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**Everest Insurance®  
Police Travel  
Policy Schedule**

## Policy Schedule for the Everest Insurance<sup>®</sup> Police Federation Travel Policy

Produced on

**Client Name: West Midlands Police Federation**

**Policy Number: 458366/01/2026**

### 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)1234 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:

FNOL Link :	<a href="https://us-fnol.claims.global/everestUK/submit">https://us-fnol.claims.global/everestUK/submit</a>
Telephone:	+44 1908 302235
Email:	<a href="mailto:everestuk@crawco.co.uk">everestuk@crawco.co.uk</a>

### Language

This Policy and all associated correspondence will be in English.

### Law & Jurisdiction

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

## 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:** 458365/01/26

**Period of insurance:** Inception: 1<sup>st</sup> April 2026  
Expiry: 31<sup>st</sup> March 2027  
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	Under 75 years of age
Retired officers	Under 75 years of age
Partners of the above	Under 85 years of age
Police Staff	Under 65 years of age
Dependents of the above	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

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 **trip** outside the **insured person's country of residence**. Any **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.

## Table of Benefits

Section	Benefit with Limitations to Apply	Limit Per <b>Insured Person</b> Per <b>Claim</b> per <b>Period of Insurance</b> (unless stated otherwise)		<b>Excess or Waiting Period</b>
<b>A</b>	<p><b>Accidental Bodily Injury</b></p> <p><b>Benefits payable for accident only</b></p> <ol style="list-style-type: none"> <li>Death</li> <li>Total and irrecoverable <b>loss of sight</b> of both eyes</li> </ol>	<p><b>Insured Persons Aged Over 16</b></p> <p>25,000</p> <p>25,000</p>	<p><b>Insured Persons Aged Under 16</b></p> <p>25,000</p> <p>25,000</p>	

	3. Total and irrecoverable <b>loss of sight</b> of one (1) eye	12,500	12,500	
	4. <b>Loss of two (2) limbs</b>	25,000	25,000	
	5. <b>Loss of one (1) limb</b>	12,500	12,500	
	6. Total and irrecoverable <b>loss of sight</b> of one (1) eye and <b>loss of one (1) limb</b>	25,000	25,000	
	7. <b>Loss of hearing</b> in both ears	25,000	25,000	
	8. <b>Loss of speech</b>	25,000	25,000	
	9. <b>Permanent total disablement</b> (other than the above)	25,000	25,000	
	10. Permanent partial disablement: The permanent severance or permanent total loss of use of:	25,000	25,000	
	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	5%	5%	
	f) One (1) shoulder or elbow	25%	25%	
	g) One (1) wrist, hip,	20%	20%	

	knee or ankle h) The lower jaw by surgical operation i) <b>Loss of hearing</b> in one (1) ear j) Loss of one (1) internal organ k) Permanent partial disablement (other than the above) <b>11. Temporary total disablement</b> - <b>Weekly wage</b> - <b>Benefit period</b> <b>12. Temporary partial disablement</b> - Weekly benefit - <b>Benefit period</b>	30%  25%  25%  100%  Not Insured  Not Insured	30%  25%  25%  100%  Not Insured  Not Insured	
<b>B</b>	<b>Medical and Associated Expenses</b>			
1.1	<b>Foreign country medical expenses</b>	10,000,000		<i>£40</i>
1.2	Emergency medical evacuation	10,000,000		<i>NIL</i>
1.3	Repatriation	10,000,000		<i>NIL</i>
1.4	Compassionate visit and emergency travel expenses	5,000		<i>NIL</i>
1.5	Continuing <b>medical expenses</b>	5,000		<i>NIL</i>
1.6	In-Hospital cash - Maximum days per <b>claim</b>	30		<i>NIL</i>

	- Maximum per <b>insured person</b> per day	50	NIL
1.7	Funeral expenses	10,000	NIL
1.8	<b>Foreign country</b> coma benefit		
	- Maximum days per <b>claim</b>	730	NIL
	- Maximum per <b>insured person</b> per day	50	NIL
1.9	<b>Country of residence</b> transportation expenses		
	- Maximum consecutive weeks	26	NIL
	- Maximum per <b>insured person</b> per day	50	NIL
	- Maximum per <b>insured person</b> per <b>claim</b>	5,000	NIL
1.10	Search and rescue expenses	25,000	NIL
<b>C</b>	<b>Trip Interruption</b>		
1.1	Cancellation, curtailment and amendment	5,000	£40 per <b>insured person</b> , subject to a maximum total <b>excess</b> of £80 per <b>claim</b> for multiple <b>insured persons</b>
	- Amendment due to <b>natural catastrophe</b> sublimit	5,000	
1.2a	Delay - Reimbursement	100	NIL
1.2b	Delay - Monetary benefit	100	NIL
	- Maximum per 12 hour period	100	NIL

	- Maximum per <b>insured person</b> per <b>claim</b>	100	NIL
1.3	Missed departure	1,000	NIL
1.4	Hijack and kidnap		
	- Maximum per 24 hour period	500	NIL
	- Maximum per <b>insured person</b> per <b>claim</b>	15,000	NIL
<b>D</b>	<b>Personal Baggage</b>	£2,000 maximum per <b>insured person</b> during the <b>period of insurance</b>	£40 applicable to the entirety of section D
	a) Repair or reimbursement	500	
	- Sublimit for 1 item, pair or set	500	
	- Sublimit for <b>valuables</b>		
	b) Sublimit for Essential items	250	
	c) Sublimit for Keys to home or vehicle	250	
<b>E</b>	<b>Money</b>	£1,000 maximum amount per <b>insured person</b> during the <b>period of insurance</b>	£40 applicable to the entirety of section E
	a) Loss or theft of <b>money</b>	500	
	b) Financial payment card loss	1,000	
	c) Replacement travel documents	250	
	d) Rental vehicle excess or deductible	1,500	
<b>F</b>	<b>Personal Liability</b>	2,000,000	NIL

<b>G</b>	<b>Legal Expenses</b>	50,000 per <b>claim</b>	NIL
<b>H</b>	<b>Winter Sports</b>		
1.1	Winter sports equipment		<b>£40</b> applicable to the entirety of section H
	a) Owned by <b>you</b>	500	
	b) Hired by <b>you</b>	300	
	c) Replacement hire		
	- Maximum per 24 hour period	50	
	- Maximum per <b>insured person per claim</b>	350	
1.2	d) Lift pass	200	
	<b>Bodily injury and illness</b>		
	a) Non-refundable costs reimbursement	400	
	b) Compensatory daily benefit		
	- Maximum per 24 hour period	100	
	- Maximum per <b>insured person per claim</b>	700	
1.3	Interruption		
	a) Avalanche	500	
	b) Resort closure	500; or	
	- i. reimbursement, or	50 per 24 hour period up to	
	- ii. daily amount	500 per <b>claim</b>	
<b>I</b>	<b>Cruises</b>		
1.1	Missed port departure	Up to 500 per <b>claim</b>	

1.2	Skipped port benefit	50 per port up to 250 per <b>claim</b>	
1.3	Confinement during your cruise  - travel expenses to re-join or reach final destination:	50 per 24 hour period up to 500 per <b>claim</b>  - up to 500 per <b>claim</b>	
1.4	Cruise attire: a) lost, stolen or damaged  b) delayed	1,000 per <b>claim</b>  50 per 24 hour period of delay, up to 250 per <b>claim</b>	