

This Schedule is issued in consideration of an application having been made to Foresters by The Intermediary on behalf of the Insured named in the Policy Schedule. It should be read in conjunction with Foresters Group Life Policy - Police.

Under the policy, insurance benefits are provided to the Insured or such other persons or bodies corporate who may from time to time be charged with the responsibility of arranging insurance benefits for police officers, student officers, retired officers and police staff on a collective basis. The only person who can make a claim under this policy is the Insured.

Excepted Group Life Policy – Police

Please read this Schedule in conjunction with the Group Life Policy - Police. Any differences to the cover described in the Policy are highlighted within this document.

The Insured

The Trustees of The North Wales Police Group Insurance Benefit Scheme

The Intermediary

Philip Williams & Co (a trading name of Howden UK Brokers Ltd)

Effective Date of the Insurance

1st March 2026

This replaces the policy schedule dated: 10th February 2026

Termination Date of the Insurance

28th February 2031

or at the end of such subsequent period or periods for which Foresters may accept payment for the continuation of the policy.

Premium Rate Guarantee

The rates of premium agreed at the Effective Date are guaranteed for **three** years from **1st March 2026**

Benefit Participants

Those serving officers and the police staff of The Insured, in respect of whom premiums are paid to Foresters by the Insured.

Those student officers of The Insured who have been accepted into the scheme, in respect of whom premiums are not payable until completion of 52 weeks service.

Those retired officers of The Insured, in respect of whom premiums are paid to Foresters by the Insured.

No cover is provided for any Benefit Participants aged 70 or over.

Benefits

We will provide cover for:

Benefits for Serving Officers, Student Officers and Police Staff		Benefits for Partners of Serving Officers, Student Officers and Police Staff	
Life Cover*	£120,000*	Life Cover*	£70,000*
Child Life Cover	£5,000	Child Life Cover	N/A
Critical Illness	£10,000	Critical Illness	£10,000
Child Critical Illness	£2,000		
Sick Pay	20% of Scale Pay**		
Hospitalisation	N/A		
Loss of Use	N/A		

* Terminal Prognosis Advance included

Benefits for Retired Officers		Benefits for Partners of Retired Officers	
Life Cover*	<65 - £50,000* 65-69 - £5,000	Life Cover*	<65 - £25,000* 65-69 - £5,000
Critical Illness	NA	Critical Illness	N/A

* Terminal Prognosis Advance included

Exceptions within the cover

* Terminal Prognosis Advance is only available for Serving Officers, Student Officers, Police Staff and Partners aged 68 and under. Terminal Prognosis Advance is only available for Retired Officers and Partners aged 63 and under.

**Extended Sick Pay - 30% of Scale Pay

Cover includes those in closed Supplementary Life Scheme:

- Serving Officers, Student Officers and Support Staff - £25,000 or £50,000 or £100,000
- Partners of Serving Officers, Student Officers and Support Staff - £12,500 or £25,000 or £50,000

Signed in Southampton on the 10th February 2026



Richard Dickinson
Chief Executive