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	The Trustees of the Northamptonshire Police Group Insurance Benefit Scheme
Policyholder Address	Federation Office, Wakefield House, Wootton Hall Park, Northampton, NN4 0JA
Business Description	Police Federation

Policy Details

Policy Number	100746545BDN
Insurance Broker	Philip Williams & Co (a trading name of Howden UK Brokers Ltd)
Period of Insurance	1st November 2026 to 31st October 2027
Renewal Date	1st November 2027

Aviva: Public

Personal Accident

Category	Insured Persons
A	Serving Members and Police Staff up to 70 years

Category	Operative Time
A	24 hours a day, worldwide

Personal Accident	
Accidental bodily injury resulting in:	**Category A**
Permanent Loss of Sight in one or both eyes	£50,000
Permanent Loss of Hearing in one ear	£12,500
Permanent Loss of Hearing in both ears	£50,000
Permanent Loss of one or more Limbs	£50,000
Permanent Loss of Speech	£50,000
Permanent Total Disablement* (PTD)	£100,000
Temporary Total Disablement	Not Insured
Excess Period	n/a
Benefit Period	n/a

Personal Accident Extensions	
Accidental bodily injury resulting in:	**Category A**
Convalescent Benefit	£70 per stay
Permanent Partial Disablement	Up to £50,000
Planned Hospitalisation	Not Insured
- Benefit Period	n/a
- Excess Period	n/a
Unplanned Hospitalisation (including Sickness)	£50 per night
- Benefit Period	7 nights
Third Degree Burns benefit	Up to £5,000
Injury as result of firearms, knives and dog attack	
- Knife Injury/Dog Attack	£750
- Firearms Injury	£1,500
Unrecovered Criminal Court Compensation	Up to £500
Unsociable Hours Benefit Excess Period – 14 days Benefit Period – 24 weeks	£1 per unsociable hour up to a max. of £60 per week
Dental Injury & Emergency Limits (for members only)	
Emergency Dental Treatment	Up to £500

Maximum Benefits

Maximum Benefit any one Insured Person	
Capital Benefits:	£100,000

Maximum Accumulation Limits	
Any One Aircraft:	£5,000,000
Any One Accident:	£5,000,000

Aviva: Public

Endorsements	**On Duty Assault Firearm/Stabbing/Dog Attack** If an Insured Person sustains Accidental Bodily Injury in the course of duty during the Operative Time shown in the Schedule caused by the discharge of either firearms crossbows or shotguns or caused by assault involving stabbing inflicted by a knife, scissors, screwdriver or wood chisel or similar sharp instrument or as a result of an attack by a dog and as a consequence of the injuries the Insured Person is unable to continue pre-assault duties for a period of at least 3 consecutive days immediately after the attack, We will pay the amount shown in the Schedule following Assault if due to the injuries sustained the Insured person was immediately absent for 3 full consecutive days as they were unable to undertake any duties as a direct consequence.