

# Kent Police Federation Accident, Sickness and Critical Illness Scheme Officer Application Form



Please complete the following in **BLOCK CAPITALS** and return the form to:  
Kent Police Federation, 67 Queen Elizabeth Square, Maidstone, Kent, ME15 9DA

I am a:	<input type="checkbox"/> new recruit	<input type="checkbox"/> serving officer	Date of joining Kent Police Force:	<input type="text"/>	<input type="text"/>	<input type="text"/>
---------	--------------------------------------	--	------------------------------------	----------------------	----------------------	----------------------

Surname:	<input type="text"/>	Forename(s):	<input type="text"/>
----------	----------------------	--------------	----------------------

Date of birth:	<input type="text"/>	Force number:	<input type="text"/>
----------------	----------------------	---------------	----------------------

Address:	<input type="text"/>
----------	----------------------

<input type="text"/>
----------------------

### Applicable to new recruits and serving officers:

By signing this application form, you confirm that you are a subscribing member of the Police Federation and have not been absent from your employer's service on account of ill-health or injury at any time during the eight weeks preceding this application.

### Applicable to new recruits only:

Membership of this scheme is free for the first 32 weeks of service, following which the normal premium will be deducted from your salary each month.

I hereby apply for cover under the Kent Police Federation Accident, Sickness and Critical Illness scheme and authorise the deduction of £6.27\* per month in respect of my membership from my pay.

\*The premium payable includes Insurance Premium Tax (IPT). Premiums are subject to periodic review and may go up or down

Signed: \_\_\_\_\_

Date: \_\_\_\_\_

It is important that the information you have provided to us is to the best of your knowledge true, accurate and complete and reflects your current circumstances. If your circumstances change, please inform us. If we or the insurer discover that the details provided to us are untrue, inaccurate or incomplete, this may result in refusal of a claim and/or your policy being cancelled or treated as if it never existed.

**Cover ceases at age 70.**

**A pre-existing conditions exclusion applies to the critical illness policy.**

**Claims in respect of sickness benefit can only be accepted following six months membership of the scheme.**

**Full details of cover and conditions can be found in the policy wordings, which should be read carefully.**

Officer's payroll number:	<input type="text"/>
---------------------------	----------------------

(For office use only)

# Kent Police Federation Accident, Sickness and Critical Illness scheme

Summary of main benefits\*:

## Personal Accident and Sickness:

<b>Sickness Benefit</b> per month whilst on half/nil pay (up to 52 weeks)	<b>20% of gross salary</b>
<b>Temporary Total Disablement</b> (up to 104 weeks, 7 day excess)	<b>£42 per week</b>
<b>Unplanned Hospitalisation</b> (including accident, up to 90 nights)	<b>£40 per night</b>
<b>Planned Hospitalisation</b> (up to 7 nights, 3 night excess)	<b>£40 per night</b>
<b>Court Award Compensation</b> (max per award)	<b>£500</b>
<b>Permanent Total Disablement</b> (from performing occupation of any and every kind)	<b>£48,000</b>
<b>Quadriplegia</b> (additional payment)	<b>£25,000</b>
<b>Occupationally acquired HIV</b>	<b>£24,000</b>
<b>Loss of limb, sight, speech or hearing (in both ears)</b>	<b>£24,000</b>
<b>Loss of hearing in one ear</b>	<b>£6,000</b>
<b>Coma Benefit</b> , where remaining in a permanent unconscious state (up to 365 days)	<b>£25 per day</b>
<b>Unsociable Hours Benefit</b> up to maximum specified below:	<b>7.5% of pay (to maximum)</b>
Constables: up to £60 per week	
Sergeants: up to £75 per week	
Inspectors: up to £95 per week	
(payable for up to 24 weeks, 2 weeks excess)	
<b>Dependant Care Costs</b> (max £200 per claim, £1,000 per annum)	<b>£15 per hour</b>
<b>X Factor Pay Reduction</b>	<b>50% of the loss of payment</b>
<b>Further benefits for loss of fingers, toes etc as a result of an accident</b> (full details can be found in the policy wording, available from the Federation: <a href="mailto:kent@polfed.org">kent@polfed.org</a> )	

## Dental Benefits

<b>Any accidental injury, worldwide cover</b>	<b>Up to £2,500</b>
<b>Emergency dental treatment</b> (initial visit only for immediate pain relief, per incident)	<b>Up to £200 (UK)</b> <b>Up to £400 (worldwide)</b>
<b>Hospital cash</b> (maximum 20 nights, if inpatient under the care of dentist or maxillofacial consultant)	<b>£50 per night</b>
<b>Dentist call out fees</b> (outside of dentists working hours)	<b>£100</b>

## Critical Illness

**£10,000**

Payable upon diagnosis of an insured critical illness and following survival period of 28 days  
Full list of illnesses covered, together with specified severity, can be found in the policy wording, available from the Federation: [kent@polfed.org](mailto:kent@polfed.org)

\*Full details of cover and conditions can be found in the policy wordings, which should be read carefully.