



Affinity Solutions

Police Federation Personal Accident Schedule

Please note that you must advise your insurance broker of any changes to the risk and items to be covered.

Policyholder Details

The Policyholder	North Wales Police Federation
Policyholder Address	Federation Office, 311 Abergele Road, Old Conwyn, Conwy, LL29 9YF
Business Description	Police Federation

Policy Details

Policy Number	24138446ECA
Agent	Philip Williams & Company Insurance Management
Agency Number	30/0017050
Period of Insurance	1 st March 2019 to 28 th February 2021
Renewal Date	1 st March 2021

Personal Accident

Category	Insured Persons
A	Serving Member, up to age 65

Category	Operative Time
A	24 hours a day, worldwide

Personal Accident	
Accidental bodily injury resulting in:	Category A
Permanent Loss of Sight in one or both eyes	£50,000
Permanent Loss of Hearing in one ear	£12,500
Permanent Loss of Hearing in both ears	£50,000
Permanent Loss of one or more Limbs	£50,000
Permanent Loss of Speech	£50,000
Permanent Total Disablement* (PTD)	£100,000
Permanent Partial Disablement	Up to £50,000
Temporary Total Disablement	Not Insured
Excess Period	n/a
Benefit Period	n/a

Personal Accident Extensions	
Accidental bodily injury resulting in:	Category A
Coma Benefit	Not Insured
Convalescence	Up to £70
Dependant Care Costs	Not Insured
Infection by HIV/Hepatitis B Whilst on Duty	Up to £50,000
Planned Hospitalisation	£50 per night
- Benefit Period	7 nights
- Excess Period	3 nights
Unplanned Hospitalisation (including Sickness)	£50 per night
- Benefit Period	7 nights
Quadriplegia	Not Insured
Injury as result of firearms or knives	
- Knife Injury	£750
- Firearms Injury	£1,500
Third Degrees Burns	Up to £5,000
Unrecovered Criminal Court Compensation	Up to £500
Unsociable Hours Benefit	
Excess Period – 14 days	£1 per unsociable hour up to a max. of £60 per week
Benefit Period – 24 weeks	
Dental Injury & Emergency Limits	
Accidental Dental Injury	Up to £2,500 per incident, Max four incidents
Emergency Dental Treatment Within UK	Up to £200 per incident, max four incidents
Emergency Dental Treatment OutsideUK	Up to £400 per incident, max two incidents
Dentist Call-Out Fees	Up to £100 per incident, max two incidents
Hospitalisation following Dental Treatment	£50 per night up to 20 nights
Oral cancer	Up to £12,000

Maximum Benefits

Maximum Benefit any one Insured Person	
Death and Capital Sums:	£100,000
Temporary Total Disablement	Not Insured

Maximum Accumulation Limits	
Any One Aircraft:	£5,000,000
Any One Accident:	£25,000,000

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