

The FBU legal service for ROOT members is provided by Thompsons Solicitors, the UK's only dedicated trade union solicitors. In 2015 Thompsons Solicitors secured £3,291,812 in damages for FBU members. ROOT members and their families will like, all other members, pay either nothing for the service or pay a discounted rate.

LEGAL SERVICES FOR EVERY STAGE OF LIFE

The FBU offers workplace injury, employment law and criminal law protection, making sure members are protected whilst working. ROOT members benefit from a tailored version of this service whether moving house or down-sizing, seeking advice on neighbourhood disputes or wanting to get their financial affairs in order by writing a will, the FBU is proud to offer a variety of legal services in the areas of law that matter most to ROOT members.

- Free basic wills, including joint wills for members and their spouse / partner
- Lasting powers of attorney
- Re-mortgaging
- Fixed fee probate
- Conveyancing
- Payment protection insurance (PPI) claims
- Equity release
- Free telephone legal advice on consumer issues such as neighbourhood disputes or faulty goods

MAKING THE MOST OF YOUR LEGAL SERVICES THROUGH YOUR ROOT MEMBERSHIP

You may be paying for legal protection and cover through a legal expenses insurance ("LEI") policy added onto your car or home insurance. Paid-for LEI policies often cover the cost of advice about how to handle a dispute with a contractor or tradesman, or on how to settle contractual issues when selling a house. They sometimes also cover costs associated with making a claim against a person or organisation if you're injured.

But the legal service package you get as part of your ROOT membership provides similar protections, totally free of charge.

Your membership brings a wide package of protections from experts and is better value for you and your family.

AND NO-ONE GETS A CUT OF YOUR MONEY IF YOU WIN A COMPENSATION CASE

ROOT members and their families benefit from free, independent personal injury advice and representation if they've been injured at home, out and about, on the roads in the UK or on holiday. The service is free of charge and comes with the guarantee that you will retain 100% of any compensation secured within the union scheme* and that you will work with a dedicated, specialist solicitor.

- Industrial disease claims
- Asbestos-related disease claims
- Road traffic accident claims
- Slips, trips and falls
- Serious injury claims
- Holiday accident claims**

If you or your family are injured as a result of a medical accident - whether a misdiagnosis or as a result of suspected negligence - you have access to expert solicitors.***

FBU ASSISTANCE

By far the most substantial benefit of ROOT membership will be the help and assistance you can get free of charge from FBU officials, backed-up by our specialist solicitors, in dealing with pension matters, medical reviews, over payments and other problems you might face in relation to your former employment as a firefighter. The FBU has a long, proud record of successfully representing and winning improvements for all FBU members, including ROOT members.

**Claims must be brought within three years of the date of an accident or diagnosis. Exceptions do apply, please speak to Thompsons for advice on whether or not you have a claim.*

***Where cases can be pursued within the UK courts.*

****Reduced rates within the union scheme. There are no legal fees but a 10% cost will be deducted from any final settlements. This is a discounted rate for FBU members, non-union members pay a 20% deduction from their damages.*

EXCLUSIVE BENEFITS AND OFFERS

ROOT members have access to the FBU's range of benefits including:

- Home, travel, car and pet insurance from UIA
- A health cash plan from BHSF
- Up to 30% off brand new cars
- Union prepaid plus card
- UnionRewards.com for online shopping

FINANCIAL PLANNING

There are various reasons why members leave their fire service employment, including retirement. This could result in significant changes in your personal financial circumstances. There are strict regulations governing financia services covering the professional conduct of those giving financial advice. Lighthouse Financial Advice offer a service exclusively for FBU ROOT members, including:

- A complimentary consultation with an expert financial adviser
- Savings and investments
- Pensions and retirement
- Mortgages and borrowings

"I wanted to become a ROOT member to support the union that had worked so hard for me for over 30 years."

Helen, former Staffordshire firefighter

LIFELONG LEARNING COURSES AND QUALIFICATIONS

The FBU Lifelong Learning Project organises a variety of accredited courses and qualifications each academic year, including distance learning. ROOT members and family members aged 19 or over are eligible to take these course. The FBU learning centres work in partnership with further education providers to deliver a range of courses and recognised qualifications in IT, Maths, English, Preparation for Life and Work, Health and Social Care, and Business and Administration.

These courses range from short taster courses to extended programmes of learning, which you can work through at your own pace to achieve qualifications that are accredited by City and Guilds, NCFE, and the BCS. All courses allow you the option to learn at your local FBU learning centre, at home, at work and at a time that best suits you.

Find out more and start your education journey. Visit: **fbueducation.org**

"The commutation victory was a great result won by the union - I am proud to still call myself a member of the FBU"

Peter, retired Merseyside firefighter