



GROUP CRITICAL ILLNESS INSURANCE for Members of Lancashire Constabulary Police Federation

Policy Summary

This is a summary of the policy and does not contain the full terms and conditions of the cover, which can be found in the policy document. A copy of the policy document is available from the Lancashire Police Federation Office, Police Headquarters, P O Box 77, Hutton, Preston, PR4 5SB

Name of the Insurer:

Aviva Insurance Limited

Type of Insurance and Cover

The policy provides cover for you against accidental bodily injury or if you are first diagnosed with a critical illness that meets our definition and you then survive for at least 28 days.

We only cover the critical illnesses we define in our policy and no others.

Key Covers, Features and Exclusions

Your policy includes the following key covers, features and exclusions, which are detailed in your policy documentation.

Cover, Features and Benefits	Exclusions
<p>What is covered:</p> <p>The policy provides</p> <ul style="list-style-type: none"> • “lump” sum benefit of £5,000 payable in the event of you suffering from any one of the following: <ul style="list-style-type: none"> Alzheimers Disease – resulting in permanent symptoms Aorta Graft Surgery – for disease Aplastic Anemia – with Permanent bone marrow failure Bacterial Meningitis – resulting in permanent symptoms Benign Brain Tumour - resulting in permanent symptoms Blindness – permanent and irreversible Cancer – excluding less advanced cases Cardiomyopathy Coma – resulting in permanent symptoms Coronary Artery By-Pass Grafts – with surgery to divide the breastbone Creutzfeld-Jakob Disease Encephalitis - resulting in Permanent Neurological Deficit with persisting clinical symptoms Heart Attack – of specified severity Heart Valve Replacement or Repair – of specified severity HIV and Hepatitis B – caught in the European Union from a blood transfusion or at work Kidney failure – requiring dialysis Liver Failure Loss of Hearing – Permanent and irreversible Loss of Speech – Permanent and irreversible Major Organ Transplant Motor Neurone Disease – resulting in permanent symptoms Multiple Sclerosis – with persisting symptoms Paralysis of Limbs – total and irreversible Parkinson’s Disease – resulting in Permanent symptoms 	<p>Please refer to the your Policy</p> <p>We will not pay a claim for critical illness cover:</p> <ul style="list-style-type: none"> • If you have an illness that does not meet our definition of one of the critical illnesses we cover. For example, some types of cancer are not covered. • If you die within 28 days of meeting our definition of the critical illness • If you have a claim that results from alcohol or drug abuse • Hazardous Pursuits • Self-inflicted injuries • Pregnancy and childbirth • War Risks • Any pre-existing medical condition. • Where you of meet our definition of the critical illness after your 65th birthday • Critical illness occurring within 60 days of joining this insurance unless the member joins within 28 days of joining North Wales Police Force • If you have an illness that is not shown in the policy as a critical illness

Progressive Supranuclear Palsy – resulting in Permanent Symptoms Pulmonary Artery Graft Repair Stroke – resulting in Permanent symptoms Terminal Illness Third Degree Burns (covering 20% of body surface) Total Permanent Disability – Unable to carry out activities of daily living 24 hour cover: The cover is in place 24 hours a day, whilst at work or outside business hours.	
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<p>Conditions</p> <ul style="list-style-type: none"> • Cover stops when you cease to be a serving officer of Lancashire Constabulary Group Insurance Scheme, or if you stop paying your premiums, or at your 65th birthday, whichever is earlier • You must tell us of any secondment overseas or career break • After benefit has been paid under one of the listed critical illnesses no further cover is available for that illness or any other related illness • After benefit has been paid for two different critical illnesses no further cover is available for that Insured Person • Claims should be notified to the insurer within 90 days of the date of injury or confirmation of first diagnosis of illness • You must be permanently resident in the United Kingdom
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General Information

How to Claim

If you need to make a claim please contact your Police Federation Office as soon as possible. Please quote policy number **25065219 ECA**

Your Cancellation Rights

You have the right to cancel your policy within 14 days either from the day of purchase of the policy or the day on which you receive your policy documentation, whichever is the later. Any premium paid will be refunded provided there has been no claim or incident likely to give rise to a claim.

Complaints

We hope that you will be very happy with the service that we provide. However, if for any reason you are unhappy with it, we would like to hear from you. In the first instance, please contact Police Mutual, 5th Floor 20 Chapel Street, Liverpool, L3 9AG

Aviva is covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may be entitled to refer it to this independent body. Following the complaints procedure does not affect your right to take legal action.

Financial Services Compensation Scheme

We are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations, depending on the type of insurance and circumstances of your claim.

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