

Group Personal Accident and Sickpay Schedule

Group Policy Details				
Policy Number:	FB6140AHA232			
Insured:	North Wales Police			
Address:	311 Abergele Rd, Old Colwyn, Colwyn Bay, LL29 9YF			
Business description	Police Federation			
Period of Insurance	Effective:	01 March 2024	Expiry Date:	28 th February 2025
	Issue Date:	28 th February 2024		
Insurer:	The policy is underwritten by Millstream Underwriting Ltd, Registration No 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.			
	the msureu be	enent scheme pald by the M	ember to the msured.	
Intermediary Name:	Philip Williams Insurance Management			

Insured Persons and Operative Times			
	Insured Persons	Operative Time	
Category A	Any Member serving as a police officer or staff up to the age of 70	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		

Sect	Section A: Personal Accident		
	- 4	Insured Persons	
	Benefit Description	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: Exte	nsions	
	a. Un-planned Hospital Confinement (per overnight stay)	£50 per night up to a maximum of £350	
11.	b.Planned Hospital Confinement (per overnight stay	Not Covered	
	Deferment Period - Planned	N/A	
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/Dog Attack	£1,500/£750/£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			
Ponofit Dossvintion	Insured Persons Category A – Limits Per Person		
Benefit Description			
Sickpay	Not Covered		
Qualifying Period	N/A		
Benefit Period	N/A		



Shortening of leg by at least 3 centimetres

Removal of lower jaw by surgical operation

Complete and irrecoverable loss of:

i) Sense of smell

ii) Speech

f.

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 Total loss of use of: Left Right i) The back or spine below the neck with no damage to the 40% ii) The neck or cervical spine with no damage to the spinal 30% iii) Shoulder or elbow 25% 30% iv) Wrist 25% 20% 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% Fractured leg or foot with established non-union 25% Fractured knee cap with established non-union 20% d.

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

15%

30%

10%

100%

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.