



PERSONAL ACCIDENT 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 which results in disablement

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>Who Is Covered: Serving Officers and Police Staff who are contributing Members of the Police Federation, Superintendents Association or ACPO and Cadets employed by Lancashire Constabulary, who apply for membership of the Group Insurance Scheme and from whom a deduction from salary is being made</p> <p>What is covered: Accidental Bodily Injury that causes:</p> <ul style="list-style-type: none"> • Loss of sight • Loss of limbs • Permanent total disablement • Partial and permanent disablement, the amount payable dependent on the degree of disability <p>Cover is extended to include</p> <ul style="list-style-type: none"> • An additional payment of £25,000 for Insured Persons who become Quadriplegic as a result of an accident or £25,000 if they become Paraplegic • A benefit of £40 per day as a result that an Insured Person sustains Accidental Bodily Injury which results in a continuous unconscious state payable up to 358 days • Hospitalisation benefit payable for up to 7 nights as a result of planned or un-planned admission <p>For Serving Officers only</p> <ul style="list-style-type: none"> • A single payment following injury following an on-duty assault involving the use of <ul style="list-style-type: none"> - firearms £1,500 - knives - £750 • A single payment for medical retirement for officers with less than 10 years service • Up to £500 for unpaid compensation awarded by a Criminal Court following an assault to an Insured Person • Unsocial hours benefit 	<p>Please refer to the your Policy</p> <ul style="list-style-type: none"> • Hazardous Pursuits • Self-inflicted injuries • Pregnancy and childbirth • War Risks • Cover for acts of terrorism is limited to £25,000,000 per event in total, except where terrorism utilises nuclear, chemical, biological or radiological means, where cover is limited to £5,000,000 per event in total • Service with the armed forces • Injury sustained after age 65 • No benefit is payable for the first 7 days • No benefit is payable for the first 3 nights in respect of planned admissions • Disability must last for a minimum of 14 consecutive days • Not payable where benefit is paid for loss of sight, limbs or permanent disability • Compensation must be unpaid for at least 6 months

- Childcare Expenses of up to £200 per claim as a result of changes to an officers tour of duty or rest days
- Convalescent benefit of up to £70
- 50% of Loss of X-Factor payment

24 hour cover: The cover is in place 24 hours a day, whilst at work or outside business hours.

Conditions

- Cover stops when you cease to be a serving officer or Police Staff of Lancashire Constabulary, or if you stop paying your premiums, or at your 65th birthday, whichever is earlier
- You must tell us, before you commence, of any secondment outside the European Union or career break as this may affect your cover
- Claims should be notified within 90 days of the date of the accident causing the claim.
- You must be permanently resident inside the United Kingdom

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 **24164660ECA**.

Complaints

We hope that you will be very happy with the service we provide. However, if for any reason you are unhappy about this, we would like to hear from you.

In the first instance, please contact Police Mutual 5th Floor, 20 Chapel Street, Liverpool L3 9AG India Full details of our complaints procedure will be set out in the policy document.

We are a member of the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may then be entitled to refer it to this independent body. The Financial Ombudsman Service is available to individuals, certain small businesses, charities and trusts.

Financial Services Compensation Scheme

We are covered by the Financial Service Compensation Scheme (FSCS). If we can not meet our obligations you may be entitled to compensation from the scheme, depending on the type of insurance and circumstances of any 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.