



Affinity Solutions

Police Federation Personal Accident Schedule

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

Policyholder Details

The Policyholder	Norfolk Police Federation
Policyholder Address	Vox House, 43 Thorpe Road, Norwich, NR1 1ES
Business Description	Police Federation

Policy Details

Policy Number	100799630BDN
Insurance broker	Gallagher
Period of Insurance	1 st August 2025 to 31 st July 2026
Renewal Date	1 st August 2026

Personal Accident

Category	Insured Persons
A	Serving Officers up to the age of 70 years
B	Partners of Category A Insured Persons
C	Special Constables

Category	Operative Time
A and B	24 hours a day, worldwide
C	Duty related accidents only

Accidental bodily injury resulting in:	Category A	Category B	Category C
Total and irrecoverable loss of sight of one eye	£30,000	£15,000	£30,000
Total and irrecoverable loss of sight of both eyes	£60,000	£30,000	£60,000
Permanent total loss of use of one limb	£30,000	£15,000	£30,000
Permanent total loss of use of both limbs	£60,000	£30,000	£60,000
Permanent Total Disablement (other than total and irrecoverable loss of sight or loss of limb(s))	£125,000	£85,000	£125,000
Permanent total and irrecoverable loss of hearing in one ear	£15,000	£7,500	£15,000
Permanent total and irrecoverable loss of hearing in both ears and/or permanent total loss of speech	£60,000	£30,000	£60,000
Permanent physical severance or permanent total loss of use of one big toe	£2,750	£2,750	£2,750
Permanent physical severance or permanent total loss of use of any other toe	£1,100	£1,100	£1,100
Permanent physical severance or permanent total loss of all toes of one foot	£8,250	£8,250	£8,250
Permanent physical severance or permanent total loss of use of one thumb	£13,750	£13,750	£13,750
Permanent physical severance or permanent total loss of use of any finger	£5,500	£5,500	£5,500

Permanent physical severance or permanent total loss of use of four fingers and one thumb of either hand	£38,500	£38,500	£38,500
Occupationally Acquired HIV/AIDS /Hepatitis B	£60,000	N/A	£60,000
Disfigurement/Scarring from burns	up to £5,000	N/A	up to £5,000
On-Duty Offensive Weapons Benefit / Dog Bite	£1,500 / £2,500 / £750	N/A	£1,500 / £2,500 / £750
Convalescent Stay	£70 per stay	N/A	N/A
Temporary Total Disablement	£25 per week	N/A	£25 per week
- Excess Period	7 days	N/A	7 days
- Benefit Period	104 weeks	N/A	104 weeks
Unplanned Hospitalisation (Accident)	£50 per day	£50 per day	£25 per day
- Benefit Period	7 days	7 days	7 days

Unsociable Hours Benefit	7.5% of basic scale up to £95* per week	N/A	N/A
- Excess Period	14 days	N/A	N/A
- Benefit Period	104 weeks	N/A	N/A

**Constable – max £60 per week*

**Sergeant – max £75 per week*

**Inspector/Chief Inspector – max £95 per week*

Maximum Benefits

Maximum Accumulation Limits	
Any One Aircraft:	£5,000,000
Any One Accident:	£5,000,000

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.