

Policy Holder: Avon & Somerset Police Federation

Policy Number: 464130/01/2025

Endorsement 3 - Dependant Definition Amendment

Underwriters hereby note and agree that the Dependant definition is amended and shall read as follows:

Dependant	An unmarried dependant of an insured person , including a natural, step or legally adopted child, foster child or grandchild, who ordinarily resides with the insured person and who is <ol style="list-style-type: none">under the age of eighteen (18) years, or twenty-three (23) years if enrolled for full-time study in a recognised institution of learning or higher learning; orhas a disability that means the insured person or their partner receives a carer's benefit or allowance from the state.If a Dependant child has a disability either mental or physical which is substantial and long term as defined under the Equality Act 2010, no age limit will apply.
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This amendment is with immediate effect 28th January 2026

All other terms and conditions remain unchanged