



Affinity Solutions

Police Federation Personal Accident Schedule

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

Policyholder Details

| | |
|-----------------------------|--|
| The Policyholder | Lancashire Police Federation |
| Policyholder Address | Federation Office, Police Headquarters, P O Box 77, Hutton, Preston, PR4 5SB |
| Business Description | Police Federation |

Policy Details

| | |
|----------------------------|---|
| Policy Number | 24164660 ECA |
| Agent | Philip Williams & Company Insurance Management |
| Agency Number | 30/0017050 |
| Period of Insurance | 1 st May 2019 to 30 th April 2021 |
| Renewal Date | 1 st May 2021 |

Personal Accident

| Category | Insured Persons |
|----------|------------------------------|
| A | Serving Member, up to age 65 |

| Category | Operative Time |
|----------|---------------------------|
| A | 24 hours a day, worldwide |

| Personal Accident | |
|---|-------------------|
| Accidental bodily injury resulting in: | Category A |
| Permanent Loss of Sight in one or both eyes | £100,000 |
| Permanent Loss of Hearing in one ear | £50,000 |
| Permanent Loss of Hearing in both ears | £100,000 |
| Permanent Loss of one or more Limbs | £100,000 |
| Permanent Loss of Speech | £100,000 |
| Permanent Total Disablement* (PTD) | £100,000 |
| Permanent Partial Disablement | Up to £100,000 |
| Temporary Total Disablement | Not Insured |
| Excess Period | n/a |
| Benefit Period | n/a |

| Personal Accident Extensions | |
|---|---|
| Accidental bodily injury resulting in: | Category A |
| Coma Benefit | Not Insured |
| Convalescence | Up to £70 |
| Dependant Care Costs | Not Insured |
| Infection by HIV/AIDS/Hepatitis B Whilst on Duty | Not Insured |
| Planned Hospitalisation | £40 per night |
| - Benefit Period | 7 nights |
| - Excess Period | 3 nights |
| Unplanned Hospitalisation (including Sickness) | £40 per night |
| - Benefit Period | 7 nights |
| Quadriplegia | Not Insured |
| Injury as result of firearms or knives | |
| - Knife Injury | £750 |
| - Firearms Injury | £1,500 |
| Third Degrees Burns | Not Insured |
| Unrecovered Criminal Court Compensation | Up to £500 |
| Unsociable Hours Benefit | |
| Excess Period – 14 days | £1 per unsociable hour up to a max. of £60 per week |
| Benefit Period – 24 weeks | |

Maximum Benefits

| Maximum Benefit any one Insured Person | |
|--|-------------|
| Death and Capital Sums: | £100,000 |
| Temporary Total Disablement | Not Insured |

| Maximum Accumulation Limits | |
|-----------------------------|-------------|
| Any One Aircraft: | £5,000,000 |
| Any One Accident: | £25,000,000 |

Aviva Insurance Limited

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