

Group Personal Accident and Sickpay Schedule

Group Policy Details

Policy Number:	CQ8420AHA246		
Insured:	Lincolnshire Police Group Insurance Benefit Scheme		
Address:	Police Headquarters, PO Box 999, Nettleham, Lincoln, LN5 7PH		
Business description	Police Group Insurance		
Period of Insurance	Effective:	01 October 2024	Expiry Date: 30 September 2025
	Issue Date:	30 September 2024	
Insurer:	The policy is underwritten by Millstream Underwriting Ltd, Registration No. 3896220. Registered Office: 52-56 Leadenhall Street, London, EC3A 2EB on behalf of: Arch Insurance Company (UK) Limited, 4 th Floor, 10 Fenchurch Avenue, London EC3M 5BN Financial Conduct Authority Firm reference number: 229887		
Premium:	Premiums are calculated in accordance with rates agreed between Millstream Underwriting Limited and the Insured . These will be included as part of the premium for the Insured Benefit Scheme paid by the Member to the Insured .		
Intermediary Name:	Philip Williams Insurance Management		

Insured Persons and Operative Times

Insured Persons		Operative Time
Category A	Any Member serving as a police officer or staff up to the age of 70	24 Hours

Policy Limitations	
Accumulation Limit	Maximum Limit per Insured Person
Any one event	£10,000,000
Per event for all Insured Persons travelling in a multi-engine aircraft	£1,000,000
Per event for all insured persons travelling in any other aerial device other than a multi-engine aircraft	£1,000,000
Section B: Sick pay	For serving officers of rank above Chief Inspector, benefit of Salary paid will be limited to the highest rate applicable to a Chief Inspector at the time of claim

Section A: Personal Accident		
	Benefit Description	Insured Persons
		Category A – Limits Per Person
1.	Death	Not Covered
2.	Permanent Total Disablement	£100,000
3.	Permanent Disabling Injury: Maximum Benefit	£50,000
4.	Loss of sight in one eye	£50,000
5.	Loss of sight in both eyes	£50,000
6.	Loss of one limb	£50,000
7.	Loss of two or more limbs	£50,000
8.	Loss of hearing in one ear	£12,500
9.	Loss of hearing in both ears	£50,000
10.	Temporary total disablement	Not Covered
	Deferment Period	N/A
	Benefit Period	N/A
Section A: Extensions		
11.	a. Un-planned Hospital Confinement (per overnight stay)	£50 per night up to a maximum of £350
	b. Planned Hospital Confinement (per overnight stay)	Not Covered
	Deferment Period - Planned	N/A
12.	Unsociable Hours Benefit	£1 per USH
13.	Emergency Dental Treatment	Up to £500
14.	Criminal Court Compensation Award	Up to £500
15.	On Duty Assault Firearm/Stabbing/Dog Attack	£1,500/£750/£750
16.	Burns causing Disfigurement or Scarring	Up to £5,000
17.	On Duty Acquired HIV or Hepatitis B	Not Covered
18.	Convalescent Benefit	£70

Section B: Sickpay	
Benefit Description	Insured Persons
	Category A – Limits Per Person
Sickpay	20% of Salary
Qualifying Period	182 Days
Benefit Period	182 Days

Endorsement 1: Permanent Disabling Injuries – Scale of Benefits			
Benefit 3. Permanent Disabling Injuries is extended to include the following benefit:			
		Category A	
Maximum Benefit		£50,000	
		Percentage of Maximum Benefit payable	
a.	Total loss of use of:	Left	Right
	i) The back or spine below the neck with no damage to the spinal cord	40%	
	ii) The neck or cervical spine with no damage to the spinal cord	30%	
	iii) Shoulder or elbow	25%	30%
	iv) Wrist	20%	25%
	iv) Hip, knee or ankle	25%	
b.	Total loss of or total loss of use of:		
	i) Foot below the level of the ankle (talo-tibial joint)	50%	
	ii) a thumb	20%	25%
	iii) a forefinger	15%	20%
	iv) any other finger	10%	15%
	v) a big toe	10%	
	vi) any other toe	3%	
c.	Fractured leg or foot with established non-union	25%	
d.	Fractured knee cap with established non-union	20%	
e.	Shortening of leg by at least 3 centimetres	15%	
f.	Removal of lower jaw by surgical operation	30%	
g.	Complete and irrecoverable loss of:		
	i) Sense of smell	10%	
	ii) Speech	100%	
For a Permanent Disability not listed above, the benefit payable will be based on Our medical assessment of the degree of disability in relation to the above scale and without reference to the Insured Person's occupation			
Provided that:			
a. The total benefit payable shall not exceed 100% of the Maximum Benefit for each Insured Person in respect of any one Accident .			
b. If benefit is payable for Loss of or Loss of use of a Limb then benefits for parts of that limb cannot be claimed.			