



# Affinity Solutions

## Police Federation Personal Accident Schedule

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

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### Policyholder Details

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

### Policy Details

<b>Policy Number</b>	100756674BDN
<b>Insurance Broker</b>	Philip Williams & Company Insurance Management
<b>Period of Insurance</b>	1 <sup>st</sup> May 2022 to 30 <sup>th</sup> April 2023
<b>Renewal Date</b>	1 <sup>st</sup> 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	
<b>Accidental bodily injury resulting in:</b>	<b>Category A</b>
<b>Convalescence</b>	Not Insured
<b>Infection by HIV/AIDS/Hepatitis B Whilst on Duty</b>	Not Insured
<b>Planned Hospitalisation</b>	Not Insured
- Benefit Period	Not Insured
<b>Unplanned Hospitalisation (including Sickness)</b>	£50 per night up to 7 nights
- Benefit Period	7 Days
<b>Third Degree Burns Benefit</b>	Not Insured
<b>Injury as result of firearms or knives</b>	
- Knife Injury	Not Insured
- Firearms Injury	Not Insured
<b>Third Degrees Burns</b>	Not Insured
<b>Unrecovered Criminal Court Compensation</b>	Up to £500
<b>Unsocial Hours Benefit</b> Excess Period – 14 days Benefit Period – 24 weeks	Not Insured
Dental Injury & Emergency Limits (for members and their spouses/partners)	
Accidental Dental Injury	Up to £2,500 per incident, Max four incidents
Emergency Dental Treatment Within UK	Up to £200 per incident, max four incidents
Emergency Dental Treatment OutsideUK	Up to £400 per incident, max two incidents
Dentist Call-Out Fees	Up to £100 per incident, max two incidents
Hospitalisation following Dental Treatment	£50 per night up to 20 nights
Oral cancer	Up to £12,000

## Maximum Benefits

Maximum Benefit any one Insured Person	
<b>Death and Capital Sums:</b>	£100,000
<b>Temporary Total Disablement</b>	Not Insured

Maximum Accumulation Limits	
<b>Any One Aircraft:</b>	£5,000,000
<b>Any One Accident:</b>	£5,000,000

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