



SCHEDULE

Agency	Agency Ref	Policy Number
Philip Williams & Co 35 Walton Road, Stockton Heath, Warrington, Cheshire, WA4 6NW	30/0017050	25172336ECA

The Insurer Aviva Insurance Limited

The Insured Northamptonshire Police Federation

Address Federation Office, The Lodge, Wootton Hall Park, Northampton, NN4 0JA

Business Police Federation

Period of Insurance 01.11.17 – 31.10.18

LTA Year Two 01.11.18 – 31.10.19

LTA expiry 31.10.19

Long Term Agreement Two year rate agreement commencing 01.11.17 – 31.10.19

Monthly Premium As agreed with the Insurer and declared and paid by the Insured at the end of each Calendar month.

Insured Persons

Category:	Insured Persons:
A	Any Member serving as a police officer, police staff or police cadet within Europe up to the age of 65 who has subscribed to the Group Insurance Scheme
B	Any retired Member up to the age of 65 permanently resident within Europe who has subscribed to the Group Insurance Scheme
C	Any Special Constable up to the age of 65 permanently resident within Europe who has subscribed to the Group Insurance Scheme.

Category:	Operative Time
A – B	24 Hours World Wide
C	On-Duty cover only

GROUP ACCIDENT AND SICKNESS INSURANCE POLICY

INTRODUCTION

Welcome to Aviva. We are committed to providing a first-class service.

Aviva is the UK's largest insurer with over 200 years' experience in the insurance industry.

This Group Personal Accident insurance and Sickness policy sets out the insurance protection in detail.

Your Premium has been calculated on the basis of the extent of cover You have selected which is specified in the Schedule, the information You have provided and the declaration You have made. Please read the policy and the Schedule carefully to ensure that the cover meets the requirements of the Insured Person(s) and You.

Please contact Philip Williams if You have any questions or if You wish to make adjustments.

This policy consists of individual sections. You should read this policy in conjunction with the Schedule which confirms the sections You are insured under and gives precise details of the extent of Your insurance protection.

The policy, the information the Insured Person or You have provided and/or the application form, the declaration made by You and the Schedule should be read together and form the contract of insurance between You, the Policyholder and Us, Aviva.

In return for the Insured Person or You having paid or agreed to pay the Premium for the Period of Insurance, We will indemnify the Insured Person by payment or, at Our option, by reinstatement or repair, in respect of loss, liability, destruction, damage, accident or injury, to the extent of and subject to the terms contained in or endorsed on the policy.

Important

This policy is a legal contract. You must tell Us about any facts or changes which affect this insurance and which have occurred either since the policy started or since the last renewal date.

If You are not sure whether certain facts are relevant, please ask Your insurance adviser or local Aviva office. If You do not tell Us about relevant changes, the policy may not be valid or the policy may not cover the Insured Person(s) fully.

You should keep a written record (including copies of letters) of any information You give Us or Your insurance adviser when You renew this policy.

HOW TO CLAIM

Should you need to make a claim under this policy, please contact Philip Williams using the appropriate telephone number found below:-

01925 600842

DEFINITIONS

Accident/Accidental	Shall mean a sudden violent external unforeseen and identifiable event
Benefit Period	The total period, after the expiry of any Excess period stated in The Schedule, for which We will pay benefits for Temporary Total Disablement in respect of any one accident to any Insured Person.
Bodily Injury	Accidental bodily injury caused by an accident and which solely and independently of any other cause (except illness directly resulting from medical or surgical treatment rendered necessary as a result of such injury) occasions the death of or loss or disablement to the Insured Person within 24 months from the date of the accident by which such injury is caused
Excess	The number of calendar days at the commencement of each period of Total Disablement for which benefit is not payable
Geographical Limits	- (a) Bodily Injury - Worldwide) See (b) Sickness - Worldwide) Exclusion 6

Hospital	Any institution in the United Kingdom, Channel Islands or Isle of Man, that (a) maintains permanent and full time facilities for surgical and medical diagnosis and treatment of injured and sick persons by and under the supervision of medical practitioners (b) continuously provides a 24 hours a day nursing service supervised by State Registered Nurses or nurses with equivalent qualifications (c) is not primarily a mental institution or a place of rest for the aged, for drug addicts or for alcoholics
Hospitalisation	One admission or a series of admissions from the same Accident to a Hospital for a period of at least 24 hours as a registered in-patient on the recommendation of a Medical Practitioner
Loss of Hearing	Permanent and irreversible loss of hearing to the extent that the loss is greater than 95 decibels across all frequencies using a pure tone audiogram
Loss of all Sight	Shall include total and irrecoverable loss of all sight which shall be deemed to have occurred (a) in both eyes when the condition is shown to the Insurer's satisfaction to be permanent and without expectation of recovery and the Insured Person's name has been added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist (b) in one eye when the degree of sight remaining after correction is 3/60 or less on the Snellen scale and the Insurer is satisfied that the condition is permanent and without expectation of recovery
Normal Pregnancy	Any symptoms or combination of symptoms which normally accompany pregnancy (including multiple pregnancy) which are generally minor or temporary (or both) and which do not represent a medical danger to the mother or baby and; Childbirth, including delivery by Caesarean section or any other medically or surgically assisted delivery that does not cause any medical complications
Paraplegia	The total and permanent paralysis of both lower limbs, bladder and rectum as a result of Accidental Bodily Injury, which in all probability shall continue for the remainder of the Insured Person's life.
Quadriplegia	The total and permanent paralysis of all four limbs as a result of Accidental Bodily Injury which in all probability shall continue for the remainder of the Insured Person's life.
Period of Insurance	From the effective date until the expiry date shown in The Schedule
24 Hour Continuous	Continuous throughout the Period of Insurance

OPERATION OF COVER

The Insured having paid or agreed to pay the premium the Insurer will in the terms of this policy pay the sum(s) shown in the Schedule of Benefits in the event of any Insured Person described in the Schedule
(a) sustaining Accidental Bodily Injury which independently of any other cause results in disablement or
(b) contracting sickness declaring itself and which results in disablement and where an Insured Person's pay is reduced in accordance with Police Pay regulations or other contractual terms and which occurs within the Geographical Limits during the Period of Insurance

EXTENSIONS

Cover under this policy includes the following extensions where noted under the policy Schedule

6. Disappearance

If after a reasonable period of time the Insurer having examined all evidence

1. **Exposure**

Bodily injury includes exposure to the elements

2. **Hospitalisation Benefit**

We will pay the amounts shown for up to seven consecutive nights any one incident if the Insured Person has to make an overnight stay commencing during the Period of Insurance (being required to remain in a hospital bed on a ward High Dependency Unit or Intensive Treatment Unit from midnight until 7 o'clock next morning) in Hospital following

a) **Unplanned Admission**

Hospitalisation as a direct and immediate result of Accident or emergency

Planned Admission

b) Hospitalisation as a direct result of Accident or sickness which is not an Unplanned Admission but excluding the first three consecutive nights

Sum Insured £45 per night

3. **Post Traumatic Stress Disorder**

Benefit for Clause A12 of the Schedule of Benefits - Temporary Total Disablement will also be payable if an Insured Person suffers Post Traumatic Stress Disorder as a result of attending an incident on police duty.

Such Post Traumatic Stress Disorder must be the direct and sole result of an identifiable single incident that is documented in police records and be of sufficient severity to immediately prevent the Insured Person entirely performing the duties of a police officer.

Post Traumatic Stress Disorder must be confirmed by diagnosis by the Insured Person's General Practitioner.

Benefit for Post traumatic Stress Disorder is not payable under any other benefit under this policy except under Benefit B of the Schedule of Benefits

4. **Criminal Court Award Compensation**

Payment consequent upon the making of a restitution order in a UK court of law following assault of an Insured Person who is a serving officer during the Period of Insurance where the restitution order remains unsatisfied for a period exceeding 6 months

Maximum Payment £500

5. **Rehabilitation Expenses**

Up to £1,500 following a claim for Loss of sight, Loss of limb(s), or Permanent Total Disablement.

available has no reason to suppose other than that an accident has occurred the disappearance of an Insured Person shall be considered as constituting a claim under this policy

If at any time after such a claim has been paid the Insured Person is found to be living that payment shall be refunded

7. **Dental Expenses**

If an Insured Person sustains Accidental Bodily Injury during the Period of Insurance which results in them incurring dental treatment for the teeth and supporting structures damaged by the Accident We will pay the Insured Person for emergency and temporary dental treatment including prescription charges incurred up to a limit of £250 per incident and a maximum of 4 incidents per Insured Person during any one Period of Insurance.

The benefit for Dental Injury is only in respect of treatments commencing within 183 days of the date of the Accident giving rise to the claim.

The benefit for Dental Injury will not be payable for treatments received after 2 years from the date of the Accident giving rise to the claim

We will not pay for the following under Dental Expenses:

a) Cosmetic treatment;

b) Any treatment deemed to be clinically unnecessary;

c) Costs recovered or recoverable from any other insurance policies;

d) The costs of any travelling expenses and telephone calls;

e) Injury caused by consumption of food including any foreign bodies contained within food.

f) Damage caused by oral hygiene procedures including tooth brushing

g) Injury while training in or participating in a contact sport unless an appropriate mouth guard is worn;

h) All treatment, repair and/or care regarding "mouth jewellery"

i) Anything mentioned in the main Policy Exclusions.

8. **Injury as a Result of Use of Firearms or Knives**

If a an Insured Person who is a serving officer sustains Accidental Bodily Injury in the course of duty during the Period of Insurance directly caused by the discharge of either firearms crossbows or shotguns or caused by assault involving stabbing inflicted by a knife, scissors, screwdriver or wood chisel and as a

consequence of the injuries the Insured Person is unable to continue pre-assault duties for a period of at least 14 consecutive days immediately after the attack the Insurer will pay:

- a) £1,500 as a result of firearm crossbow or shotgun injuries
- b) £1,000 as a result of stabbing injuries

EXCLUSIONS

This policy excludes

1 Hazardous Pursuits or Occupations

Bodily Injury sustained while taking part in racing by horse motor or motorcycle mountaineering where ropes or guides are normally used or aviation (except when travelling solely as a passenger) unless in the course of Police Duties

2. Armed Forces

the Insured Person being a full time member of the armed forces of any nation or international authority or a member of any reserve forces called out for permanent service

3 Self-Inflicted Injury or Sickness

wilfully self-inflicted injury or sickness

4 Disability outside the period of insurance

any period of disability when the commencement date of the reduction to half pay is outside the Period of Insurance

5 Pregnancy or Childbirth

Normal Pregnancy unless it develops into a complication which is diagnosed by a doctor or consultant who specialises in obstetrics.

6 Residence

the Insured Person while permanently resident outside the United Kingdom Channel Islands or Isle of Man

7 Age Limits

- (a) Bodily Injury sustained after the period of insurance during which an Insured Person's 65th birthday occurs
- (b) sickness declaring itself after the period of insurance during which an Insured Person's 65th birthday occurs

8 Overseas Secondments

Accidental Bodily Injury sustained or sickness contracted or declaring itself while an Insured Person is working in any capacity including but not limited to secondments outside the European Union and career

9 War Risks

any consequence whatsoever resulting directly or indirectly from or in connection with any of the following regardless of any other contributory cause or event

- (i) war invasion act of foreign enemy hostilities or a warlike operation or operations (whether war be declared or not) civil war rebellion revolution insurrection civil commotion assuming the proportions of or amounting to an uprising military or usurped power
- (ii) any action taken in controlling preventing suppressing or in any way relating to (i) above

10. Terrorism

DEFINITION

Terrorism is defined as any act or acts including but not limited to

- (a) the use or threat of force and/or violence and/or
- (b) harm or damage to life or to property (or the threat of such harm or damage) including but not limited to harm or damage by nuclear and/or chemical and/or biological and/or radiological means caused or occasioned by any person(s) or group(s) of persons or so claimed in whole or in part for political religious ideological or similar purposes

This policy does not cover any consequence whatsoever resulting directly or indirectly from or in connection with any of the following regardless of any other contributory cause or event

- (1) Terrorism
- (2) any action taken in controlling preventing suppressing or in any way relating to Terrorism

except as stated in the **Special Provision – Terrorism** below

breaks unless this is notified to and agreed by the Insurer and the Insured in writing.

EXCLUSIONS

In any action suit or other proceedings where the Insurer(s) allege(s) that any consequence whatsoever resulting directly or indirectly from or in connection with (1) and/or (2) above regardless of any other contributory cause or event is not covered by this policy (or is covered only up to a specified limit of liability) the Insured will have to prove that any such consequence is covered (or is covered beyond that limit of liability)

Special Provision – Terrorism

Subject otherwise to the terms and conditions exceptions and exclusions of the policy

When any of the following covers are insured by this policy

Personal Accident

Business Travel

Sickness

neither of the exclusions in (1) and (2) above shall apply to those covers provided that the total amount payable in respect of all losses arising out of any one occurrence shall not exceed

1. the lesser amount of

(a) any limits amounts payable or maximum accumulation stated in the schedule
or

(b) £25,000,000 providing the Terrorism does not

(i) directly or indirectly utilise nuclear and/or chemical and/or biological and/or radiological means

or

(ii) result in harm or damage to life or to property of a nuclear and/or chemical and/or biological and/or radiological nature

or

2. £5,000,000 if

(i) the Terrorism directly or indirectly utilises nuclear and/or chemical and/or biological and/or radiological means

(ii) the Terrorism results in harm or damage to life or to property of a nuclear and/or chemical and/or biological and/or radiological nature

Multiple incidents of Terrorism which occur within

(i) a 72 hour period

and/or

(ii) a 100 mile radius

and are carried out in concert or to have a related purpose or common leadership shall be deemed to be one incident and shall be subject to one occurrence limit.

In the event of a claim exceeding the total amount payable under this Special Provision Terrorism the Insurer's liability in respect of each Insured Person claimed for shall be proportionately reduced until the total does not exceed such total amount payable.

CONDITIONS

1 Payment of Benefit

Benefit shall not be payable under more than one of the clauses in the Schedule of Benefits in respect of the same accident or sickness or the same period of disablement for the same person except that payment may be made

- (a) under more than one item of clauses A3 to A10 provided that the total amount does not exceed the maximum benefit
- (b) under clause A1 A2 or A 11 after payment has already been made under one or more of clauses A3(b) to A10(b)(i) provided the total amount inclusive of any payment made under one or more of clauses A3(b) to A10(b)(i) does not exceed the maximum benefit
- (c) under clauses A12 for any period prior to payment being made under clauses A1 to A11

After a claim has been paid under one of clauses A1 to A3(a) or A11 in respect of any person no further liability shall attach to the Insurer in respect of that person during the current period of insurance

The liability of the Insurer in respect of a series of claims under clauses A1 to A4 occurring in any period of insurance in respect of the same person shall not exceed in total the maximum benefit

2 Payment under Clause A11

Benefit under clause A11 shall be payable only on certification by a qualified registered medical practitioner (appointed by the Insurer) of permanent disablement as defined and not before the expiry of 104 consecutive weeks' disablement

3 Payment under Clauses A12 and B

Benefit under clauses A12 and B shall be paid

- (a) when the total amount on termination of any one period of disablement has been agreed or
- (b) at the Insured's Person's request interim payments may be made at 4 weekly intervals in arrears

subject to medical and other information required by the Insurer

4 Reinstatement of Full Pay

Any benefit paid to an Insured Person who has been placed on half pay shall be refunded to the Insurer immediately if the Insured Person is reinstated to full pay

5 Period of Payment

- (a) Benefit under clauses A12 shall be payable up to but not exceeding in all 104 weeks in respect of any period(s) of disablement resulting from any **one** accident calculated from the fifteenth day of disablement
- (b) Benefit under clause B shall be payable up to but not exceeding in all 26 weeks in respect of any period(s) of disablement resulting from any one accident or sickness calculated from the date the Insured Person's pay is reduced to half pay
- (c) No benefit will be payable under Clause B until such time as the Insured Person's pay is reduced to half pay by reason of Regulation 28 of the Police Pay Regulations – Pay During Sick Leave.

6 Disablement Not Specified or Partial Loss

In respect of

- (a) disablement not specified or
- (b) partial loss of any member(s) specified

the percentage of benefit shall be assessed in proportion to the degree of disability as compared with the benefits specified without reference to ability to follow any profession or occupation

7 Left Handed Persons

In respect of an Insured Person who is left handed the percentages under clauses A3(b) to A4(b) are reversed

8 Discharge of Liability

Benefit shall be payable to the Insured Person whose receipt shall be a valid discharge of the Insurer's liability

9 Trust, Charge or Transfer

The Insurer will not be bound to accept or be affected by any notice of any trust, charge or transfer relating to any Insured Person under this insurance

10 Contracts (Rights of Third Parties) Act 1999

The Insurer will not provide benefits in respect of any claim relating to any non-contracting parties rights to enforce all or any part of this policy. The Contracts (Rights of Third Parties) Act 1999 does not apply to this policy

11 Interpretation

Any word or expression in this policy to which a specific meaning has been given shall bear that meaning wherever it appears

CONDITIONS

12 Basis of Contract

Any declaration made by the Insured forms the basis of and is incorporated in this contract

Compensation claims must be made not later than 6 months after the date of the award being made

13 Observance

The observance of the terms of this policy and the truth to the best of the Insured's knowledge and belief of the statements made in any declaration completed by or on behalf of the Insured shall be conditions precedent to any liability of the Insurer

16 Evidence

All certificates information and evidence to support a claim shall be provided at the Insured's expense and shall be in a form as required by the Insurer

The Insured Person shall as often as required submit to medical examination at the Insurer's expense

14 Cancellation

a. You may cancel this policy at any time after the date we have received the premium, by providing 30 days notice in writing to us.

b. We, or any agent appointed by us and acting with our specific authority, may cancel this policy, by providing notice in writing to you at your last known address, if there is a default under any relevant instalment agreement. In such case, your policy will end with effect from the beginning of the period in respect of which the instalment has not been paid. If your policy is cancelled under a. or b. above, at our discretion, we may refund part of the premium for the unexpired period, which will be calculated on our, then current, short period rating basis, and provided that there have been no:

- i. claim(s) made under the policy for which we have made a payment,
- ii. claim(s) made under the policy which are still under consideration,
- iii. incident(s) which you are aware of and are likely to give rise to a claim which has yet to be reported to us, during the current period of insurance.

c. We will cancel this policy from the inception date if the premium has not been paid and no return premium will be allowed. Such cancellation will be confirmed in writing by us to your last known address.

d. We may also cancel this policy at any time by sending not less than 30 days notice in writing to your last known address, in which case we will refund a proportionate part of the premium for the unexpired period.

17 Premium Declaration

At the end of each calendar month the Insured will declare to the Insurer the number of salary deductions made and total premium paid and the premium will be debited at the rate agreed with the Insurer

18 Fraud

If any claim under this policy is fraudulent or if fraudulent means are utilised by an Insured Person to secure payment of benefit under this policy then in respect of that Insured person such action(s) shall render this policy null and void and all rights hereunder shall be forfeited

19 New Recruits

In respect of new recruits cover who elect to join the Entry Level Group Insurance Scheme cover will be free for the first 31 weeks and 50% of the Main Scheme premium for the next 73 weeks.

20 Police Regulations

The Insured shall notify the Insurers of any changes to Regulation 28 of the Police Regulations 2003 – pay during sick leave as soon as they become aware of such change.

21. Interest

No benefit payable under this policy shall carry interest

22. Non Disclosure, misrepresentation or misdescription

Before this policy was entered into

If You or an Insured Person have breached their duty to make a fair presentation of the risk to Us before this policy was entered into, then:

- a. where the breach was deliberate or reckless, We may avoid this policy and refuse all claims, and keep all premiums paid;

15 Submission of Claim

Written notice of a claim must be given to: without unnecessary delay after the injury or commencement of the sickness which is the subject of the claim, but in any event not more than 6 months after the date of injury or onset of sickness.

In respect of claims for Court Award

- b. where the breach was neither deliberate nor reckless, and but for the breach:
- c. We would not have agreed to provide cover under this policy on any terms, We may avoid this policy and refuse all claims, but will return any premiums paid
- d. We would have agreed to provide cover under this policy but on different terms (other than premium terms), We may require that this policy includes such different terms with effect from its commencement, and/or
- e. We would have agreed to provide cover under this policy but would have charged a higher premium, Our liability for any loss amount payable shall be limited to the proportion that the premium We charged bears to the higher premium We would have charged, as outlined in Schedule 1 to the Insurance Act 2015.

Before a variation was agreed

If You or an Insured Person have breached their duty to make a fair presentation of the risk to Us before any variation to this policy was agreed, then:

- a. where the breach was deliberate or reckless, We may cancel this policy with effect from the date of the variation, and keep all premiums paid;
- b. where the breach was neither deliberate nor reckless, and but for the breach:
- c. We would not have agreed to the variation on any terms, We may treat this policy as though the variation was never made, but will return any additional premiums paid
- d. We would have agreed to the variation but on different terms (other than premium terms), We may require that the variation includes such different terms with effect from the date it was made, and/or
- e. We would have agreed to the variation but would have increased the premium, or would have increased it by more than We did, or would not have reduced it or would have reduced it by less than We did, Our liability for any loss amount payable shall be limited on a proportionate basis, as outlined in Schedule 1 to the Insurance Act

2015.

This condition operates in addition to any provisions relating to underinsurance in this policy.

22 Subjectivity

The policy, the application form, any statement of fact and/or declaration made by You, and The Schedule, should be read together and form the contract of insurance between You, The Policyholder, and Us Aviva.

We will clearly state in the Schedule if the Cover provided by the policy is subject to You:

- a. providing Us with any additional information requested by the required date(s),
- b. completing any actions agreed between You and Us by the required date(s), allowing Us to complete any actions agreed between You and Us

Upon completion of these requirements (or if they are not completed by the required dates), We may, at our option:

- i. modify Your premium,
- ii. issue a mid-term amendment to Your policy terms and Conditions,
- iii. exercise Our right to cancel Your policy,
- iv. leave the policy terms and Conditions, and Your premium, unaltered.

We will contact You with our decision and where applicable, specify the date(s) by which any action(s) agreed need to be completed by You and/or any decision by Us will take effect.

Our requirements and decisions will take effect from the date(s) specified unless and until We agree otherwise in writing. If You disagree with

Our requirements and/or decisions, We will consider Your comments and where we consider appropriate, will continue to negotiate with You to resolve the matter to Your and Our satisfaction. In the event that the matter cannot be resolved:

- i) You have the right to cancel this policy from a date agreed by You and Us and, providing no claims have been made, We will refund a proportionate part of the premium paid for the unexpired period of cover.
- ii) We may, at Our option, exercise our right under the policy Cancellation Condition.

Except where stated all other policy terms and Conditions will continue to apply.

The above conditions do not affect our right to void the policy if We discover information material to our acceptance of the risk. Please refer to the **IMPORTANT** note within The

Introduction paragraph at the beginning of
Your policy booklet.

SCHEDULE OF BENEFITS

Personal Accident					
Accidental bodily injury resulting in:	Category A	Category B	Category C	Category D	Category E
Death	Not Insured	Not Insured	Not Insured	Not Insured	Not Insured
Permanent Total Disablement (PTD) from performing an occupation of any and every kind	£100,000	£50,000	£50,000	£10,000	£50,000
Loss of Sight in one eye/both eyes	£100,000	£50,000	£50,000	£10,000	£50,000
Loss of Limb one or more	£100,000	£50,000	£50,000	£10,000	£50,000
Loss of Hearing one ear	£40,000	£20,000	£20,000	£4,000	£20,000
Loss of Hearing both ears	£100,000	£50,000	£50,000	£10,000	£50,000
Temporary Total Disablement (includes PTSD)	£42 per week	£42 per week	Not Insured	Not Insured	£50 per week excluding PTSD cover
Excess Period	7 days	7 days	Not Insured	Not Insured	28 days
Benefit Period	104 weeks	104 weeks	Not Insured	Not Insured	52 weeks
Hospitalisation due to an accident/emergency	£45 per night max £315	£45 per night max £315	Not Insured	Not Insured	Not Insured

On-Duty Post Traumatic Stress Disorder					
	Category A	Category B	Category C	Category D	Category E
Post Traumatic Stress Disorder	£42 per week	£42 per week	Not Insured	Not Insured	Not Insured
Excess Period	7 days	7 Days	Not Insured	Not Insured	Not Insured
Benefit Period	104 weeks	104 weeks	Not Insured	Not Insured	Not Insured

Applicable Extensions of Cover					
	Category A	Category B	Category C	Category D	Category E
Extension number	1-7	1-7	1,5	1,5	1,5

Sickpay & Accident Benefit					
	Category A	Category B	Category C	Category D	Category E
26 Week Excess Period 26 Week Benefit Period	20% of salary	20% of salary	£50 per week	Not Insured	Not Insured
52 Week Excess Period Following reduction to Nil Pay 26 Week Benefit Period	50% of salary	50% of salary	Not Insured	Not Insured	Not Insured

Maximum benefit any one Insured Person	
Death and Capital Sums:	£100,000

Temporary Total Disablement:	£42 per week
Sickpay:	50% of the current Chief Inspector's Gross Basic Scale pay at Pay Point 4

Maximum Accumulation Limits	
Any one Accident	£10,000,000
Multi engine aircraft	£1,000,000
Single engine aircraft	£,000,000

The Insurers shall not be liable for any amount in excess of the above stated Maximum Accumulation Limit. If the aggregate amount of all Benefits payable exceeds the Maximum Accumulation Limit the Benefit payable to each Insured Person shall be proportionately reduced until the total of all Benefits does not exceed the Maximum Accumulation Limit.

OUR PROMISE OF SERVICE

Our Promise of Service

Our goal is to give excellent service to all our customers but we recognise that things do go wrong occasionally. We take all complaints we receive seriously and aim to resolve all our customers' problems promptly. To ensure that we provide the kind of service you expect we welcome your feedback. We will record and analyse your comments to make sure we continually improve the service we offer.

What will happen if you complain

- We will acknowledge your complaint promptly.
- We aim to resolve all complaints as quickly as possible.

Most of our customers' concerns can be resolved quickly but occasionally more detailed enquiries are needed. If this is likely, we will contact you with an update within 10 working days of receipt and give you an expected date of response.

What to do if you are unhappy

If you are unhappy with any aspect of the handling of your insurance we would encourage you, in the first instance, to seek resolution by contacting Philip Williams, 35 Walton Road, Stockton Heath, Warrington, Cheshire, WA4 6NW

If you are unhappy with the outcome of your complaint you may refer the matter to the Financial Ombudsman Service (FOS) at:

The Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR

Telephone:
0800 023 4567 free from landlines or
0300 123 9123

Or simply log on to their website at www.financial-ombudsman.org.uk.

Whilst we are bound by the decision of the FOS, you are not. Following the complaints procedure does not affect your right to take legal action.

LAW APPLICABLE TO CONTRACT

Choice of law applicable

The appropriate law as set out below will apply unless you and the insurer agree otherwise:

1. The law applying in that part of the UK, Channel Islands or Isle of Man in which you normally live or (if applicable) the first named policyholder normally lives; or
2. In the case of a business, the law applying in that part of the UK, Channel Islands or Isle of Man where it has its principal place of business; or
3. Should neither of the above be applicable, the law of England and Wales will apply.

FINANCIAL SERVICES COMPENSATION SCHEME

We are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations, depending on the type of insurance and the circumstances of your claim.

Further information about the scheme is available from the FSCS website www.fscs.org.uk, or write to Financial Services Compensation Scheme, Financial Services Compensation Scheme
10th Floor,
Beaufort House
15 St Botolph Street
London
EC3A 7QU

COPY POLICY AVAILABILITY

If, at any stage you would like to receive a new copy of your policy, please contact Philip Williams, 35 Walton Road, Stockton Heath, Warrington, Cheshire, WA4 6NW

CUSTOMERS WITH DISABILITIES

This policy and other associated documentation are also available in large print, audio and Braille. If You require any of these formats please contact Philip Williams

USE OF LANGUAGE

Unless otherwise agreed, the contractual terms and conditions and other information relating to this contract will be in English.

DATA PROTECTION ACT – INFORMATION USES

For the purposes of the Data Protection Act 1998, the Data Controllers in relation to any personal data **You** supply is Aviva Insurance Limited.

Insurance Administration

Information You or the Insured Person supplied may be used for the purposes of insurance administration by Us, its associated companies and agents, by reinsurers and Your intermediary. It may be disclosed to regulatory bodies for the purposes of monitoring and/or enforcing of Our compliance with any regulatory rules/codes. Your and the Insured Person(s) information may also be used for offering renewal, research and statistical purposes and crime prevention. It may be transferred to any country, including countries outside the European Economic Area for any of these purposes and for systems administration. In assessing any claims made, We or Our agents may undertake checks against publicly available information (such as electoral roll, county court judgements, bankruptcy orders or repossessions). Information may also be shared with other insurers either directly or via those acting for Us (such as loss adjusters or investigators).

With limited exceptions, and on payment of the appropriate fee, You or the Insured Person have the right to access and if necessary rectify information held.

Sensitive Data

In order to assess the terms of the insurance contract or administer claims that arise, We may need to collect data that the Data Protection Act defines as sensitive (such as medical history or criminal convictions). By proceeding with this application You will signify Your consent to such information being processed by Us or its agents. You must also ensure that You make this fact known to the Insured Person(s) and obtain their consent to pass this information to Us for these purposes.

Fraud Prevention and Detection

In order to prevent and detect fraud We may at any time:

Share information about You or the Insured Person(s) with other

organisations and public bodies including the Police;

- Check and/or file Your or the Insured Person(s) details with fraud prevention agencies and databases, and if You or the Insured Person give Us false or inaccurate information and We suspect fraud, We will record this. We and other organisations may also search these agencies and databases to:
- Help make decisions about the provision and administration of insurance, credit and related services for You or the Insured Person and members of Your or their household;
- Trace debtors or beneficiaries, recover debt, prevent fraud and to manage Your or the Insured Person(s) accounts or insurance policies;
- Check Your or the Insured Person(s) identity to prevent money laundering, unless You or the Insured Person(s) furnish Us with other satisfactory proof of identity;
- Undertake credit searches and additional fraud searches.

We can supply on request further details of the databases We access or contribute to.

CONTRACT OF INSURANCE

The policy wording, the information the Insured Person or the Policyholder have provided and/or the application form, the statement of fact, the policy Schedule, or notice issued by Us at renewal and any endorsement together form the contract of insurance between Us and the Policyholder, and must be read together.

In return for the Insured Person or the Policyholder having paid or agreed to pay the Premium, We will provide the cover set out in this policy, to the extent of and subject to the terms contained in or endorsed on this policy.

Important

This policy is a legal contract. You must tell Us about any material circumstances which affect Your insurance and which have occurred either since the policy started or since the last renewal date.

A circumstance is material if it would influence Our judgement in determining whether to provide the cover and, if so, on what terms. If You are not sure whether a circumstance is material ask Your insurance adviser. If You fail to tell Us it could affect the extent of cover provided to the Insured Person(s) under the policy. You should keep a written record (including copies of letters) of any information You give Us or the Policyholder's insurance adviser when You renew this policy.

Breach of Term

We agree that where there has been a breach of any term (express or implied) which would otherwise result in Us automatically being discharged from any liability, then such a breach shall result in any liability We might have under this policy being suspended. Such a suspension will apply only from the date and time at which the breach occurred and up until the date and time at which the breach is remedied. This means that We will have no liability in respect of any loss occurring, or attributable to something happening, during the period of suspension.

Terms not relevant to the actual loss

Where there has been non-compliance with any term (express or implied) of this policy, other than a term that defines the risk as a whole, and compliance with such term would tend to reduce the risk of:

- loss of a particular kind, and/or
- loss at a particular location, and/or
- loss at a particular time,

then We agree that We may not rely on the non-compliance to exclude, limit or discharge Our liability under this policy if You show that non-compliance with the term could not have increased the risk of the loss which actually occurred in the circumstances in which it occurred.

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.