



## GROUP LIFE INSURANCE POLICY SCHEDULE FOR POLICE FORCE STANDALONE EXCEPTED BENEFITS

This *policy schedule* is in respect of **Serving Officers** should be read in conjunction with the Policy Wording **GR01192 07/2021** to gain a complete understanding of the terms of this policy

Where there are any differences between the Policy Booklet, Scheme Rules and this Policy Schedule, the Scheme Rules are overriding

**Contact address:** Aviva  
PO Box 3240  
Group Protection  
Norwich  
NR1 3ZF

**Policy number:** G028894E01/1

**Scheme:** British Transport Police Federation

**Principal Employer:** British Transport Police

**Trustees:** Individuals have been appointed as trustees of the *scheme*

**Commencement date with Aviva:** 1 May 2017

**Eligible Persons:** Serving Officers of the employer who:

- are joining the scheme at any time within the first six months of joining the police force  
or
- if joining after six months have been actively at work for the previous eight weeks prior to joining the scheme.  
or
- is a Special Constable who has been actively on duty for 8 consecutive shift days preceding the application to join the scheme, has not been medically advised against working, and has not been absent from their usual occupation due to ill health or injury during this period.

### Benefits payable if an eligible person dies in *service* before *termination age*

**Lump sum death benefit:** An amount of £130,000 payable on death of an eligible person in the scheme.

**Premium calculation method:** Unit rate

**Rate guarantee date:** 1 May 2025

**Premium payment** £6.39 per calendar month in respect of each Serving Officer in the scheme, £6.92  
Aviva Life & Pensions UK Limited. Registered in England Number 3253947. Registered Office Wellington Row, York, YO90 1WR.  
Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 185896.



<b>amount and frequency:</b>	per calendar month in respect of each Special Constable in the scheme. Premiums are waived for New Recruits until week 52 of their employment and charged at 50% of full serving officer premium from week 52- 103.
<b>Cessation of cover:</b>	The earlier of death, leaving service or the scheme or reaching age 70
<b>Termination Age:</b>	Age 70
<b>Renewal date:</b>	1 May
<b>Rate review interval:</b>	3 years
<b>Membership during absence from work:</b>	<p>If premiums continue to be paid for an eligible person in the scheme employed by the employer, for as long as the eligible person qualifies for death in service benefits under the scheme, he or she may remain included in the policy if granted a leave of absence in the following circumstances –</p> <p>During any period of illness, disablement, maternity or paternity leave up to the age of 70.</p> <p>Upon secondment of an eligible person to the armed forces when cover may continue for the whole period of such a secondment.</p> <p>Upon secondment of an eligible person other than to the armed forces, anywhere in the world, when cover may continue for a maximum of three years from the date of such secondment.</p> <p>Upon a career break of an eligible person when cover may continue for a maximum of five years.</p>
<b>General Terms and Conditions:</b>	<p>All existing members are to be covered automatically for their existing basis of benefit.</p> <p>All cover ceases at age 70.</p> <p>Death by any cause is covered, there are no restrictions.</p>
<b>Overseas Members:</b>	This policy covers members working outside of the UK, Channel Islands and the Isle of Man, provided they maintain a UK, Channel Island or Isle of Man contract of employment with an employer covered by the policy and they are located in one of the standard territories listed in our policy wording.

This **policy schedule** is effective from 1 May 2022. It replaces any previous **policy schedule(s)** issued to you.

#### **Future changes**

We will tell you about any changes to this information. This will be in the form of a revised **policy schedule**.

Dated: 15/07/2022

Aviva Life & Pensions UK Limited. Registered in England Number 3253947. Registered Office Wellington Row, York, YO90 1WR. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 185896.



## GROUP LIFE INSURANCE POLICY SCHEDULE FOR POLICE FORCE STANDALONE EXCEPTED BENEFITS

This **policy schedule** is in respect of **Partners of Serving Officers** and should be read in conjunction with the Policy Wording **GR01192 07/2021** to gain a complete understanding of the terms of this policy

Where there are any differences between the Policy Booklet, Scheme Rules and this Policy Schedule, the Scheme Rules are overriding

<b>Contact address:</b>	Aviva PO Box 3240 Group Protection Norwich NR1 3ZF
<b>Policy number:</b>	G028894E01/2
<b>Scheme:</b>	British Transport Police Federation
<b>Principal Employer:</b>	British Transport Police
<b>Trustees:</b>	Individuals have been appointed as trustees of the <b>scheme</b>
<b>Commencement date with Aviva:</b>	1 May 2017
<b>Eligible Persons:</b>	Either the Spouse, or the Civil Partner or Co-Habitee (Includes same sex Co-Habitee), of a Serving Officer covered in the scheme.
<b>Benefits payable if an eligible person dies before age 70 and whilst they are the Partner of a Serving Officer who is under age 70</b>	
<b>Lump sum death benefit:</b>	An amount of £65,000 payable on death of an eligible person in the scheme.
<b>Premium calculation method:</b>	Unit rate
<b>Rate guarantee date:</b>	1 May 2025
<b>Premium payment amount and frequency:</b>	£3.98 per calendar month in respect of each eligible person in the scheme. Premiums are waived for New Recruits until week 52 of their employment and charged at 50% of full serving officer premium from week 52- 103.
<b>Cessation of cover:</b>	The earlier of death, reaching age 70 or the Serving Officer of whom the eligible member is a Partner leaving service or the scheme, reaching age 70 or dying.
<b>Termination Age:</b>	Age 70
<b>Renewal date:</b>	1 May
<b>Rate review interval:</b>	3 years

Aviva Life & Pensions UK Limited. Registered in England Number 3253947. Registered Office Wellington Row, York, YO90 1WR. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 185896.



**General Terms and Conditions:**

All existing members are to be covered automatically for their existing basis of benefit.

Civil Partners and Spouses may join the scheme at the same time as the Serving Officer (within the first six months of joining the police force), or within three months of marriage/civil partnership. Co-Habitees, including same sex partners, may join within three months after living together for six months.

All Partners must be able to satisfy the health declaration detailed in the partner application form.

If a Serving Officer reaches 70 before his or her Partner reached 70, the Partner has to leave the scheme at the same time as the Serving Officer.

If a Serving Officer was to die or leave the scheme all cover then ceases in respect of his or her Partner.

Death by any cause is covered, there are no restrictions.

**Overseas Members:**

This policy covers members working outside of the UK, Channel Islands and the Isle of Man, provided they maintain a UK, Channel Island or Isle of Man contract of employment with an employer covered by the policy and they are located in one of the standard territories listed in our policy wording.

This **policy schedule** is effective from 1 May 2022. It replaces any previous **policy schedule(s)** issued to you.

**Future changes**

We will tell you about any changes to this information. This will be in the form of a revised **policy schedule**.

Dated: 15/07/2022

Aviva Life & Pensions UK Limited. Registered in England Number 3253947. Registered Office Wellington Row, York, YO90 1WR. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 185896.



## GROUP LIFE INSURANCE POLICY SCHEDULE FOR POLICE FORCE STANDALONE EXCEPTED BENEFITS

This *policy schedule* is in respect of **Retired Officers aged less than 65** and should be read in conjunction with the Policy Wording **GR01192 07/2021** to gain a complete understanding of the terms of this policy

Where there are any differences between the Policy Booklet, Scheme Rules and this Policy Schedule, the Scheme Rules are overriding

<b>Contact address:</b>	Aviva PO Box 3240 Group Protection Norwich NR1 3ZF
<b>Policy number:</b>	G028894E01/3
<b>Scheme:</b>	British Transport Police Federation
<b>Principal Employer:</b>	British Transport Police
<b>Trustees:</b>	Individuals have been appointed as trustees of the <i>scheme</i>
<b>Commencement date with Aviva:</b>	1 May 2017
<b>Eligible Persons:</b>	Retired Officers of the employer who were previously covered as Serving Officers under the scheme.
<b>Benefits payable if an eligible person dies before <i>termination age</i></b>	
<b>Lump sum death benefit:</b>	An amount of £50,000 payable on death of an eligible person in the scheme.
<b>Premium calculation method:</b>	Unit rate
<b>Rate guarantee date:</b>	1 May 2025
<b>Premium payment amount and frequency:</b>	£15.50 per calendar month in respect of each eligible person in the scheme
<b>Cessation of cover:</b>	The earlier of death, leaving the scheme or reaching age 65
<b>Termination age:</b>	Age 65
<b>Renewal date:</b>	1 May
<b>Rate review interval:</b>	3 years

Aviva Life & Pensions UK Limited. Registered in England Number 3253947. Registered Office Wellington Row, York, YO90 1WR. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 185896.



**General Terms and Conditions:**

All existing members are to be covered automatically for their existing basis of benefit.

Retired Officers must be in the scheme on the day before they retire.

All cover ceases at age 65.

Death by any cause is covered, there are no restrictions.

**Overseas Members:**

This policy covers members working outside of the UK, Channel Islands and the Isle of Man, provided they maintain a UK, Channel Island or Isle of Man contract of employment with an employer covered by the policy and they are located in one of the standard territories listed in our policy wording.

This **policy schedule** is effective from 1 May 2022. It replaces any previous **policy schedule(s)** issued to you.

**Future changes**

We will tell you about any changes to this information. This will be in the form of a revised **policy schedule**.

Dated: 15/07/2022

Aviva Life & Pensions UK Limited. Registered in England Number 3253947. Registered Office Wellington Row, York, YO90 1WR. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 185896.



## GROUP LIFE INSURANCE POLICY SCHEDULE FOR POLICE FORCE STANDALONE EXCEPTED BENEFITS

This **policy schedule** is in respect of **Retired Officer Partners aged less than 65** and should be read in conjunction with the Policy Wording **GR01192 07/2021** to gain a complete understanding of the terms of this policy

Where there are any differences between the Policy Booklet, Scheme Rules and this Policy Schedule, the Scheme Rules are overriding

<b>Contact address:</b>	Aviva PO Box 3240 Group Protection Norwich NR1 3ZF
<b>Policy number:</b>	G028894E01/4
<b>Scheme:</b>	British Transport Police Federation
<b>Principal Employer:</b>	British Transport Police
<b>Trustees:</b>	Individuals have been appointed as trustees of the <b>scheme</b>
<b>Commencement date with Aviva:</b>	1 May 2017
<b>Eligible Persons:</b>	Either the Spouse, or the Civil Partner or the Co-Habitee (includes same sex Co-Habitee), of a Retired Officer aged under 65 covered in the scheme.
<b>Benefits payable if an eligible person dies before age 65 and whilst they are the Partner of a Retired Officer who is below <i>termination age</i></b>	
<b>Lump sum death benefit:</b>	An amount of £25,000 payable on death of an eligible person in the scheme.
<b>Premium calculation method:</b>	Unit rate
<b>Rate guarantee date:</b>	1 May 2025
<b>Premium payment amount and frequency:</b>	£7.75 per calendar month in respect of each eligible person in the scheme.
<b>Cessation of cover:</b>	The earlier of death, age 65, or the Retired Officer of whom the eligible member is a Partner leaving the scheme, reaching age 65 or dying.
<b>Termination age:</b>	Age 65
<b>Renewal date:</b>	1 May
<b>Rate review interval:</b>	3 years

Aviva Life & Pensions UK Limited. Registered in England Number 3253947. Registered Office Wellington Row, York, YO90 1WR. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 185896.



**General Terms and Conditions:**

All existing members are to be covered automatically for their existing basis of benefit.

Cover can only be extended to the Partner of a Retired Officer if the Retired Officer and his or her Partner were both in the Scheme on the day before the Officer retired.

If a Retired Officer reaches 65 before his or her Partner reaches 65, the Partner has to leave the scheme at the same time as the Retired Officer.

If a Retired Officer was to die or leave the scheme all cover then ceases in respect of his or her Partner.

Death by any cause is covered, there are no restrictions.

**Overseas Members:**

This policy covers members working outside of the UK, Channel Islands and the Isle of Man, provided they maintain a UK, Channel Island or Isle of Man contract of employment with an employer covered by the policy and they are located in one of the standard territories listed in our policy wording.

This **policy schedule** is effective from 1 May 2022. It replaces any previous **policy schedule(s)** issued to you.

**Future changes**

We will tell you about any changes to this information. This will be in the form of a revised **policy schedule**.

Dated: 15/07/2022

Aviva Life & Pensions UK Limited. Registered in England Number 3253947. Registered Office Wellington Row, York, YO90 1WR. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 185896.



## GROUP LIFE INSURANCE POLICY SCHEDULE FOR POLICE FORCE STANDALONE EXCEPTED BENEFITS

This *policy schedule* is in respect of **Retired Officers aged more than 65 and less than 70** and should be read in conjunction with the Policy Wording **GR01192 07/2021** to gain a complete understanding of the terms of this policy

Where there are any differences between the Policy Booklet, Scheme Rules and this Policy Schedule, the Scheme Rules are overriding

<b>Contact address:</b>	Aviva PO Box 3240 Group Protection Norwich NR1 3ZF
<b>Policy number:</b>	G028894E01/5
<b>Scheme:</b>	British Transport Police Federation
<b>Principal Employer:</b>	British Transport Police
<b>Trustees:</b>	Individuals have been appointed as trustees of the <i>scheme</i>
<b>Commencement date with Aviva:</b>	1 May 2017
<b>Eligible Persons:</b>	Retired Officer over 65 and less than 70 who were previously covered as Serving Officers.
<b>Benefits payable if an eligible person dies before <i>termination age</i></b>	
<b>Lump sum death benefit:</b>	An amount of £5,000 payable on death of an eligible person in the scheme.
<b>Premium calculation method:</b>	Unit rate
<b>Rate guarantee date:</b>	1 May 2025
<b>Premium payment amount and frequency:</b>	£15.00 per calendar month in respect of each eligible person in the scheme.
<b>Cessation of cover:</b>	The earlier of death, leaving the scheme or reaching age 70
<b>Termination age:</b>	Age 70
<b>Renewal date:</b>	1 May
<b>Rate review interval:</b>	3 years

Aviva Life & Pensions UK Limited. Registered in England Number 3253947. Registered Office Wellington Row, York, YO90 1WR. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 185896.



**General Terms and Conditions:**

All existing members are to be covered automatically for their existing basis of benefit.

Retired Officers must be in the scheme on the day before they reach age 65. They cannot add Partner cover after they reach age 65.

All cover ceases at age 70.

Death by any cause is covered, there are no restrictions.

**Overseas Members:**

This policy covers members working outside of the UK, Channel Islands and the Isle of Man, provided they maintain a UK, Channel Island or Isle of Man contract of employment with an employer covered by the policy and they are located in one of the standard territories listed in our policy wording.

This **policy schedule** is effective from 1 May 2022. It replaces any previous **policy schedule(s)** issued to you.

**Future changes**

We will tell you about any changes to this information. This will be in the form of a revised **policy schedule**.

Dated: 15/07/2022

Aviva Life & Pensions UK Limited. Registered in England Number 3253947. Registered Office Wellington Row, York, YO90 1WR. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 185896.



## GROUP LIFE INSURANCE POLICY SCHEDULE FOR POLICE FORCE STANDALONE EXCEPTED BENEFITS

This **policy schedule** is in respect of **Retired Officer Partners aged more than 65 and less than 70** and should be read in conjunction with the Policy Wording **GR01192 07/2021** to gain a complete understanding of the terms of this policy

Where there are any differences between the Policy Booklet, Scheme Rules and this Policy Schedule, the Scheme Rules are overriding

<b>Contact address:</b>	Aviva PO Box 3240 Group Protection Norwich NR1 3ZF
<b>Policy number:</b>	G028894E01/6
<b>Scheme:</b>	British Transport Police Federation
<b>Principal Employer:</b>	British Transport Police
<b>Trustees:</b>	Individuals have been appointed as trustees of the <b>scheme</b>
<b>Commencement date with Aviva:</b>	1 May 2017
<b>Eligible Persons:</b>	Either the Spouse, or the Civil Partner or the Co-Habitee (includes same sex Co-Habitee), of a Retired Employee aged more than 65 and less than 70 covered in the scheme.

### Benefits payable if an eligible person dies Before policy termination age

<b>Lump sum death benefit:</b>	An amount of £5,000 payable on death of an eligible person in the scheme.
<b>Premium calculation method:</b>	Unit rate
<b>Rate guarantee date:</b>	1 May 2025
<b>Premium payment amount and frequency:</b>	£7.75 per calendar month in respect of each eligible person in the scheme
<b>Cessation of cover:</b>	The earlier of death, age 70, or the Employee of whom the eligible member is a Partner leaving the scheme, reaching age 70 or dying.
<b>Termination age:</b>	Age 70
<b>Renewal date:</b>	1 May
<b>Rate review interval:</b>	3 years

Aviva Life & Pensions UK Limited. Registered in England Number 3253947. Registered Office Wellington Row, York, YO90 1WR. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 185896.



**General Terms and Conditions:**

All existing members are to be covered automatically for their existing basis of benefit.

Cover can only be extended to the Partner of an Employee if the Employee and his or her Partner were both in the Scheme on the day before the Employee reached the age of 65.

If an Employee reaches 70 before his or her Partner, the Partner has to leave the scheme at the same time as the Employee.

If an Employee was to die or leave the scheme all cover then ceases in respect of his or her Partner.

Death by any cause is covered, there are no restrictions.

**Overseas Members:**

This policy covers members working outside of the UK, Channel Islands and the Isle of Man, provided they maintain a UK, Channel Island or Isle of Man contract of employment with an employer covered by the policy and they are located in one of the standard territories listed in our policy wording.

This **policy schedule** is effective from 1 May 2022. It replaces any previous **policy schedule(s)** issued to you.

**Future changes**

We will tell you about any changes to this information. This will be in the form of a revised **policy schedule**.

Dated: 15/07/2022

Aviva Life & Pensions UK Limited. Registered in England Number 3253947. Registered Office Wellington Row, York, YO90 1WR. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 185896.



## GROUP LIFE INSURANCE POLICY SCHEDULE FOR POLICE FEDERATION STANDALONE EXCEPTED BENEFITS

This Policy Schedule is in respect of the **Children of New Recruits, Serving Officers** and should be read in conjunction with the Policy Wording **GR01192 07/2021** to gain a complete understanding of the terms of this policy.

Where there are any differences between the Policy Wording and this Policy Schedule, the Policy Schedule is overriding.

<b>Contact address:</b>	Aviva PO Box 3240 Group protection Norwich NR1 3ZF
<b>Policy number:</b>	G028894E01/7
<b>Scheme</b>	British Transport Police Federation
<b>Principal Employer:</b>	British Transport Police
<b>Trustees:</b>	Individuals have been appointed as trustees of the <b><i>scheme</i></b>
<b>Start date with Aviva:</b>	1 May 2017
<b>Eligible Person</b>	Children of the member
<b>Eligibility conditions</b>	Children of New Recruits and Serving Officers covered in the scheme, who are aged between six months and eighteen years old
<b>Benefits payable to the scheme trustees if an eligible person dies whilst the New Recruit/Serving Officer of who they are a child is in service in the scheme and below age 70</b>	
<b>Lump sum death benefit:</b>	An amount of £3,000 payable on death of an eligible person in the scheme, less any terminal illness benefit previously paid from the scheme.
<b>Rate guarantee date:</b>	1 May 2025
<b>Premium payment amount and frequency:</b>	£0.0001 per calendar month in respect of each eligible person in the scheme. This premium is for a package of insurances, including this group life benefit.
<b>Minimum premium</b>	The minimum annual premium that we will charge is £750.
<b>Policy termination age</b>	Age 18
<b>Renewal date:</b>	1 May

Aviva Life & Pensions UK Limited. Registered in England Number 3253947. Registered Office Wellington Row, York, YO90 1WR. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 185896.



**General Terms and Conditions:**

All existing members are to be covered automatically for their existing basis of benefit

If a New Recruit/Serving Officer was to die or leave the scheme all cover in respect of his or her Children will cease.

All causes of death are covered under this policy.

The free cover limit on this policy is the amount stated in the lump sum death benefit section above.

**Overseas Members:**

This policy covers members working outside of the UK, Channel Islands and the Isle of Man, provided they maintain a UK, Channel Island or Isle of Man contract of employment with an employer covered by the policy and they are located in one of the standard territories listed in our policy wording.

This policy schedule is effective from 1 May 2022. It replaces any previous policy schedule(s) issued to you.

Dated: 15/07/2022