

Policy Schedule for the Everest Insurance Police Travel Policy

Produced on Friday, 09 January 2026

Client Name: **West Midlands Police Federation**

Policy Number: **458366/01/2025**

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:	Cega
Telephone:	+44 (0) 1243 975385
Email:	assistance@cegagroup.com

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://us-fnol.claims.global/everestUK/submit
Telephone:	
Claims number:	+44 1908 302235
Email:	Everestuk@crawco.co.uk

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:	458366/01/25
Policy period:	Inception: 1 st April 2025 Expiry: 31 st March 2026 Both days inclusive at the local standard time at the address of the policyholder.
Currency:	GBP/£

Insurance Broker Details

Insurance Broker:	Gallagher
Insurance Broker Address:	The Galleria, Station Road, Crawley, West Sussex, RH10 1WW

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>
Police Staff	<i>Under 65 years of age</i>
Dependents 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 per person up to a maximum of £80 per claim
A	Accident & Illness	Insured Persons	Insured Persons	
	Benefits payable for accident only	Aged Over 16	Aged Under 16	
	1. Death	25,000	25,000	NIL
	2. Total and irrecoverable loss of sight of both eyes	25,000	25,000	NIL
	3. Total and irrecoverable loss of sight of one (1) eye	12,500	12,500	NIL
	4. Loss of two (2) limbs	25,000	25,000	NIL
	5. Loss of one (1) limb	12,500	12,500	NIL
	6. Total and irrecoverable loss of sight of one (1) eye and loss of one (1) limb	25,000	25,000	NIL
	7. Loss of hearing in both ears	25,000	25,000	NIL
	8. Loss of speech	25,000	25,000	NIL
	9. Permanent total disablement (other than the above)	25,000	25,000	NIL
	10. Permanent partial disablement: The permanent severance or permanent total loss of use of:	25,000	25,000	NIL
	a) One (1) thumb	30%	30%	
	b) One (1) forefinger	20%	20%	
	c) Any finger other than a forefinger	10%	10%	
	d) One (1) big toe	15%	15%	

	e) Any toe other than a big toe f) One (1) shoulder or elbow g) One (1) wrist, hip, knee or ankle h) The lower jaw by surgical operation i) Loss of hearing in one (1) ear j) Loss of one (1) internal organ k) Permanent partial disablement (other than the above) 11. Temporary total disablement - Weekly benefit - Benefit period 12. Temporary partial disablement - Weekly benefit - Benefit period	5% 25% 20% 30% 25% 25% 100% Not Insured	5% 25% 20% 30% 25% 25% 100% 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	10,000		
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
	- Amendment due to catastrophe sublimit	5,000	
1.2a	Delay - Reimbursement	100	
1.2b	Delay - Monetary benefit	100	
	- Maximum per 12 hour period	100	
	- Maximum per insured person per claim	100	
1.3	Missed departure	1,000	
1.4	Hijack and kidnap		
	- Maximum per 24 hour period	500	
	- Maximum per insured person per claim	15,000	
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	

1.2	c) Replacement hire		
	- Maximum per 24 hour period	50	
	- Maximum per insured person per claim	350	
	d) Lift pass	200	
	Bodily injury and illness		
1.3	a) Non-refundable costs reimbursement	400	
	b) Compensatory daily benefit		
	- Maximum per 24 hour period	100	
	- Maximum per insured person per claim	700	
	Interruption	500	
	a) Avalanche		
	b) Resort closure	500 or	
	- i. reimbursement, or	50 per 24 hour period up	
	- ii. daily amount	to 500 per claim	