



Officer Insurance Cover

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	British Transport Police Federation
Policyholder Address	Federation Office, 134 Thurlow Park Road, West Dulwich, London, SE21 8HN
Business Description	Police Federation

Policy Details

Policy Number	100794245BDN
Insurance broker	Officer Insurance Cover, Advisory Insurance Brokers Limited
Period of Insurance	1 st May 2024 to 30 th April 2025
Renewal Date	1 st May 2025

Personal Accident

Category	Insured Persons
A	Serving Members and Special Constables, up to age 70
B	Partners of Category A Insured Persons

Category	Operative Time
A and B	24 hours a day, worldwide (except Special Constables, duty related accidents only)

Accidental bodily injury resulting in:	Category A	Category B
Total and irrecoverable loss of sight of one eye and/or permanent total loss of use of one limb	£50,000	£25,000
Total and irrecoverable loss of sight of both eyes and/or permanent total loss of use of both limbs	£50,000	£25,000
Permanent Total Disablement (other than total and irrecoverable loss of sight or loss of limb(s))	£130,000* / £20,000**	£65,000*
Permanent total and irrecoverable loss of hearing in one ear	£15,000	£7,500
Permanent total and irrecoverable loss of hearing in both ears and/or permanent total loss of speech	£50,000	£25,000
Permanent Total Loss of thumb	£15,000	N/A
Permanent Total Loss of one forefinger	£10,000	N/A
Permanent Total Loss of any other finger	£5,000	N/A
Permanent Total Loss of one big toe	£7,500	N/A
Permanent Total Loss of any other toe	£3,000	N/A
Permanent Total Loss of use of back or spine below the neck with no damage to the spinal cord	£20,000	N/A
Permanent Total Loss of use of neck or cervical spine with no damage to the spinal cord	£15,000	N/A
Permanent Total Loss of use of shoulder, elbow or wrist	£12,500	N/A
Permanent Total Loss of hip, knee or ankle	£11,000	N/A
Removal by surgical operation of lower jaw	£15,000	N/A

Aviva Insurance Limited

Registered in Scotland No.2116.

Registered Office: Pitheavlis, Perth PH2 0NH.

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Quadriplegia	£25,000	N/A
Occupationally Acquired HIV/AIDS /Hepatitis B	£50,000	N/A
Unrecovered Criminal Court Compensation	Up to £500	N/A
On-Duty Offensive Weapons Benefit	£2,500 / £1,500	N/A
Funeral Expenses	Up to £10,000	N/A
Rehabilitation Expenses	Up to £25,000	N/A
Disability Assistance	Up to £25,000	N/A
Accident Medical Expenses	Up to 25% of Temporary Disablement benefits claimed	N/A
Dependent Childcare Costs	Up to £15 per hour, maximum £200	N/A
Temporary Total Disablement	£60 per week	£30 per week
- Excess Period	7 days	7 days
- Benefit Period	104 weeks	104 weeks
Unsociable Hours Benefit	7.5% of basic scale up to £60 per week	N/A
- Excess Period	14 days	N/A
- Benefit Period	8 weeks during a 24-week period	N/A
Coma Benefit	£50 per day	N/A
- Benefit Period	104-weeks	N/A
Unplanned Hospitalisation (Accident)	£50 per day	N/A
- Benefit Period	7 days	N/A

**The basis of cover for Permanent Total Disablement is Any and Every occupation*

***The basis of cover for Permanent Total Disablement is Usual occupation*

Personal Accident (Dental)

Dental Expenses	Category A	Category B
Accidental Dental Injury	Up to £2,500	N/A
Emergency Dental Within UK	Up to £200 per incident, max four incidents	N/A
Emergency Dental Outside UK	Up to £400 per incident, max two incidents	N/A
Dentist Call-Out Fees	Up to £100 per incident, max two incidents	N/A

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Maximum Benefits

Maximum Accumulation Limits	
Death and Capital Sums:	£130,000
Temporary Total Disablement:	£60 per week

Maximum Accumulation Limits	
Any One Aircraft:	£1,000,000
Any One Accident:	£1,000,000

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