



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	Merseyside Police Group Insurance Trust
Policyholder Address	Malvern House, 13 Green Ln, Tuebrook, Liverpool L13 7DT
Business Description	Police Federation

Policy Details

Policy Number	100756674BDN
Insurance Broker	Philip Williams & Company Insurance Management
Period of Insurance	1 st May 2023 to 30 th April 2024
Renewal Date	1 st May

Personal Accident

Category	Insured Persons
A	Serving Member, up to age 70

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	£60,000
Permanent Loss of Hearing in one ear	£60,000
Permanent Loss of Hearing in both ears	£60,000
Permanent Loss of one or more Limbs	£60,000
Permanent Loss of Speech	£60,000
Permanent Total Disablement* (PTD)	£100,000
Permanent Partial Disablement	Not Insured
Temporary Total Disablement	Not Insured
Excess Period	n/a
Benefit Period	n/a

Personal Accident Extensions	
Accidental bodily injury resulting in:	Category A
Convalescence	Not Insured
Infection by HIV/AIDS/Hepatitis B Whilst on Duty	Not Insured
Planned Hospitalisation	Not Insured
- Benefit Period	Not Insured
Unplanned Hospitalisation (including Sickness)	£50 per night up to 7 nights
- Benefit Period	7 Days
Third Degree Burns Benefit	Not Insured
Injury as result of firearms or knives	
- Knife Injury	Not Insured
- Firearms Injury	Not Insured
Third Degrees Burns	Not Insured
Unrecovered Criminal Court Compensation	Up to £500
Unsociable Hours Benefit Excess Period – 14 days Benefit Period – 24 weeks	Not Insured
Emergency Dental Treatment	Up to £500

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:	£5,000,000

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Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority
and the Prudential Regulation Authority.