



# Affinity Solutions

## Police Federation Personal Accident Schedule

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

### Policyholder Details

<b>The Policyholder</b>	Norfolk Police Federation
<b>Policyholder Address</b>	Vox House, 43 Thorpe Road, Norwich, NR1 1ES
<b>Business Description</b>	Police Federation

### Policy Details

<b>Policy Number</b>	100799630BDN
<b>Insurance broker</b>	George Burrows
<b>Period of Insurance</b>	1 <sup>st</sup> August 2024 to 31 <sup>st</sup> July 2025
<b>Renewal Date</b>	1 <sup>st</sup> August 2025

## Personal Accident

Category	Insured Persons
<b>A</b>	Serving Officers up to the age of 70 years
<b>B</b>	Partners of Category A Insured Persons
<b>C</b>	Special Constables

Category	Operative Time
<b>A and B</b>	24 hours a day, worldwide
<b>C</b>	Duty related accidents only

Accidental bodily injury resulting in:	Category A	Category B	Category C
Total and irrecoverable loss of sight of one eye	£30,000	£15,000	£30,000
Total and irrecoverable loss of sight of both eyes	£60,000	£30,000	£60,000
Permanent total loss of use of one limb	£30,000	£15,000	£30,000
Permanent total loss of use of both limbs	£60,000	£30,000	£60,000
Permanent Total Disablement (other than total and irrecoverable loss of sight or loss of limb(s))	£120,000	£85,000	£120,000
Permanent total and irrecoverable loss of hearing in one ear	£15,000	£7,500	£15,000
Permanent total and irrecoverable loss of hearing in both ears and/or permanent total loss of speech	£60,000	£30,000	£60,000
Permanent physical severance or permanent total loss of use of one big toe	£2,750	£2,750	£2,750
Permanent physical severance or permanent total loss of use of any other toe	£1,100	£1,100	£1,100
Permanent physical severance or permanent total loss of all toes of one foot	£8,250	£8,250	£8,250
Permanent physical severance or permanent total loss of use of one thumb	£13,750	£13,750	£13,750
Permanent physical severance or permanent total loss of use of any finger	£5,500	£5,500	£5,500

<b>Permanent physical severance or permanent total loss of use of four fingers and one thumb of either hand</b>	£38,500	£38,500	£38,500
<b>Occupationally Acquired HIV/AIDS /Hepatitis B</b>	£60,000	N/A	£60,000
<b>Disfigurement/Scarring from burns</b>	up to £5,000	N/A	up to £5,000
<b>On-Duty Offensive Weapons Benefit</b>	£1,500 / £2,500	N/A	£1,500 / £2,500
<b>Temporary Total Disablement</b>	£25 per week	N/A	£25 per week
- Excess Period	7 days	N/A	7 days
- Benefit Period	104 weeks	N/A	104 weeks
<b>Unplanned Hospitalisation (Accident)</b>	£50 per day	£50 per day	£25 per day
- Benefit Period	7 days	7 days	7 days

<b>Unsociable Hours Benefit</b>	7.5% of basic scale up to £95* per week	N/A	N/A
- Excess Period	14 days	N/A	N/A
- Benefit Period	104 weeks	N/A	N/A

\*Constable – max £60 per week  
 \*Sergeant – max £75 per week  
 \*Inspector/Chief Inspector – max £95 per week

## Maximum Benefits

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

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