



## Group Critical Illness Policy Schedule Employee Cover

*This replaces any previous Policy Schedule for this Policy Number*

Policyholder:	North Wales Police Federation		
Policyholder's Address:	North Wales Police Federation Office, 311 Abergele Road, Old Conwyn, Conwy, LL29 9YF		
Policy Number:	K00407 / 18870	Date of Issue:	28/06/2018
Start Date:	01/01/2018	Anniversary Date:	1 <sup>st</sup> March
Effective Date:	01/01/2018	Review Date:	01/03/2019

Eligibility Criteria:	Serving officers/Staff members of the employer who have elected benefits
Joiners are allowed from:	Daily
Increases are effective from:	Daily
Premium Frequency:	Monthly



### **Category 001**

Category Description:	Serving Officer/Staff Member
Standard/Extended Cover:	Extended
Employee Benefit:	A fixed amount of £6,000.
Spouse Benefit:	n/a
Minimum Entry Age:	16
Cancellation Ages:	65
Total Permanent Disability:	n/a



## Endorsements

- All existing members to be covered on no worse terms. A pre-existing conditions exclusion will apply for any condition included on our extended cover that is not presently provided for the members.
- No medical underwriting required
- All cover is based upon the age of the scheme member.
- New recruits join the scheme within the first six months of joining the police force.
- A new officer joining the scheme will be covered for their chosen level of benefit, subject to the pre-existing conditions exclusion.
- New recruits will be provided with the serving level of benefits cover under this policy free of charge for weeks 1-103 of their training. From week 104 onwards, new recruits (probationers) must pay the relevant premium to continue the cover. If the relevant premium is not paid, the cover will lapse at the end of week 103.
- All cover ceases on the officer/staff employee reaching age 65.
- Secondment to armed forces – no time limit, secondment anywhere in the world excluding armed forces - three years maximum cover, career break - five years maximum cover.
- Cover for children is automatically provided on our product. The benefit provided is 25% of the officer's benefit.
- The survival period is 14 days, except for TPD claims, where the member must have been continuously and permanently disabled for six months before we will pay the lump sum.
- Cancer Drugs Fund Benefit is not included

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