



| 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 <b>Salary</b> 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:<br>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.                          | Police Treatment Centre Benefit                         | £70                                   |

| Section B: Sickpay |                     |                                |
|--------------------|---------------------|--------------------------------|
|                    | Benefit Description | Insured Persons                |
|                    |                     | Category A – Limits Per Person |
|                    | Sickpay             | Note Covered                   |
|                    | Qualifying Period   | N/A                            |
|                    | Benefit Period      | N/A                            |

| Endorsement 1: Permanent Disabling Injuries – Scale of Benefits   |   |      |
|---|---|------|
| Benefit 3. <b>Permanent Disabling Injuries</b> is extended to include the following benefit:  |   |      |
|   | <b>Category A</b>   |      |
| Maximum Benefit   | £50,000   |      |
|   | Percentage of Maximum Benefit payable   |      |
| a.  | Total loss of use of:   |      |
|   | 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  | 30%  |
|   | iv) Wrist   | 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   | 25%  |
|   | iii) a forefinger   | 20%  |
|   | iv) any other finger  | 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 <b>Permanent Disability</b> not listed above, the benefit payable will be based on <b>Our</b> medical assessment of the degree of disability in relation to the above scale and without reference to <b>the Insured Person's</b> occupation |   |      |
| Provided that:  |   |      |
| a.  | The total benefit payable shall not exceed 100% of the Maximum Benefit for each <b>Insured Person</b> in respect of any one <b>Accident</b> . |      |
| 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.                            |      |