

Group Personal Accident, On-Duty Post Traumatic Stress Disorder and Sickpay Schedule

Group Policy Details

Policy Number:	PA16/1493		
Insured:	The elected trustees of Hampshire Police Federation Insurance Scheme as particularised in the current Deed of Trust		
Address:	Federation House, 440 The Grange, Romsey Road, Michelmersh, Romsey SO51 0AE		
Business description	Police Federation		
Period of Insurance	Effective Date:	01 December 2016	Expiry Date: 30 November 2018
Date of Issue	08 th June 2017		
Insurer:	The policy is underwritten by Millstream Underwriting Ltd, Registration No. 3896220. Registered Office: 145 Leadenhall Street, London, EC3V 4QT on behalf of: Arch Insurance Company (Europe) Limited, 5 th Floor, Plantation Place South, 60 Great Tower Street, London, EC3R 5AZ. Financial Conduct Authority Firm reference number: 229887		
Premium:	Premiums are calculated in accordance with rates agreed between Millstream Underwriting Limited and the Insured and included as part of the premium for the Hampshire Police Federation Insurance Scheme paid by the Member to the Insured.		
Intermediary Name:	Philip Williams Insurance Management		

Insured Persons and Operative Times

Insured Persons		Sections Operative	Operative Time
Category A	Any Member serving as a police officer up to the age of 65	A, B, C and all Extensions	24 Hours
Category B	Any Member serving as Civilian Support Staff up to the age of 65	A, B, C and Extensions 2, 3, 4 & 5	24 Hours
Category C	Any Member serving as a Special Constable up to the age of 65	A, B, and Extensions 2, 3, 4 & 5	While on Police Duty only
		C	24 Hours
Category D	Any Retired Member up to the age of 69	Dental extension only	24 Hours

Policy Limitations

Accumulation Limit		Maximum Limit per Insured Person	
Any one event	£10,000,000	Benefit 1 to 9:	£120,000
Per event for all Insured Persons travelling in a multi-engine aircraft	£1,000,000	Benefit 10	£25 per week
		Benefit 11	£50 per night
Per event for all insured persons travelling in any other aerial device other than a multi-engine aircraft	£1,000,000	Benefit 12:	20% of Chief Inspectors' Gross Basic Scale pay at Pay Point 4.

Section A: Personal Accident

Benefit Description	Insured Persons		
	Category A	Category B	Category C
1. Death	Not Covered	Not Covered	Not Covered
2. Permanent Total Disability	£120,000	£120,000	£120,000
3. Permanent Disabling Injury:	Not Covered	Not Covered	Not Covered
4. Maximum Benefit			
5. Loss of sight in one eye	£20,000	£20,000	£20,000
6. Loss of sight in both eyes	£40,000	£40,000	£40,000
7. Loss of one limb	£20,000	£20,000	£20,000
8. Loss of two or more limbs	£40,000	£40,000	£40,000
9. Loss of hearing in one ear	£20,000	£20,000	£20,000
10. Loss of hearing in both ears	£40,000	£40,000	£40,000
11. Temporary total disablement	£25 per week	£25 per week	£25 per week
Deferment Period	7 Days	7 Days	7 Days
Benefit Period	104 Weeks	104 Weeks	104 Weeks
Extensions of Cover			
12. Un-planned Hospital Confinement (per overnight stay)	£50 per night up to a maximum of £350	£50 per night up to a maximum of £350	£50 per night up to a maximum of £350
13. Accidental Medical Expenses	Up to £10,000	Up to £10,000	Up to £10,000

Section B: On-Duty Post Traumatic Stress Disorder

Benefit Description	Insured Persons		
	Category A	Category B	Category C
Post Traumatic Stress Disorder	£25 per week	£25 per week	£25 per week

Deferment Period	7 Days	7 Days	7 Days
Benefit Period	104 Weeks	104 Weeks	104 Weeks

Section C: Sickpay			
Benefit Description	Insured Persons		
	Category A	Category B	Category C
Sickpay	20% of Monthly Salary	£75 per week	£75 per week
Qualifying Period	182 Days	26 Weeks	26 Weeks
Benefit Period	365 Days	26 Weeks	26 Weeks
Extensions of Cover			
a. Employment and Support Allowance	Not Covered	Not Covered	Not Covered

EXTENSIONS

1. UNSOCIALABLE HOURS BENEFIT

If a serving officer sustains Accidental Bodily Injury or contracts sickness during the Period of Insurance resulting in total disablement entirely preventing that Insured Person from engaging in or giving attention to his/her usual occupation We will pay a benefit equal to 10% of the Insured Person's basic Scale Pay hourly rate while the Insured Person is unable to work their Unsociable Hours that had been scheduled prior to the commencement of disablement as recorded in Police Force records. We will not pay for scheduled Unsociable Hours for the first 7 days of each period of disablement.

The maximum benefit We will pay in respect of this extension is £60 per week

We will pay benefit for Unsociable Hours for up to a maximum of 8 weeks in all, not necessarily consecutive but not beyond 26 weeks from the date on which the Insured Person first became disabled as a result of any one Accident or illness and the excess of the first seven days of disablement.

2. EMERGENCY DENTAL TREATMENT

Maximum payment £2,500 any one Accident

Definitions applying to Dental Extension

Contact Sports

Rugby, lacrosse, hockey, boxing, wrestling, ice hockey, karate, judo, kick boxing, and any sport where it is common practice to wear mouth protection

Dental Call-Out

The necessity for a dentist

a. in the United Kingdom to re-open the practice between the hours of 18.00 hours and 08.00 hours on weekdays or at any time at weekends or bank holidays

b. outside the United Kingdom to re-open the practice outside the practices normal business hours to provide Emergency Dental Treatment or treatment in the event of Dental Injury

Dental Injury/Injuries

An injury to the teeth or supporting structures which is directly caused by an Accident. Cover includes Damage to dentures while being worn which is directly caused suddenly and unexpectedly by means of a direct external impact

Emergency Dental Treatment – Temporary Dental Treatment

Treatment provided at the initial emergency appointment urgently required for the relief of severe pain, arrest of haemorrhage, the control of acute infection or a condition which causes a severe threat to the Insured Person's general health.

All subsequent treatment required after the initial emergency appointment is not covered.

A. Worldwide Dental injury

The Insurer will pay for the cost of all dental treatment and dental prescription charges incurred by the Insured Person in connection with a Dental Injury during the Period of Insurance up to a limit of £4,000 per Dental Injury up to a limit of four Dental Injuries and £16,000 per Insured Person during the Period of Insurance.

Benefit is only in respect of treatments commencing within 183 days of the date of the Accident causing the Dental Injury.

Benefit will not be payable for treatment received after 2 years from the date of the Accident causing the Dental Injury.

B. Worldwide Emergency Dental Treatment

a. For the cost of Emergency Dental Treatment the Insurer will pay Temporary Dental Treatment (including prescription charges) incurred in the United Kingdom up to £300 per incidents up to four incidents and a maximum of £1,200 per Insured Person during the Period of insurance.

b. For the cost of Emergency Dental Treatment the Insurer will pay Temporary Dental Treatment (including prescription charges) incurred outside the United Kingdom up to £400 per incident up to two incidents per Insured Person during the Period of insurance.

There is an aggregate maximum limit of £800 per year per Insured Person in any one Period of Insurance

C. Dentist Call Out Fees

The Insurer will pay for the cost of emergency Dental Call-Out up to £100 per call out.

There is a limit of three call-outs per year per Insured Person during any one Period of Insurance.

D. Hospital Cash Benefit

The Insurer will pay £50 per night subject to a maximum of £1,500 in any one Period of Insurance if the Insured Person is admitted to Hospital for dental treatment under the care of a consultant specialising in dental or maxillofacial surgery in relation to a head or neck condition

E. Oral cancer

Benefits are available upon diagnosis of oral cancer for treatment charges of up to £15,000 (including hospital cash benefit) subject to the following conditions:

- a. The oral cancer must be diagnosed by a qualified doctor or dentist (including a specialist) who is licensed to practice in the **United Kingdom** during the Period of Insurance.
- b. Treatment must be received within 12 months after the date of diagnosis.
- c. Benefits are payable for one course of treatment. Once you have claimed for a course of treatment this section of cover ends.
- d. Benefit is only payable for treatment given by a consultant who is recognised as a specialist in cancer treatment by the NHS.

A 90 day exclusion period applies to the oral cancer benefit.

Exclusions applying to this Extension

This policy excludes:

1. Injury caused by the consumption of food (including foreign bodies contained within food).
2. Damage caused by toothbrushing or other oral hygiene procedures
3. Injury while training in or participating in Contact Sports unless an appropriate sports mouthguard is worn
4. All treatment care or repair of teeth gums mouth or tongue in connection with "mouth jewellery".
5. Any treatment deemed to be clinically unnecessary
6. Costs recovered or recoverable from any other insurance policies
7. The costs of any travelling expenses and telephone calls

Anything mentioned in the main policy exclusions

3. CRIMINAL COURT COMPENSATION AWARD

If a restitution order is made in a UK court of law following assault of a Serving Member and that restitution order remains unsatisfied for a period exceeding 6 months and during the Period of Insurance the Insurer will pay the Serving Member up to a maximum of £500.

4. INJURY AS A RESULT OF USE OF FIREARMS OR KNIVES

If an **Insured Person** sustains **Accidental Bodily Injury** in the course of duty during the Period of Insurance directly caused by the discharge of either firearms crossbows or shotguns or caused by assault involving stabbing inflicted by a knife, scissors, screwdriver or wood chisel or similar sharp instrument and as a consequence of the injuries the Insured Person is unable to continue pre-assault duties for a period of at least 3 consecutive days immediately after the attack the **Insurer** will pay:

- (a) £2,500 as a result of Firearm Crossbow or Shotgun injuries
- (b) £1,250 as a result of stabbing injuries

5. BURNS CAUSING PERMANENT DISFIGUREMENT OR SCARRING

If during the **Period of Insurance** an **Accident** occurs to a Serving Officer while on police duty and results in **Bodily Injury** resulting in **Burns** causing permanent disfigurement or scarring of their:

a. **Neck, face outer ear (Pinna) or head exposed to view**

of at least one square centimetre or two centimetres in length from **Burns** the minimum Benefit shown below will be payable. Permanent scarring or permanent **Burns** covering a greater area or length will be assessed according to size, area it covers, visual impact, and in relation to the minimum benefit payable of £300 and the maximum benefit payable of £5,000 for permanent disfigurement or permanent scarring covering the whole face.

The benefit amount payable will not take into account any psychological effects.

Maximum benefit £5,000

Minimum benefit £300

b. **Body**

If during a **Period of Insurance** an **Accident** occurs to a Serving Officer while on police duty and causes **Bodily Injury** resulting in **Burns** causing permanent disfigurement or scarring of their to the **Body** and the permanent scarring or permanent disfigurement affect an area of at least 4.5% of the total body area the appropriate amount will be paid in accordance with the amount shown below:

Disfigurement or Scarring of the body (excluding face) from burns	
4.5% of the total body surface area	£1,500
9% or more of the total body surface area	£3,000
18% or more of the total body surface area	£4,000
27% or more of the total body surface area	£5,000

This benefit does not cover disfigurement or scarring by any other cause other than Burns

Specific Definitions applicable to this section of the policy:

Body

The head (excluding the **Face**) neck, trunk, legs and arms).

Burns

Full thickness, third degree burns resulting in a permanent scar.

Face

The area bordered by the natural hairline surrounding the forehead, the front of the ears and the lower jaw.