



Aviva Life and Pensions UK Limited
PO BOX 3240 Group Protection Norwich NR1 3ZF www.aviva.co.uk

GROUP CRITICAL ILLNESS INSURANCE POLICY SCHEDULE

Important Information

The **policy schedule** should be read in conjunction with the **policy** wording (**GR03003 02-2019**) to gain a complete understanding of the terms of this **policy**.

Where the **policy schedule** and **policy** wording conflict it is the **policy schedule** that takes precedence.

The provision of the **policy** must be carried out under the terms of the **Scheme Rules**.

Please ensure the details in this **policy schedule** are correct, as if not, this may affect any future claims.

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| Policy number: | G044107C01 |
| Policy name: | Hampshire Police Federation |
| Employer: | Hampshire Police Federation |
| Policy Start Date: | 01 December 2019 |
| Anniversary Date: | 01 December |
| Rate Guarantee Date: | 01 December 2022 |
| Effective date of Policy Schedule: | 01 December 2021 |
| Date of issue: | 30 November 2021 |
| Premium Frequency: | Monthly |
| Category: | Serving Officer/Staff Member |
| Employee: | For the purposes of this policy an employee is a serving officer of the Hampshire Constabulary who is a participating member of the Hampshire Police Federation or staff employee of the Hampshire Constabulary. |
| Eligibility: | Any serving officer or staff member of Hampshire Constabulary who joins the scheme within 3 months of joining the Constabulary. |
| Cease Age: | 70 |
| Lump Sum Benefit: | £15,000 |
| Child Benefit: | £3,000 (20% of the employee's benefit) |

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| Monthly Premium: | £5.10 New recruits will be provided with the cover under this policy free of charge for weeks 1-52 of their training. From week 53 onwards, new recruits (probationers) must pay the relevant premium to continue the cover. If the relevant premium is not paid, the cover will lapse at the end of week 52 |
| Standard/Extended Cover: | Extended |
| Total Permanent Disability: | Not Covered |
| Cancer Drugs Fund: | Not Included |
| Minimum Premium: | Our minimum premium will apply |
| Secondment: | Cover will be provided during secondment to the armed forces without a time limit. Cover will be provided during secondment to other organisations for a maximum period of 3 years. Cover will be provided during a career break for a maximum period of 5 years. Cover is subject to the members contract of employment being maintained, premium continuing to be paid in sterling and the person remaining eligible for cover on the policy |

Endorsements:

New employees to join the scheme within the first two months of joining the police force. Cover for children is automatically provided on our product. The benefit provided is 20% of the employee's benefit, i.e. £3,000 for this scheme

Critical Illness/Operation: Ductal Carcinoma in Situ of the Breast – requiring total mastectomy

Definition: A definite diagnosis of a ductal carcinoma in situ of the breast by an appropriately qualified specialist which has been removed surgically by a medically recommended mastectomy (does not include partial mastectomy, segmentectomy or lumpectomy). A carcinoma in situ is a malignancy that has not invaded the basement membrane but shows cytologic characteristics of cancer. Histological evidence will be required.

We will not pay a claim for ductal carcinoma in situ of the breast where there has been a previous claim in respect of the following critical illnesses:

- cancer, whether or not the previous cancer is connected to or associated with the subsequent cancer,
- terminal illness.

Associated conditions: Polyposis Coli, papilloma of the bladder.

The section 8.4 in policy wording GR03003 to be replaced with;



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8.4 When a claim is paid

In order to make a claim and to enable us to pay a lump sum benefit to an employee covered by the policy, they (or their husband, wife civil partner or child covered by the policy) must have;

- been diagnosed with one of the illnesses; or
- undergone one of the operations;

which the policy covers, and have survived for 14 days after the date of the diagnosis or operation.

If a member or child is:

- diagnosed with a critical illness; or
- undergoes an operation;

provided that the employee is still eligible for cover under the policy (for example if the claim was for total permanent disability, the employee would no longer be eligible for cover under the policy) the cover will continue.

Apart from “Cancer – second and subsequent” if the member has already been paid a lump sum benefit, we will not make further lump sum benefit payments under the policy if:

- the member suffers a repeat of the same critical illness or undergoes the same operation,
- in reasonable specialist medical opinion, the further critical illness or operation is directly or indirectly related to a previous critical illness or operation.

Additionally, if a lump sum benefit is paid under one of the critical illnesses or operations, no further lump sum benefit will be made if the member suffers from a terminal illness or paralysis of the limbs.

Apart from “Cancer – second and subsequent”, where a lump sum benefit has been paid for a second critical illness or operation, then we will not be liable for any further payments in respect of that member.

- Subsequent claims for cancer drugs fund benefit in respect of husbands, wives or civil partners of an employee will only be considered if:
 - the employee remains a member of the policy, and the claim for cancer drugs fund benefit relates to the diagnosis of cancer for which we paid a lump sum benefit.

Future Changes

Should any changes to this information be required (for whatever reason), a revised policy schedule will be issued.