

Group Personal Accident and Sickpay Schedule

Group Policy Details	
Policy Number:	CK4520PAA246
Insured:	Defence Police Group Insurance Benefit Trust
Address:	DPF Unit 131, China Works, Black Prince Road, London, SE1 7SJ
Business description	Police Group Insurance
Period of Insurance	Effective Date: 01 October 2024 Expiry Date: 30 September 2025 (both dates inclusive)
Date of Issue	13th September 2024
Insurer:	The policy is underwritten by Millstream Underwriting Ltd, Registration No. 3896220. Registered Office: 52-56 Leadenhall Street, London, EC3A 2EB on behalf of: Arch Insurance Company (UK) Limited, 5 th Floor, Plantation Place South, 60 Great Tower Street, London, EC3R 5AZ. Financial Conduct Authority Firm reference number: 229887
Premium:	Premiums are calculated in accordance with rates agreed between Millstream Underwriting Limited and the Insured . These will be included as part of the premium for the Insured Benefit Scheme paid by the Member to the Insured.
Intermediary Name:	Philip Williams Insurance Management

Insured Persons and Operative Times		
	Insured Persons	Operative Time
Category A	Any Member serving as a police officer of the Insured up to the age of 70	24 Hours

Section A: Personal Accident

	Benefit Description	Insured Persons
		Category A
1.	Death	Not Covered
2.	Permanent Total Disablement	£100,000
3.	Permanent Disabling Injury: Maximum Benefit	Not Covered
4.	Loss of sight in one eye	£50,000
5.	Loss of sight in both eyes	£50,000
6.	Loss of one limb	£50,000
7.	Loss of two or more limbs	£50,000
8.	Loss of hearing in one ear	£12,500
9.	Loss of hearing in both ears	£50,000
10.	Temporary total disablement	£50 per week
	Deferment Period	7 Days
	Benefit Period	104 Weeks
Extensions of Cover		
11.	Unplanned Hospital Confinement (per overnight stay)	£50 per night up to a maximum of 7 nights
12.	Unsociable Hours Benefit	Not Covered
13.	Emergency Dental Treatment	Up to £500
14.	Criminal Court Compensation Award	Not Covered
15.	On Duty Assault Firearm/Stabbing	Not Covered
16.	Burns causing Disfigurement or Scarring	Not Covered
17.	On Duty Acquired HIV/Hepatitis B	Not Covered
18.	Convalescent Benefit	Not Covered

Section B: Sickpay

Benefit Description	Insured Persons
	Category A
Sickpay	20% of Salary payable for up to 26 weeks when pay cut to half
Qualifying Period	182 Days
Benefit Period	182 Days

Policy Limitations

Accumulation Limit	Maximum Limit per Insured Person
Any one event	£10,000,000
Per event for all Insured Persons travelling in a multi-engine aircraft	£1,000,000
Per event for all insured persons travelling in any other aerial device other than a multi-engine aircraft	£1,000,000
Section B: Sick pay	For serving officers of rank above Chief Inspector, benefit of Salary paid will be limited to the highest rate applicable to a Chief Inspector at the time of claim