

Policy Schedule for the Everest Insurance Police Travel Policy

Produced on Friday, 05 April 2024

Client Name: West Midlands Police Federation

Policy Number: 458366/01/2024

New /Renewal Policy Schedule

This **policy schedule** forms part of the Everest Insurance Police Travel Policy.

Please keep this **policy schedule** safe with all documents applicable to the Policy.

This **policy schedule** outlines the cover. This document including the policy wording and any **endorsement(s)** attached form the Policy.

Claims Contact

1. Medical Emergencies

If the event is a medical emergency, seek immediate care for from the nearest emergency medical provider or facility and contact **our** Emergency Assistance Provider via the details below as soon as possible afterwards.

Where it is reasonable and practical to do so, **you** must make arrangements for inpatient treatment and/or day surgery only with the involvement and/or agreement of **our** Emergency Assistance Provider using the following contact information:

Emergency Assistance Provider:	Healix Assistance
Telephone:	+44 (0)20 8049 8301
Email:	EverestRe@healix.com

Alternatively, Healix Assistance can be contacted via the Healix Travel Oracle Mobile App which can be downloaded onto **your** smart phone from the Apple App store or Google Play store using access code EVE2204221. Further details of the app can be found in the Guide attached to this Policy.

2. All Other Claim Situations

In all other circumstances, the following may be used to promptly report a claim, event or circumstance which might result in a claim under this Policy:

Online :	https://intake.sedgwick.com/u/EverestRE/EverestTravelClaims
Telephone:	
Ireland claims number:	+353 (0)1 261 2122
UK claims number:	+44 (0)14 1240 1912
Email:	everestre@ie.sedgwick.com

The Insurer

Everest Insurance (Ireland), DAC®

Registered Office: 38/39 Fitzwilliam Square West, Dublin 2, D02 NX53, Ireland

Company Registration Number: 456702

Website: <https://www.everestre.com/Insurance/Everest-Insurance-Ireland-DAC>

A.M. Best Rating: A+ (Superior)

Everest Insurance (Ireland) Designated Activity Company is regulated by Central Bank of Ireland. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority.

Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. FCA Firm Reference Number is 794741.

Language

This Policy and all associated correspondence will be in English.

Law & Jurisdiction

This Policy shall be governed by and construed in accordance with English Law. Each of the parties submits to the exclusive jurisdiction of the courts of England.

Policyholder Details

Policyholder:	West Midlands Police Federation
Policyholder Address:	Guardians House, 2111 Coventry Road, Birmingham, B26 3EA
Business Description:	Police Federation

Policy Details

Reference Number:	458366/01/24
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Policy period:	Inception:	1 st April 2024
	Expiry:	31 st March 2025

Both days inclusive at the local standard time at the address of the policyholder.

Currency:	GBP/£
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Insurance Broker Details

Insurance Broker:	George Burrows
Insurance Broker Address:	St Mark's Court, North Street, Horsham, West Sussex, RH12 1RZ

Important Information

It is important that:

- The **policyholder** checks that the coverage it has requested is included in the **policy schedule**.
- The **policyholder** checks that the information it has given to **us** is accurate – see the “Information Provided to **Us**” Section.
- The **policyholder** and/or **insured person** notify **us** via the broker shown in the **policy schedule** as soon as practicable of any inaccuracies in the information which the **policyholder** and/or **insured person** have given **us**.
- The **policyholder** and **insured persons** comply with their duties under each Section and under this Policy as a whole.

Insured Person Categories and Limitations

Category of Insured Person	Maximum Age Whilst on a Trip
Serving officers	<i>Under 75 years of age</i>
Retired officers	<i>Under 75 years of age</i>
Partners of the above	<i>Under 85 Years of age</i>
Dependants of the above	<i>Under the age of eighteen (18) years, or twenty-three (23) years if enrolled for full-time study in a recognised institution of learning or higher learning</i>

If an **insured person** has a birthday during an insured **trip** which means that they breach the age limitations above, this Policy will cover them until they return to their **country of residence** at the end of such a **trip**.

Geographical Area: Worldwide

Maximum Length of a Trip: 31 days

Operative Time: Whilst undertaking a holiday trip outside the Insured Person’s Country of residence. Any holiday trip undertaken within the United Kingdom or Insured Person’s Country of residence (if different), cover will apply if the trip involves at least one overnight stay away from home in pre booked accommodation and/or an aerial flight as a fare paying passenger.

Section	Benefit with Limitations to Apply	Limit Per Insured Person Per Claim (Unless Stated Otherwise)		Excess or Waiting Period
A	<p data-bbox="337 361 570 390">Accident & Illness</p> <p data-bbox="337 407 776 436">Benefits payable for accident only</p> <ol style="list-style-type: none"> <li data-bbox="345 600 467 630">1. Death <li data-bbox="345 646 837 726">2. Total and irrecoverable loss of sight of both eyes <li data-bbox="345 743 837 823">3. Total and irrecoverable loss of sight of one (1) eye <li data-bbox="345 840 659 869">4. Loss of two (2) limbs <li data-bbox="345 886 643 915">5. Loss of one (1) limb <li data-bbox="345 932 837 1062">6. Total and irrecoverable loss of sight of one (1) eye and loss of one (1) limb <li data-bbox="345 1079 737 1108">7. Loss of hearing in both ears <li data-bbox="345 1125 578 1155">8. Loss of speech <li data-bbox="345 1171 846 1251">9. Permanent total disablement (other than the above) <li data-bbox="345 1268 800 1398">10. Permanent partial disablement: The permanent severance or permanent total loss of use of: <ol style="list-style-type: none"> <li data-bbox="345 1415 570 1444">a) One (1) thumb <li data-bbox="345 1461 610 1491">b) One (1) forefinger <li data-bbox="345 1507 797 1537">c) Any finger other than a forefinger <li data-bbox="345 1554 578 1583">d) One (1) big toe <li data-bbox="345 1600 732 1629">e) Any toe other than a big toe <li data-bbox="345 1646 711 1675">f) One (1) shoulder or elbow <li data-bbox="345 1692 776 1722">g) One (1) wrist, hip, knee or ankle <li data-bbox="345 1738 800 1768">h) The lower jaw by surgical operation <li data-bbox="345 1785 753 1814">i) Loss of hearing in one (1) ear <li data-bbox="345 1831 743 1860">j) Loss of one (1) internal organ 	<p data-bbox="878 361 979 390">Insured Persons</p> <p data-bbox="878 457 1016 537">Aged Over 16</p> <p data-bbox="878 600 967 630">25,000</p> <p data-bbox="878 646 967 676">25,000</p> <p data-bbox="878 743 967 772">12,500</p> <p data-bbox="878 840 967 869">25,000</p> <p data-bbox="878 886 967 915">12,500</p> <p data-bbox="878 932 967 961">25,000</p> <p data-bbox="878 1079 967 1108">25,000</p> <p data-bbox="878 1125 967 1155">25,000</p> <p data-bbox="878 1171 967 1201">25,000</p> <p data-bbox="878 1268 967 1297">25,000</p> <p data-bbox="878 1415 935 1444">30%</p> <p data-bbox="878 1461 935 1491">20%</p> <p data-bbox="878 1507 935 1537">10%</p> <p data-bbox="878 1554 935 1583">15%</p> <p data-bbox="878 1600 919 1629">5%</p> <p data-bbox="878 1646 935 1675">25%</p> <p data-bbox="878 1692 935 1722">20%</p> <p data-bbox="878 1738 935 1768">30%</p> <p data-bbox="878 1785 935 1814">25%</p> <p data-bbox="878 1831 935 1860">25%</p>	<p data-bbox="1060 361 1161 390">Insured Persons</p> <p data-bbox="1060 457 1174 537">Aged Under 16</p> <p data-bbox="1060 600 1149 630">25,000</p> <p data-bbox="1060 646 1149 676">25,000</p> <p data-bbox="1060 743 1149 772">12,500</p> <p data-bbox="1060 840 1149 869">25,000</p> <p data-bbox="1060 886 1149 915">12,500</p> <p data-bbox="1060 932 1149 961">25,000</p> <p data-bbox="1060 1079 1149 1108">25,000</p> <p data-bbox="1060 1125 1149 1155">25,000</p> <p data-bbox="1060 1171 1149 1201">25,000</p> <p data-bbox="1060 1268 1149 1297">25,000</p> <p data-bbox="1060 1415 1117 1444">30%</p> <p data-bbox="1060 1461 1117 1491">20%</p> <p data-bbox="1060 1507 1117 1537">10%</p> <p data-bbox="1060 1554 1117 1583">15%</p> <p data-bbox="1060 1600 1101 1629">5%</p> <p data-bbox="1060 1646 1117 1675">25%</p> <p data-bbox="1060 1692 1117 1722">20%</p> <p data-bbox="1060 1738 1117 1768">30%</p> <p data-bbox="1060 1785 1117 1814">25%</p> <p data-bbox="1060 1831 1117 1860">25%</p>	<p data-bbox="1239 600 1279 630">NIL</p> <p data-bbox="1239 646 1279 676">NIL</p> <p data-bbox="1239 743 1279 772">NIL</p> <p data-bbox="1239 840 1279 869">NIL</p> <p data-bbox="1239 886 1279 915">NIL</p> <p data-bbox="1239 932 1279 961">NIL</p> <p data-bbox="1239 1079 1279 1108">NIL</p> <p data-bbox="1239 1125 1279 1155">NIL</p> <p data-bbox="1239 1171 1279 1201">NIL</p> <p data-bbox="1239 1268 1279 1297">NIL</p> <p data-bbox="1239 1415 1279 1444">NIL</p> <p data-bbox="1239 1461 1279 1491">NIL</p> <p data-bbox="1239 1507 1279 1537">NIL</p> <p data-bbox="1239 1554 1279 1583">NIL</p> <p data-bbox="1239 1600 1279 1629">NIL</p> <p data-bbox="1239 1646 1279 1675">NIL</p> <p data-bbox="1239 1692 1279 1722">NIL</p> <p data-bbox="1239 1738 1279 1768">NIL</p> <p data-bbox="1239 1785 1279 1814">NIL</p> <p data-bbox="1239 1831 1279 1860">NIL</p>

	k) Permanent partial disablement (other than the above) 11. Temporary total disablement - Weekly benefit - Benefit period 12. Temporary partial disablement - Weekly benefit - Benefit period	100%	100%	
		Not Insured	Not Insured	
B	Medical and Associated Expenses			
1.1	Overseas medical expenses	10,000,000		40
1.2	Emergency medical evacuation	10,000,000		
1.3	Repatriation	10,000,000		
1.4	Compassionate visit and emergency travel expenses	5,000		
1.5	Continuing medical expenses	5,000		
1.6	In-Hospital cash			
	- Maximum days per claim	30		
	- Maximum per insured person per day	50		
1.7	Funeral expenses	2,000		
1.8	Overseas coma benefit			
	- Maximum days per claim	730		
	- Maximum per insured person per day	50		
1.9	Country of residence transportation expenses			
	- Maximum consecutive weeks	26		
	- Maximum per insured person per day	50		
	- Maximum per insured person per claim	5,000		
1.10	Search and rescue expenses	25,000		
C	Trip Interruption			
1.1	Cancellation, curtailment and amendment	5,000		40
		5,000		

1.2a	- Amendment due to catastrophe sublimit	100	
1.2b	Delay - Reimbursement	100	
	Delay - Monetary benefit	100	
	- Maximum per 12 hour period	100	
1.3	- Maximum per insured person per claim	1,000	
1.4	Missed departure		
	Hijack and kidnap	500	
	- Maximum per 24 hour period	15,000	
	- Maximum per insured person per claim		
D	Personal Baggage	2,000	40
	a) Repair or reimbursement		
	- Sublimit for 1 item, pair or set	500	
	- Sublimit for valuables	500	
	b) Essential items	250	
	c) Keys to home or vehicle	250	
E	Money	1,000	40
	a) Loss or theft of money	500	
	b) Financial payment card loss	1,000	40
	c) Replacement travel documents	250	
	d) Rental vehicle excess or deductible	1,500	
F	Personal Liability	2,000,000	NIL
G	Legal Expenses	50,000 per single original event or circumstance	NIL
H	Winter Sports		
1.1	Winter sports equipment		
	a) Owned by you	500	40
	b) Hired by you	300	
	c) Replacement hire		
	- Maximum per 24 hour period	50	
	- Maximum per insured person per claim	350	
	d) Lift pass	200	

1.2	Bodily injury and illness a) Non-refundable costs reimbursement b) Compensatory daily benefit - Maximum per 24 hour period - Maximum per insured person per claim	400 100 700	
1.3	Interruption a) Avalanche b) Resort closure - i. reimbursement, or - ii. daily amount	500 500 or 50 per 24 hour period up to 500 per claim	