



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	Suffolk Police Federation
Policyholder Address	Police Headquarters, The Pines, Portal Avenue, Ipswich, IP5 3QS
Business Description	Police Federation

Policy Details

Policy Number	100790720BDN
Insurance broker	Gallagher
Period of Insurance	1 st February 2026 to 31 st January 2027
Renewal Date	1 st February 2027
Insurance Premium Tax	IPT is applicable under this Policy at a rate of 12%

Personal Accident

Category	Insured Persons
A	Members of the Policyholder who elect to effect cover within the Policyholder's Group Insurance Package
B	Partners of the Insured Persons in Category A for whom the Insured Person opts to effect cover within the Policyholder's Group Insurance Package
C	Members of the Policyholder who have less than 2 years as a Police Officer (new recruits) who elect to effect cover within the Policyholder's Group Insurance Package
D	Partners of the Insured Persons in Category C for whom the Insured Person opts to effect cover within the Policyholder's Group Insurance Package
E	A person who has retired from the employer's service and who has elected to continue membership of the scheme within the Policyholder's Group Insurance Package
F	Partners of the Insured Persons in Category E for whom the Insured Person elects to continue cover within the Policyholder's Group Insurance Package
G	Special Constables of the Policyholder who elect to effect cover within the Policyholder's Group Insurance Package

Category	Operative Time
A, B, C, D, E and F	24 hours a day, worldwide
G	Duty related accidents only

Accidental bodily injury resulting in:	Category A	Category B	Category C	Category D	Category E	Category F	Category G
Total and irrecoverable loss of sight of one eye and/or permanent total loss of use of one limb	£30,000	£15,000	£30,000	£15,000	£10,000	£7,500	£30,000
Total and irrecoverable loss of sight of both eyes and/or permanent total loss of use of both limbs	£60,000	£30,000	£60,000	£30,000	£20,000	£15,000	£60,000
Permanent Total Disablement (other than total and irrecoverable loss of sight or loss of limb(s))	£135,000	£67,500	£135,000	£67,500	£55,000	£27,500	£135,000
Permanent total and irrecoverable loss of hearing in one ear	£15,000	£7,500	£15,000	£7,500	£5,000	£3,750	£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	£30,000	£20,000	£15,000	£60,000

Occupationally Acquired HIV/AIDS /Hepatitis B	£60,000	N/A	£60,000	N/A	N/A	N/A	£60,000
Unrecovered Criminal Court Compensation	Up to £1,000	N/A	Up to £1,000	N/A	N/A	N/A	Up to £1,000
Disfigurement/Scarring from burns	Up to £5,000	N/A	Up to £5,000	N/A	N/A	N/A	Up to £5,000
On-Duty Offensive Weapons Benefit / Dog Bite	£2,500 / £1,500 / £750	N/A	£2,500 / £1,500 / £750	N/A	N/A	N/A	£2,500 / £1,500 / £750
Convalescent Stay	£70 per stay	N/A	£70 per stay	N/A	N/A	N/A	£70 per stay
Temporary Total Disablement	£25 per week	N/A	£25 per week	N/A	N/A	N/A	£25 per week
- Excess Period	7 days	N/A	7 days	N/A	N/A	N/A	7 days
- Benefit Period	104 weeks	N/A	104 weeks	N/A	N/A	N/A	104 weeks
Unsociable Hours Benefit	7.5% of basic scale up to £95* per week	N/A	7.5% of basic scale up to £95* per week	N/A	N/A	N/A	7.5% of basic scale up to £95* per week
- Excess Period	14 days	N/A	14 days	N/A	N/A	N/A	14 days
- Benefit Period	8 weeks during a 24-week period	N/A	8 weeks during a 24-week period	N/A	N/A	N/A	8 weeks during a 24-week period
Unplanned Hospitalisation (Accident)	£50 per day	N/A	£50 per day	N/A	£25 per day	N/A	£50 per day
- Benefit Period	7 days	N/A	7 days	N/A	7 days	N/A	7 days

**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:	£2,000,000
Any One Accident:	£2,000,000

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.