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**Everest Insurance®
Personal Accident
and Sickpay Police
Federation Policy
Schedule**

Policy Schedule for the Everest Insurance® Personal Accident and Sickpay Police Federation Policy

Produced on

Client Name: West Midlands Police Federation

Policy Number: 458365/01/2026

New /Renewal Policy Schedule

This **policy schedule** forms part of the Everest Insurance Personal Accident and Sickpay Police Federation 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

If the **policyholder** or **insured person** wants to make a **claim**, or report an occurrence or circumstance which might result in a **claim** under this Policy, they may do so by using the following contact information:

Claims Coordinator: Gallagher

Telephone: +44 (0)1403 327 719

Email: uk.groupinsuranceschemes.contact@ajg.com

Everest / Language

This Policy and all associated correspondence will be in English.

Law & Jurisdiction

This Policy shall be governed by and construed in accordance with the Laws of England and Wales . 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: 458365/01/2026

Policy period: Inception: 1st April 2026
Expiry: 31st April 2027
Both days inclusive at the local standard time at the address of the policyholder.

Currency: GBP/£

Insurance Broker Details

Insurance Broker: Gallaghers
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 1	Category 2	Category 3	Category 4
Insured persons	All serving members under the of 70	All partners of a serving member under the age of 70	All Police Staff under the age of 70	All partners of police staff under the age of 70
Operative time	24 hours a day for the duration of the policy period	24 hours a day for the duration of the policy period	24 hours a day for the duration of the policy period	24 hours a day for the duration of the policy period

Per Policy Period:	
Maximum Limit per Insured Person per for each Single Claim	£150,000
Maximum Limit per Insured Person for Weekly Temporary Total Disablement	£20
Maximum Limit per Insured Person for Sickpay	£20% of gross basic salary pay
Maximum Accumulation Limit for all Insured Persons for one Single Claim (applicable to all categories)	£10,000,000

A. SECTION - Accident Core Benefits

Limits within this Section are per **insured person** per **accident** unless stated otherwise.

1.1 Death and Permanent Disability

Benefit in respect of the below Listed Disablements with Limitations to Apply	Maximum Limit Category 1	Maximum Limit Category 2	Maximum Limit Category 3	Maximum Limit Category 4
Accidental death	Not Insured	Not Insured	Not Insured	Not Insured
Permanent total disablement from any and every occupation	£150,000	£75,000	£150,000	£75,000
Permanent loss of sight of a. both eyes b. one eye	£50,000 £25,000	£10,000 £5,000	£50,000 £25,000	£10,000 £5,000
Permanent loss of limbs of a. two or more limbs b. one limb	£50,000 £25,000	£10,000 £5,000	£50,000 £25,000	£10,000 £5,000
Permanent loss of an internal organ	Not Insured	Not Insured	Not Insured	Not Insured
Permanent loss of hearing in a. both ears b. one ear	£50,000 £12,500	£6,000 £2,500	£50,000 £12,500	£6,000 £2,500
Permanent loss of speech	£50,000	£6,000	£50,000	£6,000
Permanent total loss or use of a. a shoulder, elbow or wrist b. a hip, knee or ankle	Not Insured	Not Insured	Not Insured	Not Insured
Permanent total loss or use of four fingers and a thumb of either hand a. a thumb of either hand one joint two joints b. a any finger on either hand one joint two joints three joints c. a big toe, both joints e. all toes on one foot	£10,000 £2,250 £4,500 £1,000 £2,000 £3,000 £900 £3,600	Not Insured	£10,000 £2,250 £4,500 £1,000 £2,000 £3,000 £900 £3,600	Not Insured
Permanent total loss or use of back or spine below the neck with no damage to the spinal cord	Not Insured	Not Insured	Not Insured	Not Insured
Permanent total loss or use of neck or cervical spine with no damage to the spinal cord	Not Insured	Not Insured	Not Insured	Not Insured
Removal by surgical operation of the lower jaw	Not Insured	Not Insured	Not Insured	Not Insured

Complete insanity	Not insured	Not insured	Not insured	Not insured
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1.2 Temporary Total Disablement

Benefit with Limitations to Apply	Maximum Limit Category 1	Maximum Limit Category 2	Maximum Limit Category 3	Maximum Limit Category 4
Weekly sum insured	£20	Not Insured	£20	Not Insured
Benefit period (weeks)	104		104	
Waiting period (days)	7		7	

1.3 Temporary Partial Disablement

Benefit with Limitations to Apply	Maximum Limit Category 1	Maximum Limit Category 2	Maximum Limit Category 3	Maximum Limit Category 4
Weekly sum insured	Not Insured	Not Insured	Not Insured	Not Insured
Benefit period (weeks)				
Waiting period (days)				

B. SECTION - Additional Accident Benefits

Limits within this Section are per **insured person** per **accident** per **policy period** unless stated otherwise.

Benefit with Limitations to Apply	Maximum Limit Category 1	Maximum Limit Category 2	Maximum Limit Category 3	Maximum Limit Category 4
1.1 Accidental Hospital Recuperation Daily benefit per insured person Max. period (days)	£50 7	Not Insured	£50 7	Not Insured
1.2 Accidental Medical Expenses Reimbursement	Not Insured	Not Insured	Not Insured	Not Insured
1.3 Childcare Max. per hour Max. per claim per insured person Max. per insured person per policy period	Not Insured	Not Insured	Not Insured	Not Insured
1.4 Coma Benefit Daily benefit per insured person Max. period (days)	Not Insured	Not Insured	Not Insured	Not Insured
1.5 Dental Expenses a. Dental Treatment Max. per accident per insured person Max. number of accidents per policy period per insured person b. Emergency Dental Treatment in the United Kingdom Max. per accident per insured person per policy period Max. number of accidents per policy period per insured person	£2,500 1 £200 4	Not Insured	£2,500 1 £200 4	Not Insured

<p>c. Emergency Dental Treatment outside of the United Kingdom Max. per accident per insured person per policy period</p> <p>Max. number of accidents per policy period per insured person</p>	£400		£400	
<p>d. Dental Call-Out Fees Max. per accident per insured person per policy period</p> <p>Max. number of accidents per policy period per insured person</p>	£100		£100	
<p>e. Hospitalisation Following Dental Treatment Daily benefit per insured person</p> <p>Max. period (days)</p>	£50 20		£50 20	
<p>f. Oral Cancer Max. per insured person per policy period</p>	Not Insured		Not Insured	
<p>1.6 Funeral Expenses Max. per insured person per policy period</p>	Not Insured	Not Insured	Not Insured	Not Insured
<p>1.7 On-Duty Infection Max. per insured person per policy period</p>	£50,000	Not Insured	Not Insured	Not Insured
<p>1.8 Paralysis Paraplegic Hemiplegic Triplegic Quadriplegic per insured person per policy period</p>	Not Insured	Not Insured	Not Insured	Not Insured
<p>1.9 Rehabilitation Max. per accident per insured person per policy period</p>	Not Insured	Not Insured	Not Insured	Not Insured
<p>1.10 Renovation Expenses Max. per accident per insured person per policy period</p>	Not Insured	Not Insured	Not Insured	Not Insured
<p>1.11 Unrecovered Criminal Court Award Compensation Max. per insured person per policy period</p>	£1,000	Not Insured	£1,000	Not Insured
<p>1.12 Workplace Firearm, Knife Assault and Dog Attack Max. per incident (Firearm/crossbow) for all insured persons per policy period</p> <p>Max. per incident (Knife) for all insured persons per policy period</p> <p>Max. per incident (Dog Attack) for all insured persons per policy period</p>	£2,500 £1,500 £750	Not Insured	£2,500 £1,500 £750	Not Insured

1.13 Scarring of The Face Max. per accident per insured persons per policy period	£5,000	Not Insured	£5,000	Not Insured
1.14 Third Degree Burns Max. per accident for per insured person per policy period	£5,000	Not Insured	£5,000	Not Insured
1.15 Convalescent Max. per accident per insured person per policy period	£70		£70	

C. SECTION - Sickpay and Unsociable Hours

1.1 Sickpay

Benefit with Limitations to Apply	Maximum Limit Category 1	Maximum Limit Category 2	Maximum Limit Category 3	Maximum Limit Category 4	Special Constables
Reduction to half pay: %of gross basic scale pay &/or Weekly sum insured Benefit period (weeks) Qualifying period (days)	20% 26 180	Not Insured	20% 26 180	Not Insured	£75 26 180
Reduction to NIL pay: % of gross basic scale pay Benefit period (weeks) Qualifying period (days)	Not Insured	Not Insured	Not Insured	Not Insured	Not Insured
Reduced to pay other than the above: % of gross basic scale pay Benefit period (weeks) Qualifying period (days)	Not Insured	Not Insured	Not Insured	Not Insured	Not Insured

1.2 Unsociable Hours

Benefit with Limitations to Apply	Maximum Limit Category 1	Maximum Limit Category 2	Maximum Limit Category 3	Maximum Limit Category 4
Weekly sum insured	7.5% of gross basic scale pay up to	Not Insured	Not Insured	Not Insured
Constable	£60			
Sergeants	£75			
Inspectors / Chief Inspectors	£95			
Waiting period (days)	14			
Total number of weeks during a consecutive twenty-four (24) week period the benefit is payable	8			

