



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

| | |
|-----------------------------|--|
| The Policyholder | Norfolk Police Federation |
| Policyholder Address | Vox House, 43 Thorpe Road, Norwich, NR1 1ES |
| Business Description | Police Federation |

Policy Details

| | |
|----------------------------|---|
| Policy Number | 100799630BDN |
| Insurance broker | Gallagher |
| Period of Insurance | 1 st August 2025 to 31 st July 2026 |
| Renewal Date | 1 st August 2026 |

Personal Accident

| Category | Insured Persons |
|----------|--|
| A | Serving Officers up to the age of 70 years |
| B | Partners of Category A Insured Persons |
| C | Special Constables |

| Category | Operative Time |
|----------------|-----------------------------|
| A and B | 24 hours a day, worldwide |
| C | 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)) | £125,000 | £85,000 | £125,000 |
| 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 |

| | | | |
|---|------------------------|-------------|------------------------|
| Permanent physical severance or permanent total loss of use of four fingers and one thumb of either hand | £38,500 | £38,500 | £38,500 |
| Occupationally Acquired HIV/AIDS /Hepatitis B | £60,000 | N/A | £60,000 |
| Disfigurement/Scarring from burns | up to £5,000 | N/A | up to £5,000 |
| On-Duty Offensive Weapons Benefit / Dog Bite | £1,500 / £2,500 / £750 | N/A | £1,500 / £2,500 / £750 |
| Convalescent Stay | £70 per stay | N/A | N/A |
| Temporary Total Disablement | £25 per week | N/A | £25 per week |
| - Excess Period | 7 days | N/A | 7 days |
| - Benefit Period | 104 weeks | N/A | 104 weeks |
| Unplanned Hospitalisation (Accident) | £50 per day | £50 per day | £25 per day |
| - Benefit Period | 7 days | 7 days | 7 days |

| | | | |
|---------------------------------|---|-----|-----|
| Unsociable Hours Benefit | 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 | |
|-----------------------------|------------|
| Any One Aircraft: | £5,000,000 |
| Any One Accident: | £5,000,000 |

Aviva Insurance Limited

Registered in Scotland No.2116.

Registered Office: Pitheavlis, Perth PH2 0NH.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.