



# Affinity Solutions

## Personal Accident & Sickness Policy Schedule

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

### Insured's Details

<b>Policy Number</b>	25266975 ECA
<b>Agent</b>	George Burrows
<b>Agency Number</b>	09 / 0051320
<b>The Insured</b>	West Midlands Police Federation
<b>Contact Address</b>	Guardians House, 2111 Coventry Road, Birmingham, B26 3EA
<b>Business Description</b>	Police Federation
<b>Period of Insurance</b>	01/04/2021 – 31/03/2022
<b>Renewal Date</b>	01/04/2022

### Personal Accident

Category	Insured Persons
<b>A</b>	Serving Member, up to age 70
<b>B</b>	Partners of Serving Members

Category	Operative Time
<b>A</b>	24 hours a day, worldwide
<b>B</b>	24 hours a day, worldwide

	Category A	Category B
<b>Accidental bodily injury resulting in:</b>		
<b>Permanent Total Disablement* (PTD)</b>	<b>£130,000</b>	<b>£65,000</b>
<b>Permanent Total Loss of Sight in both eyes</b>	<b>£30,000</b>	<b>£6,000</b>
<b>Permanent Total Loss of Sight in one eye</b>	<b>£25,000</b>	<b>£5,000</b>
<b>Loss of two limbs</b>	<b>£30,000</b>	<b>£6,000</b>
<b>Loss of one limb</b>	<b>£25,000</b>	<b>£5,000</b>
<b>Occupationally Acquired HIV / AIDS and Hepatitis B</b>	<b>£30,000</b>	<b>Not Insured</b>
<b>Disfigurement/Scarring from Burns</b>	<b>Up to £5,000</b>	<b>Not Insured</b>
<b>On Duty Firearm/Stabbing assault</b>	<b>£2,500/£1,500</b>	<b>Not Insured</b>
<b>Hospitalisation Max 7 nights</b>	<b>£50 per night</b>	<b>Not Insured</b>
<b>Temporary Total Disablement</b>	<b>£20 per week</b>	<b>Not Insured</b>
<b>Excess Period</b>	<b>7 Days</b>	<b>7 Days</b>
<b>Benefit Period</b>	<b>104 Weeks</b>	<b>104 Weeks</b>
<b>Unrecovered Criminal Court Compensation (following Assault)</b>	<b>£1,000</b>	<b>Not Insured</b>
<b>Permanent total and irrecoverable loss of hearing in both ears</b>	<b>£30,000</b>	<b>£6,000</b>

Permanent total and irrecoverable loss of hearing in one ear	£10,000	£ 2,000
Permanent total and irrecoverable loss of speech	£30,000	£6,000
Permanent Total loss of use of four fingers and thumb of either hand	£9,000	Not Insured
Permanent Total loss of use of either Thumb: a) Both joints b) One joint	£4,500 £2,250	Not Insured
Permanent Total loss of use of any finger of either hand: a) One joint a) Two joints c) Three joints	£900 £1,800 £2,700	Not Insured
Permanent Total loss of use of Toes: a) All toes of one foot b) Big toe both joints	£3,600 £900	Not Insured

\*The basis of cover for permanent total disablement is any and every occupation

## Sickness

Category	Insured Persons
A	Serving Member, up to age 70

Category	Operative Time
A	24 hours a day

Reg 28 Sickness Cover	
	<b>Category A</b>
<b>Reduced to Half Pay</b>	<b>20% of Gross Basic Scale Pay</b>
<b>Qualifying Period</b>	<b>26 weeks</b>
<b>Benefit Period</b>	<b>26 weeks</b>

**Aviva Insurance Limited**  
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 Registered Office: Pitheavlis, Perth PH2 0NH.  
 Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority  
 and the Prudential Regulation Authority.