

Group Personal Accident and Sickpay Schedule

Group Policy Details

Policy Number:	CQ8420AHA235		
Insured:	Lincolnshire Police Group Insurance Benefit Scheme		
Address:	Police Headquarters, PO Box 999, Nettleham, Lincoln, LN5 7PH		
Business description	Police Federation		
Period of Insurance	Effective:	01 October 2023	Expiry Date: 30 September 2024
	Issue Date:	27 September 2023	
Insurer:	The policy is underwritten by Millstream Underwriting Ltd, Registration No. 3896220. Registered Office: 52-56 Leadenhall Street, London, EC3A 2EB on behalf of: Arch Insurance Company (UK) Limited, 5 th Floor, Plantation Place South, 60 Great Tower Street, London, EC3R 5AZ. Financial Conduct Authority Firm reference number: 229887		
Premium:	Premiums are calculated in accordance with rates agreed between Millstream Underwriting Limited and the Insured . These will be included as part of the premium for the Insured Benefit Scheme paid by the Member to the Insured .		
Intermediary Name:	Philip Williams Insurance Management		

Insured Persons and Operative Times

Insured Persons		Sections Covered	Operative Time
Category A	Any Member serving as a police officer or police staff up to the age of 70	A, B and all Endorsements listed	24 Hours

Policy Limitations	
Accumulation Limit	Maximum Limit per Insured Person
Any one event	£10,000,000
Per event for all Insured Persons travelling in a multi-engine aircraft	£1,000,000
Per event for all insured persons travelling in any other aerial device other than a multi-engine aircraft	£1,000,000

Section A: Personal Accident

	Benefit Description	Insured Persons
		Category A – Limits Per Person
1.	Death	Not Covered
2.	Permanent Total Disablement	£100,000
3.	Permanent Disabling Injury: Maximum Benefit	£50,000
4.	Loss of sight in one eye	£50,000
5.	Loss of sight in both eyes	£50,000
6.	Loss of one limb	£50,000
7.	Loss of two or more limbs	£50,000
8.	Loss of hearing in one ear	£12,500
9.	Loss of hearing in both ears	£50,000
10.	Temporary total disablement	Not Covered
	Deferment Period	N/A
	Benefit Period	N/A

Section A: Extensions

11.	a. Un-planned Hospital Confinement (per overnight stay)	£50 per night up to a maximum of £350
	b. Planned Hospital Confinement (per overnight stay)	Not Covered
	Deferment Period - Planned	3 nights
12.	Unsociable Hours Benefit	£1 per USH
13.	Emergency Dental Treatment	Up to £500
14.	Criminal Court Compensation Award	Up to £500
15.	On Duty Assault Firearm/Stabbing	£1,500/£750
16.	Burns causing Disfigurement or Scarring	Up to £5,000
17.	On Duty Acquired HIV or Hepatitis B	Not Covered
18.	Convalescent Benefit	£70

Section B: Sickpay

Benefit Description	Insured Persons
	Category A – Limits Per Person
Benefit	20% of monthly salary
Qualifying Period	182 Days
Benefit Period	182 Days
Section Limitation	20% of the Chief Inspectors Gross Basic Pay at the Highest Pay Point

Endorsement 1: Permanent Disabling Injuries – Scale of Benefits

Benefit 3. **Permanent Disabling Injuries** is extended to include the following benefit:

		Category A	
Maximum Benefit		£50,000	
		Percentage of Maximum Benefit payable	
a.	Total loss of use of:	Left	Right
	i) The back or spine below the neck with no damage to the spinal cord	40%	
	ii) The neck or cervical spine with no damage to the spinal cord	30%	
	iii) Shoulder or elbow	25%	30%
	iv) Wrist	20%	25%
	iv) Hip, knee or ankle	25%	
b.	Total loss of or total loss of use of:		
	i) Foot below the level of the ankle (talo-tibial joint)	50%	
	ii) a thumb	20%	25%
	iii) a forefinger	15%	20%
	iv) any other finger	10%	15%
	v) a big toe	10%	
	vi) any other toe	3%	
c.	Fractured leg or foot with established non-union	25%	
d.	Fractured knee cap with established non-union	20%	
e.	Shortening of leg by at least 3 centimetres	15%	
f.	Removal of lower jaw by surgical operation	30%	
g.	Complete and irrecoverable loss of:		
	i) Sense of smell	10%	
	ii) Speech	100%	

For a **Permanent Disability** not listed above, the benefit payable will be based on **Our** medical assessment of the degree of disability in relation to the above scale and without reference to **the Insured Person's** occupation

Provided that:

- a. The total benefit payable shall not exceed 100% of the Maximum Benefit for each **Insured Person** in respect of any one **Accident**.
- b. If benefit is payable for Loss of or Loss of use of a Limb then benefits for parts of that limb cannot be claimed.