

Police Federation Personal Accident and Sickpay Insurance

Insurance Product Information Document

Company: EVEREST INSURANCE (IRELAND), DAC (UK Branch)

UK establishment office address: 40 Lime Street, London, EC3M 5BS

UK establishment number: BR021682

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.

Product: Personal Accident and Sickpay insurance

This document provides a summary of the general pre-contractual information on this insurance.

The complete pre-contractual and/or contractual information relating to the product is provided in other documents (in this case, in your Policy). For more information, please refer to the terms and conditions of your Policy, contact your insurance broker or visit our website: <https://www.everestglobal.com>.

What does this type of insurance consist of?

This insurance covers you and, unless where otherwise stated in your Policy, your covered family member, for specified benefit amounts in respect of accidental death or disability, medical and associated expenses and for your Sickpay and unsociable hours payments.



What is insured?

Up to the amount listed in the Schedule:

- ✓ Accident Core Benefits: specified benefit payments where you or your covered family member suffer an accident which within 24 months results in an injury leading to death, permanent disablement or temporary disablement.
- ✓ Additional Accident Benefits: specified benefit payments in respect of you or your covered family member's medical and associated expenses following an accident, including sums for childcare, dental treatment, funeral expenses, rehabilitation, renovation, convalescent home costs and benefit payments for on-duty infection, workplace firearm and dog attacks, paralysis, coma, facial scarring and burns and unrecovered criminal court awards.
- ✓ Sickpay and Unsociable Hours: cover for where your pay is reduced or ceased in accordance with the Police Regulations 2003 as a result of you suffering an illness or an accident resulting in an



What is not insured?

Claims in any way caused or contributed to by:

- ✗ Any naturally occurring or degenerative process or gradually occurring cause.
- ✗ You or your covered family member being a full-time member of the military or armed forces, or any reserve forces called out for permanent duties
- ✗ Normal pregnancy symptoms
- ✗ You or your covered family member's suicide.
- ✗ You or your covered family member's intentional criminal or illegal act
- ✗ War, unless you or your covered family member are already on a journey abroad when war is declared.

This is not an exhaustive list. To consult the totality of the risks not insured, please check your Policy.



Are there any restrictions on cover?

- ! No payments will be made which expose the insurer to sanctions or financial penalties.

injury. The cover includes sums for unsociable hours that you were scheduled to carry out prior to becoming totally temporarily disabled.

Other optional coverages may also be included as Extensions. To review all the coverages that are provided, please check your Policy.

- ! Insurers' liability will not exceed the specified amounts stated in the Schedule.
- ! Cover for you and your covered family member is subject to the age restrictions specified on the Schedule in the Insured Persons Categories and Limitations table.
- ! Payments in respect of each single claim are subject to the Maximum Accumulation Limit specified on the Schedule.

This is not an exhaustive list. For all terms and conditions that apply, please check your Policy.



Where am I covered?

- ✓ Worldwide coverage 24 hours per day for the duration of the Policy Period other than as stated in General Condition 1.18, Sanctions Limitation Clause.



What are my obligations?

- You must take reasonable steps to limit your loss and avoid events which could lead to a claim
- You must not act fraudulently or dishonestly with respect to any claim made under this Policy.



When and how do I pay?

The Policyholder pays the premium which is collected from your salary each month.



When does the cover start and end?

Unless your Policy states otherwise, you will be covered for the duration of the Policy Period.



How do I cancel the contract?

The Policyholder may only cancel this insurance during the cooling off period.

You can cancel your participation as a member under this Policy at any time by giving us written notice.

We can cancel this insurance by giving the Policyholder 30 days written notice.

We can cancel your participation as a member under this Policy for a valid reason specified in the Policy by giving 30 days written notice.