



Police Federation Scheme Personal Accident & Sickpay Policy Schedule

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

Policy Number	100755775GPA
Agent	George Burrows
Agency Number	09 / 0051320
The Proposer	Avon & Somerset Police Federation
Contact Address	1 St. David's Court, Windmill Road, Kenn, Clevedon, Somerset, BS21 6UP
Business Description	Police Federation
Period of Insurance	1 st September 2023
Renewal Date	31 st August 2024

Personal Accident

Category	Insured Persons
A	All Serving Members who subscribe to the Avon & Somerset Police group insurance scheme

Category	Operative Time
A	24 hours a day - anywhere in the world and whilst Premium is being deducted from the Member's salary

Accidental bodily injury resulting in:	Category A
1. Permanent Total Disablement (Any and Every Occupation)	£150,000
2. Permanent Total Loss of two or more limbs, and/or loss of both eyes	£80,000
3. Permanent Total Loss of Sight in one eye, permanent total loss of one limb, permanent loss of speech, permanent loss of hearing in both ears	£80,000
a) Permanent Total Loss of Hearing in one ear	£20,000
b) Permanent Total Loss of thumb	£16,000
c) Permanent Total Loss of one forefinger	£12,000
d) Permanent Total Loss of any other finger	£6,400
e) Permanent Total Loss of one big toe	£8,000
f) Permanent Total Loss of any other toe	£4,000
g) Permanent Total Loss of use of shoulder, elbow or wrist	£16,000
h) Permanent Total Loss of use of hip, knee or ankle	£16,000
4. Temporary Total Disablement	£35 per week
Excess Period	7 Days
Benefit Period	104 Weeks

Personal Accident Extensions	Category A
Dental Expenses	
Accidental Dental Injury	Up to £2,500
Emergency Dental Treatment	
Within UK	Up to £200
Outside UK	Up to £400
Dentist Call-Out Fees	Up to £100
Hospital care for inpatient having dental treatment (under care of dental or maxillofacial consultant care)	£50 per night, maximum 20 nights
Infection by HIV / AIDS / Hepatitis B While on Duty	£40,000
Disfigurement/Scarring from burns	Up to £5,000
Offensive weapons assault; stabbing with a sharp implement	£1,500
Offensive weapons assault; firearm, crossbow or shotgun	£2,500
Unplanned Hospitalisation (Accident Only)	£40 per night
Unrecovered Criminal Court Compensation	Up to £500
Unsocial hours benefit	7.5%
Unsocial hours benefit maximum payable	
Constables / Sergeant / Inspectors / Chief Inspectors	£60 / £75 / £95 / £95 per week
Unsocial hours benefit – excess / maximum benefit period	14 days / 24 weeks

Sickness

Category	Insured Persons
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A	All Serving Members who subscribe to the Avon & Somerset Police group insurance scheme
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Category	Operative Time
A	24 hours a day - anywhere in the world and whilst Premium is being deducted from the Member's salary

Regulation 28 Sickness Cover	
	Category A
Half Pay for up to 6 months	20% of Gross Basic Scale Pay
Nil Pay for up to 6 months	50% of Gross Basic Scale Pay
Qualifying Period Half Pay	182 Days
Benefit Period Half Pay	Up to 183 Days
Qualifying Period Nil Pay	365 Days
Benefit Period Half Pay	Up to 183 Days

Maximum Benefits

Maximum Benefit any one Insured Person	
Death and Capital Sums:	£150,000
Temporary Total Disablement:	£35 per week
Regulation 28:	£500 per week

Maximum Accumulation Limits	
Any One Aircraft:	£1,000,000
Any One Accident:	£1,000,000

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 and the Prudential Regulation Authority.