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Everest Insurance® Police Travel Policy Schedule

Policy Schedule for the Everest Insurance® Police Federation Travel Policy

Produced on

Client Name: **Avon & Somerset Police Federation**

Policy Number: **464130/01/2025**

New /Renewal Policy Schedule

This **policy schedule** forms part of the Everest Insurance Police Travel Policy.

Please keep this **policy schedule** safe with all documents applicable to the Policy.

This **policy schedule** outlines the cover. This document including the policy wording and any **endorsement(s**) attached form the Policy.

Claims Contact

1. Medical Emergencies

If the event is a medical emergency, seek immediate care for from the nearest emergency medical provider or facility and contact **our** Emergency Assistance Provider via the details below as soon as possible afterwards.
Where it is reasonable and practical to do so, **you** must make arrangements for inpatient treatment and/or day surgery only with the involvement and/or agreement of **our** Emergency Assistance Provider using the following contact information:

Emergency Assistance Provider:	Cega
Telephone:	+44 (0)1243 975385
Email:	assistance@cegagroup.com

2. All Other Claim Situations

In all other circumstances, the following may be used to promptly report a **claim**, event or circumstance which might result in a **claim** under this Policy:

FNOL Link :	https://us-fnol.claims.global/everestUK/submit
Telephone:	+44 1908 302235
Email:	everestuk@crawco.co.uk

Language

This Policy and all associated correspondence will be in English.

Law & Jurisdiction

This Policy shall be governed by and construed in accordance with England and Wales Law. Each of the parties submits to the exclusive jurisdiction of the courts of England and Wales.

Policyholder Details

Policyholder:	Avon & Somerset Police Federation
Policyholder Address:	1st St David's Court, Windmill Road, Kenn, Clevedon, BS21 6UP
Business Description:	Police Federation

Policy Details

Reference Number:	465529/01/26	
Period of insurance:	Inception:	1st September 2026
	Expiry:	31st March 2027
	Both days inclusive at the local standard time at the address of the policyholder.	
Currency:	GBP/£	

Insurance Broker Details

Insurance Broker:	Gallagher
Insurance Broker Address:	Kings Court, 41-51 Kingston Road, Leatherhead, KT22 7SL

Important Information

It is important that:

- The **policyholder** checks that the coverage it has requested is included in the **policy schedule**.
- The **policyholder** checks that the information it has given to **us** is accurate – see the "Information Provided to **Us**" Section.
- The **policyholder** and/or **insured person** notify **us** via the broker shown in the **policy schedule** as soon as practicable of any inaccuracies in the information which the **policyholder** and/or **insured person** have given **us**.
- The **policyholder** and **insured persons** comply with their duties under each Section and under this Policy as a whole.

Insured Person Categories and Limitations

Category of Insured Person	Maximum Age Whilst on a Trip
Serving officers	*Under 75 years of age*
Retired officers	*Under 75 years of age*
Partners of the above	*Under 85 years of age*
Police Staff	*Under 65 years of age*
Dependents of the above	*Under the age of twenty-three (23) years*

If an **insured person** has a birthday during an insured **trip** which means that they breach the age limitations above, this Policy will cover them until they return to their **country of residence** at the end of such a **trip**.

Geographical Area: Worldwide

Maximum Length of a Trip: 60 days

Operative Time: Whilst undertaking a **trip** outside the **insured person's country of residence**. Any **trip** undertaken within the United Kingdom or **insured person's country of residence** (if different), cover will apply if the **trip** involves at least one overnight stay away from home in pre booked accommodation and/or an aerial flight as a fare paying passenger.

Table of Benefits

Section	Benefit with Limitations to Apply	Limit Per **Insured Person** Per **Claim** per **Period of Insurance** (unless stated otherwise)		**Excess** or **Waiting Period**
A	**Accidental Bodily Injury** **Benefits payable for accident only**	**Insured Persons** Aged Over 16	**Insured Persons** Aged Under 16	
	1. Death	20,000	20,000	
	2. Total and irrecoverable **loss of sight** of both eyes	20,000	20,000	
	3. Total and irrecoverable **loss**	20,000	20,000	

	of sight of one (1) eye			
	4. **Loss of two (2) limbs**	20,000	20,000	
	5. **Loss of one (1) limb**	20,000	20,000	
	6. Total and irrecoverable **loss of sight** of one (1) eye and **loss of one (1) limb**	20,000	20,000	
	7. **Loss of hearing** in both ears	20,000	20,000	
	8. **Loss of speech**	25,000	25,000	
	9. **Permanent total disablement** (other than the above)	20,000	20,000	
	10. Permanent partial disablement: The permanent severance or permanent total loss of use of:	20,000	20,000	
	a) One (1) thumb	30%	30%	
	b) One (1) forefinger	20%	20%	
	c) Any finger other than a forefinger	10%	10%	
	d) One (1) big toe	15%	15%	
	e) Any toe other than a big toe	5%	5%	
	f) One (1) shoulder or elbow	25%	25%	
	g) One (1) wrist, hip, knee or ankle	20%	20%	
	h) The lower jaw by	30%	30%	

	surgical operation			
	i) **Loss of hearing** in one (1) ear	25%	25%	
	j) Loss of one (1) internal organ	25%	25%	
	k) Permanent partial disablement (other than the above)	100%	100%	
	11. **Temporary total disablement**		Not Insured	
	- **Weekly wage**	100		
	- **Benefit period**	104 weeks		
	12. **Temporary partial disablement**	Not Insured	Not Insured	
	- Weekly benefit	40		
	- **Benefit period**	104 weeks		
B	**Medical and Associated Expenses**			
1.1	**Foreign country medical expenses**	10,000,000		35
1.2	Emergency medical evacuation	10,000,000		35
1.3	Repatriation	10,000,000		35
1.4	Compassionate visit and emergency travel expenses	5,000		NIL
1.5	Continuing **medical expenses**	50,000		NIL
1.6	In-Hospital cash			
	- Maximum days per **claim**	30		NIL
	- Maximum per **insured person** per day	50		NIL

1.7	Funeral expenses	10,000	NIL
1.8	**Foreign country** coma benefit		
	- Maximum days per **claim**	730	NIL
	- Maximum per **insured person** per day	50	NIL
1.9	**Country of residence** transportation expenses		
	- Maximum consecutive weeks	26	NIL
	- Maximum per **insured person** per day	50	NIL
	- Maximum per **insured person** per **claim**	5,000	NIL
1.10	Search and rescue expenses	25,000	NIL
C	**Trip Interruption**		
1.1	Cancellation, curtailment and amendment	5,000	£35 per **insured person**, subject to a maximum total **excess** of £75 per **claim** for multiple **insured persons**
	- Amendment due to **natural catastrophe** sublimit	5,000	
1.2a	Delay - Reimbursement	120	NIL
1.2b	Delay - Monetary benefit	60	NIL
	- Maximum per 12 hour period	120	NIL
	- Maximum per **insured person** per **claim**	120	NIL

1.3 1.4	Missed departure Hijack and kidnap - Maximum per 24 hour period - Maximum per **insured person** per **claim**	1,000 1,000 500 15,000	NIL NIL NIL
D	**Personal Baggage** a) Repair or reimbursement - Sublimit for 1 item, pair or set - Sublimit for **valuables** b) Sublimit for Essential items c) Sublimit for Keys to home or vehicle	£2,000 maximum per **insured person** during the **period of insurance** 500 500 250 200	£35 applicable to the entirety of section D
E	**Money** a) Loss or theft of **money** b) Financial payment card loss c) Replacement travel documents d) Rental vehicle excess or deductible e) Rental vehicle key cover f) EV Charging cable cover	*£1,000* maximum amount per **insured person** during the **period of insurance** 500 1,000 250 1,500 500 500	*£35* applicable to the entirety of section E

	g) Rental vehicle transport costs if stranded	250	
F	**Personal Liability**	2,000,000	NIL
G	**Legal Expenses**	50,000 per **claim**	35
H	**Winter Sports**		
1.1	Winter sports equipment		£35 applicable to the entirety of section H
	a) Owned by **you**	500	
	b) Hired by **you**	300	
	c) Replacement hire		
	- Maximum per 24 hour period	50	
	- Maximum per **insured person** per **claim**	350	
	d) Lift pass	200	
1.2	**Bodily injury** and **illness**		
	a) Non-refundable costs reimbursement	400	
	b) Compensatory daily benefit		
	- Maximum per 24 hour period	100	Nil
	- Maximum per **insured person** per **claim**	700	
	Interruption		
1.3	a) Avalanche	500	
	b) Resort closure	500; or	
	- i. reimbursement, or - ii. daily amount	50 per 24 hour period up to 500 per **claim**	

I	**Cruises**		
1.1	Missed port departure	Up to 500 per **claim**	
1.2	Skipped port benefit	50 per port up to 250 per **claim**	
1.3	Confinement during your cruise	50 per 24 hour period up to 500 per **claim**	
	- travel expenses to re-join or reach final destination:	- up to 500 per **claim**	
1.4	Cruise attire: a) lost, stolen or damaged	1,000 per **claim**	
	b) delayed	50 per 24 hour period of delay, up to 250 per **claim**	