



# PERSONAL ACCIDENT AND SICKNESS INSURANCE for Members of Northamptonshire Police Federation

## Policy Summary

This is a summary of the policy and does not contain the full terms and conditions of the cover, which can be found in the policy document. A copy of the policy document is available from The Federation Office, The Lodge Wootton Hall Park Northampton NN4 0JA

**Name of the Insurer:**  
Aviva Insurance Limited

### Type of Insurance and Cover

The policy provides cover for you against accidental bodily injury which results in disablement. The policy also provides cover for disablement as a result of sickness, but only in the event that your pay is reduced in accordance with Police Pay Regulations.

### Key Covers, Features and Exclusions

Your policy includes the following key covers, features and exclusions, which are detailed in your policy documentation.

Cover, Features and Benefits	Exclusions
<p><b>Who Is Covered:</b> Serving Officers, Cadets Retired Officers and Special Constables who are e contributing Members of the Group Insurance Scheme and from whom a deduction from salary or pension is being made.</p> <p><b>What is covered:</b> <b>Accidental Bodily Injury</b> A “lump sum” payment will be made in the event of accidental bodily injury causing:</p> <ul style="list-style-type: none"> <li>• Loss of sight</li> <li>• Loss of hearing</li> <li>• Loss of limb(s)</li> <li>• Permanent Total Disablement from any and every occupation</li> </ul> <p>A weekly benefit will be made in the event of accidental bodily injury causing</p> <ul style="list-style-type: none"> <li>• Temporary total disablement preventing the Insured Person from engaging in their usual occupation including Post Traumatic Stress Disorder</li> </ul> <p><b>Disappearance (All Insured Person Categories)</b> After a reasonable amount of time following examining all evidence it will be assumed an Accident will have occurred and considered as constituting a claim under this policy</p> <p><b>Hospitalisation Benefit (Category A &amp; B)</b> A benefit will be paid in the event of</p> <ul style="list-style-type: none"> <li>• an unplanned hospital admission resulting in an overnight stay.</li> <li>• a planned hospital stay</li> </ul> <p>For each nights stay in hospital a benefit of £45 will be paid, for up to a maximum of 7 consecutive days.</p>	<p><b>Please refer to the Policy</b></p> <ul style="list-style-type: none"> <li>• Hazardous Pursuits such as riding or driving in any kind of race, or flying other than as a passenger</li> <li>• Self-inflicted injuries</li> <li>• Pregnancy and childbirth</li> <li>• War Risks</li> <li>• Cover for acts of terrorism is limited to £25,000,000 per event in total, except where terrorism utilises nuclear, chemical, biological or radiological means, where cover is limited to £5,000,000 in total</li> <li>• Service with the armed forces</li> <li>• Injury or illness sustained after age 65</li> <li>• The first 7 days of each period of disablement</li> <li>• Individual found to be living the payment shall be refunded</li> <li>• the first three nights stay in respect of Planned Hospital admissions</li> <li>• Limited to 4 dental injuries per year</li> </ul>

<p><b>Dental Expenses (Category A &amp; B)</b> Up to £250 for Dental treatment and prescription charges following an accident</p> <p><b>For Serving Officers Unrecovered Criminal Court Compensation (Category A &amp; B)</b> Up to £500 for unpaid compensation awarded by a Criminal Court following an assault to an Insured Person</p> <p><b>Injury as a Result of Firearms and Knives (category A &amp; B)</b> If an officer sustains injury in the course of duty directly caused by either firearms or shotguns or caused by assault involving a knife and as a direct result of the injuries the Insured Person is unable to work for a period of at least two weeks immediately following the attack a benefit of £1,500 will be paid as a result of Firearm crossbow or/shotgun injuries £1,000 as a result of Stabbing injuries</p> <p><b>Coma Benefit (Category A &amp; B)</b> If the member suffers injury resulting in continuous unconscious state a benefit of £25 per night will be payable for up to 358 days commencing after the first 7 days</p> <p><b>Paraplegia/Quadriplegia Benefit</b> If the member suffers injuries resulting in quadriplegia an additional benefit of £50,000 will be payable If injuries result in paraplegia an additional benefit of £25,000 become payable.</p> <p><b>Rehabilitation Expenses</b> Up to £1,500 following a claim for Loss of sight, Loss of Limb(s) or Permanent Total Disablement.</p> <p><b>Sick Pay</b> In respect of Serving Officers a weekly benefit will be paid in the event of disablement caused by accident or sickness resulting in the Member's pay being reduced to half pay by reason of Regulation 28 of the Police Regulations – Pay During Sick Leave.</p> <p><b>24 hour cover:</b> The cover is in place 24 hours a day, while at work or outside business hours.</p>	<ul style="list-style-type: none"> <li>• Compensation must be unpaid for at least 6 months</li> <li>• No benefit will be payable if the date the Member's pay was reduced to half pay occurred after the policy has expired</li> <li>• No benefit will be payable while the Member is being paid full pay</li> </ul>
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<p><b>Conditions</b></p> <ul style="list-style-type: none"> <li>• Cover stops when you cease to be a serving member of Northamptonshire Police or serving member of (other than by retirement), or if you stop paying your premiums, or at your 65<sup>th</sup> birthday, whichever is earlier</li> <li>• You must tell us, before you commence, of any secondment outside the European Union or career break as this may affect your cover</li> <li>• Weekly benefits are payable at the end of each period of disablement, or monthly in arrears.</li> <li>• Any weekly benefit paid as a result of a member's pay being reduced to half pay must be refunded if the member is reinstated back onto full pay and their loss of pay is refunded</li> <li>• Claims should be notified within 60 days of the date of occurrence.</li> </ul>
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## **General Information**

### **How to Claim**

If you need to make a claim please contact your Police Federation Office as soon as possible. Please quote policy number 25172336 ECA.

### **Your Cancellation Rights**

You have the right to cancel your policy within 14 days either from the day of purchase of the policy or the day on which you receive your policy documentation, whichever is the later. Any premium paid will be refunded provided there has been no claim or incident likely to give rise to a claim

### **Complaints**

We hope that you will be very happy with the service we provide. However, if for any reason you are unhappy about this, we would like to hear from you.

In the first instance, please contact Philip Williams, 35 Walton Road, Stockton Heath, Warrington, Cheshire, WA4 6NW

Full details of our complaints procedure will be set out in the policy document.

We are a member of the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may then be entitled to refer it to this independent body. The Financial Ombudsman Service is available to individuals, certain small businesses, charities and trusts.

### **Financial Services Compensation Scheme**

We are covered by the Financial Service Compensation Scheme (FSCS). If we can not meet our obligations you may be entitled to compensation from the scheme, depending on the type of insurance and circumstances of any claim.

#### **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.