



Affinity Solutions

Personal Accident & Sickness Policy Schedule

Please note that you must advise your insurance advisor of any changes to the risk and items to be covered.

Insured's Details

Policy Number	25116447ECA
Agent	George Burrows
Agency Number	09 / 0051320
The Insured	Hertfordshire Police Federation
Contact Address	c/o Police Headquarters, Stanborough Road, Welwyn Garden City, Hertfordshire AL8 6XF
Business Description	Police Federation
Period of Insurance	01/04/2021 – 31/03/2022
Renewal Date	01/04/2022

Personal Accident

Category	Insured Persons
A	Serving Officer up to age 70
B	Partners of Serving Officer
C	Retired Officer to age 65
D	Partner of Retired Officer
E	Special Constables

Category	Operative Time
A,B,C,D	24 hours a day, worldwide
E	Whilst on duty

	Category A	Category B	Category C	Category D	Category E
Accidental bodily injury resulting in:					
Permanent Total Disablement* (PTD)	£120,000	£60,000	£55,000	£27,500	£120,000
Loss of one Limb or sight in one eye	£15,000	£10,000	£10,000	£7,500	£15,000
Permanent Total Loss of Hearing in one ear	£7,500	£5,000	£5,000	£3,750	£7,500
Loss of two limbs or sight in both eyes	£30,000	£20,000	£20,000	£15,000	£30,000
Loss of hearing in both ears	£30,000	£20,000	£20,000	£15,000	£30,000
Permanent Total Loss of Speech	£30,000	£20,000	£20,000	£15,000	£30,000
Occupationally Acquired HIV /AIDS/ Hepatitis B	£30,000	Not Insured	Not Insured	Not Insured	£30,000
Disfigurement/Scarring from Burns	Up to £5,000	Not Insured	Not Insured	Not Insured	Up to £5,000
On Duty Firearm/Stabbing assault	£2,500/£1,500	Not Insured	Not Insured	Not Insured	£2,500/£1,500
Hospitalisation Max 7 nights	£50 per night	£25 per night	£25 per night	£15 per night	£50 per night
Temporary Total Disablement	£25 per week	Not Insured	Not Insured	Not Insured	Not Insured
Excess Period	7 Days	7 Days	7 Days	7 Days	7 Days
Benefit Period	104 Weeks	104 Weeks	104 Weeks	104 Weeks	104 Weeks
Unrecovered Criminal Court Compensation (following Assault)	Up to £500	Not Insured	Not Insured	Not Insured	Not Insured
Casting Benefit	Up to £5,000	Not Insured	Not Insured	Not Insured	Not Insured

Dental Injury	Up to £500	Not Insured	Not Insured	Not Insured	Not Insured
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*The basis of cover for permanent total disablement is any and every occupation

Sickness

Category	Insured Persons
A	Serving Member, up to age 70

Category	Operative Time
A	24 hours a day

Reg 28 Sickness Cover	
	Category A
Reduced to Half Pay / No Pay	£170 per week/ £340 per week
Qualifying Period	26 weeks
Benefit Period	52 weeks

Aviva Insurance Limited
 Registered in Scotland No.2116.
 Registered Office: Pitheavlis, Perth PH2 0NH.
 Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority
 and the Prudential Regulation Authority.