

GROUP ACCIDENT AND SICKNESS INSURANCE MASTER CERTIFICATE

INTRODUCTION

This Master Certificate forms the contract of insurance between the Master Certificate Holder and Underwriters. This document sets out the full terms and conditions of the contract between the Master Certificate Holder and Underwriters. It should be kept in a safe place. The Master Certificate Holder should read this insurance document carefully to ensure that all details are correct. It is important the Master Certificate Holder checks that the information they have given to Underwriters is accurate and complete - see Information given to Underwriters.

A Summary of Cover is available to each Beneficiary via the Philip Williams website:
www.philipwilliams.co.uk

The Master Certificate, the Summary of Cover and endorsements, if any, shall be read as one contract.

The Master Certificate Holder will pay the premium to Underwriters.

Information given to Underwriters

In deciding to accept this Insurance and in setting the terms and premium Underwriters have relied on the information given by the Master Certificate Holder or the Beneficiary. The Master Certificate Holder and the Beneficiary must take care to ensure that all information provided is accurate and complete. If any of the information the Master Certificate Holder or the Beneficiary provides in relation to this Insurance, proves to be inaccurate or incomplete it could adversely affect this Insurance or part of it and the validity of claims under it. In the event of such inaccurate or incomplete information being provided the Underwriters may:

- treat the Insurance as if it never existed and refuse to pay claims and return the premium paid. They will only do this if they provided insurance cover which they would not otherwise have offered;
- amend the terms of the Insurance. They may apply these amended terms as if they were already in place if a claim has been adversely impacted by the carelessness of the Master Certificate Holder or the Beneficiary;
- charge more for the Insurance or reduce the amount paid on a claim in the proportion the premium paid bears to the premium Underwriters would have charged; or
- cancel the Insurance in accordance with the Right to Cancel below.

The Underwriters will write to the Master Certificate Holder if they:

- intend to treat the Insurance as if it never existed; or
- need to amend the terms of this Insurance; or
- require more premium for this Insurance.

If the Master Certificate Holder or the Beneficiary becomes aware that information given to Underwriters is inaccurate or incomplete, they must inform Philip Williams immediately - telephone 01925 600842.

Right to Cancel

Cancellation by the Master Certificate Holder or the Underwriters:

The Master Certificate Holder may, at any time, by written notice to the Underwriters, cancel this Master Certificate, and such cancellation shall be effective as of the date of such notice.

The Underwriters may cancel this Master Certificate by sending thirty (30) days' notice in writing to the Master Certificate Holder at the address as stated in the Schedule. Underwriters will only cancel this Master Certificate for a valid reason such as:

- non-payment of premium;
- the failure of the Master Certificate Holder to comply with the terms and conditions of this Master Certificate.

In the event of cancellation of this Certificate by the Master Certificate Holder or the Underwriters cover in respect of all Beneficiaries shall automatically terminate.

Withdrawal by the Beneficiary

Cooling off period

The Beneficiary within a period of thirty (30) days from the date they join the Bedfordshire Police Federation Group Accident and Sickness Insurance Scheme (Scheme) has a right to withdraw from this Insurance and provided no claim has been made are entitled to a full refund of premium. To exercise their right to cancel the Beneficiary must contact Philip Williams, Telephone: 01925 600842.

Cancellation outside the cooling off period:

After the cooling off period the Beneficiary may withdraw from this Insurance at any time by stopping monthly salary deductions and coverage shall terminate at midnight of the day before the next monthly salary deduction is due.

A Beneficiary is entitled to re-join the Scheme at a later date but premiums may be increased or specific exclusions applied, subject to scheme terms.

Termination of membership:

If a Beneficiary terminates their membership of the Bedfordshire Police Federation Group Insurance Scheme from any cause then it will terminate coverage under this Insurance.

HOW TO CLAIM

Should you need to make a claim under this Master Certificate, please refer to Condition 14, Submission of Claim.

The benefits will be paid to the Beneficiary as detailed herein or his nominee or legal representative, even where payment is sent to the Master Certificate Holder for administrative convenience or through any other electronic mode of payment to the specific bank of the Beneficiary, on proof to Underwriters satisfaction, of such benefits having become payable and of the title of the persons claiming the payments.

OPERATION OF COVER

This is to certify that in accordance with the authorisation granted under contract SPRAH1700365 issued to the undersigned by certain Underwriters at Lloyd's and authorised Insurers whose definitive numbers and/or proportions written by them (which will be applied upon application) can be ascertained by reference to the contract, hereby agree to cover the person(s) named in the Schedule hereinafter referred to as the Beneficiary against the risks as herein defined. Each Beneficiary being deemed (except where otherwise stated) a separate insurance for the purposes of said terms, conditions, limitations and exclusions.

The liability of an insurer under this contract is several and not joint with other insurers party to this contract. An insurer is liable only for the proportion of liability it has underwritten. An insurer is not jointly liable for the proportion of liability underwritten by any other insurer. Nor is an insurer otherwise responsible for any liability of any other insurer that may underwrite this contract. The proportion of liability under this contract underwritten by an insurer (or, in the case of a Lloyd's syndicate, the total of the proportions underwritten by all the members of the syndicate taken together) is shown in this contract. In the case of a Lloyd's syndicate, each member of the syndicate (rather than the syndicate itself) is an insurer. Each member has underwritten a proportion of the total shown for the syndicate (that total itself being the total of the proportions underwritten by all the members of the syndicate taken together). The liability of each member of the syndicate is several and not joint with other members. A member is liable only for that member's proportion. A member is not jointly liable for any other member's proportion. Nor is any member otherwise responsible for any liability of any other insurer that may underwrite this contract. The business address of each member is Lloyd's, One Lime Street, London EC3M 7HA. The identity of each member of a Lloyd's syndicate and their respective proportion may be obtained by writing to Market Services, Lloyd's, at the above address.

The Underwriters shall pay compensation according to the Schedule of Benefits in the event that the Beneficiary sustains Bodily Injury as defined or suffers Sickness as defined during the Period and Operative Time of this Insurance subject to the terms, conditions, limitations and exclusions of the Insurance Certificate or as added by endorsement.



M Bottle, Managing Director

Axiom Underwriting Agency Limited on behalf of Tokio Marine Kiln Syndicate 510 (50%) and Arch Syndicate 2012 (50%)

DEFINITIONS

Any word or expression in this Insurance to which a specific meaning has been given shall bear that meaning wherever it appears.

Accident/Accidental	A sudden, unexpected, unusual event which occurs at an identifiable time and place.
Annual Salary	The gross annual salary (excluding overtime and other allowances) of the Beneficiary at the date Accidental Bodily Injury is sustained or Sickness first manifests itself.
Beneficiary	Any person shown in the Schedule as being a Beneficiary.
Benefit Period	The total period, after the expiry of any Excess period stated in the Schedule of Benefits, for which the Underwriters will pay benefits for Temporary Total Disablement in respect of any one Accident or Sickness to any Beneficiary.
Bodily Injury	Accidental bodily injury sustained by the Beneficiary during the Period of Insurance which is caused by an Accident and which solely and independently of any other cause (except illness directly resulting from medical or surgical treatment rendered necessary as a result of such injury) occasions the death or disablement of the Beneficiary within twenty four (24) calendar months from the date of the Accident by which such injury is caused.
Conveyance	means an aircraft, ship, train, coach or similar means of transport which operates under a scheduled published timetable.
Eligible Officers/Officers	Officers of the Bedfordshire Police Force from any of the following Categories: (a) All ranks between the ages of sixteen (16) and sixty-four (64) years who are subscribers to the Voluntary Funds of the Police Federation of England, Scotland, Wales and Northern Ireland (b) Officers above the rank of Chief Inspector (c) Any officer from (a) or (b) above who with the consent of the appropriate Chief Officers of Police as defined in the Police Act 1964 is seconded to another Force or temporarily attached to Central Service on Police Duties. An officer who is seconded to the Armed Forces (whether as combatant or non combatant) shall cease to be an Eligible Officer.
Excess	The number of days at the commencement of each period of Temporary Total Disablement for which benefit is not payable.
Geographical Limits	Worldwide – See Exclusion 7
Initial Entrant	Any Eligible Officer of the Bedfordshire Police Force Insurance Scheme whose membership was in force on 1st December 1992 and who has not opted out.
Late Entrant	Any Eligible Officer who is neither an Initial Entrant nor a New Entrant and who submits a completed application form to the Master Certificate Holder and who has completed eight (8) weeks continuous service without absence from active duty immediately prior to the submission of his application form. An Eligible Officer previously insured under this Master Certificate whose insurance has ceased for any reason and who wishes to reapply shall be deemed a Late Entrant.

Loss of all Sight	Total and irrecoverable loss of all sight which shall be deemed to have occurred (a) in both eyes when the condition is shown to the Underwriters satisfaction to be permanent and without expectation of recovery and the Beneficiary's name has been added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist (b) in one eye when the degree of sight remaining after correction is 3/60 or less on the Snellen scale and the Underwriters are satisfied that the condition is permanent and without expectation of recovery.
New Entrant	Any person who becomes an Eligible Officer and who submits a completed application form to the Master Certificate Holder within six (6) months of joining or rejoining Bedfordshire Police Force.
Normal Pregnancy	Any symptoms or combination of symptoms which normally accompany pregnancy (including multiple pregnancy) which are generally minor or temporary (or both) and which do not represent a medical danger to the mother or baby and; Childbirth, including delivery by Caesarean section or any other medically or surgically assisted delivery that does not cause any medical complications.
Period of Insurance	The period of cover shown in the Schedule.
Sickness	Sickness/or disease of the Beneficiary which first manifests itself during the Period of Insurance and occasions the total disablement of the Beneficiary within twelve (12) calendar months of first declaring itself.
Temporary Total Disablement	Disablement which entirely prevents a Beneficiary from carrying out all parts of his usual occupation.
Underwriters	Axiom Underwriting Agency Limited for and on behalf of Tokio Marine Kiln Syndicate 510 (50%) and Arch Syndicate 2012 (50%). Axiom Underwriting Agency are authorised and regulated by the Financial Conduct Authority (FCA Number 441460).
Weekly Salary	Annual Salary divided by fifty-two (52).
24 Hour Cover	Continuous throughout the Period of Insurance.

EXTENSIONS

1. Exposure

Death or disablement resulting from exposure to the elements will be considered to have been caused by Accidental Body Injury.

2. Disappearance

If a Beneficiary disappears and after one hundred and eighty (180) days from the date of disappearance sufficient evidence is produced satisfactory to the Underwriters which leads them reasonably to believe that the Beneficiary has sustained Accidental Bodily Injury and that such injury has caused the Beneficiary's death the benefit under Benefit A1 will be paid providing the Master Certificate Holder signs an undertaking to refund such sum to the Underwriters if the Beneficiary is subsequently found to be living.

3. Terrorism Extension

Subject otherwise to the terms, conditions and exclusions of this Insurance, Exclusion 10. Terrorism shall not apply provided that the total amount payable in respect of all claims arising out of any one incident shall not exceed the

lesser amount of:

(a) any limits or amounts payable or any maximum accumulation stated in the Schedule of Benefits.

or

(b) GBP5,000,000.

Multiple incidents of Terrorism which occur within a seventy two (72) hour period and/or a one hundred (100) mile radius and are carried out in concert or to have a related purpose or common leadership shall be deemed to be one incident and shall be subject to the above limit(s).

In the event of a claim exceeding the total amount payable under this Extension the Underwriters liability in respect of each Beneficiary claimed for shall be proportionately reduced until the total does not exceed such total amount payable.

EXCLUSIONS

Underwriters will not pay any claim for:

1. Hazardous Pursuits or Occupations

Bodily Injury sustained whilst engaging in or taking part in flying of any kind unless in the course of police duties and/or whilst travelling as a passenger or professional sports of any kind.

2. Intentional Self Injury

Intentional self injury, suicide or attempted suicide.

3. Disability outside the Period of Insurance

Any period of disability when the commencement date of the reduction to half pay is outside the Period of Insurance.

4. Pregnancy or Childbirth

Normal Pregnancy unless it develops into a complication which is diagnosed by a doctor or consultant who specialises in obstetrics.

5. Age Limits

- (a) Bodily Injury sustained before the Beneficiary's seventeenth (17th) birthday or after the Beneficiary's sixty fourth (64th) birthday
- (b) Sickness first manifesting itself before the Beneficiary's seventeenth (17th) birthday or after the Beneficiary's sixty fourth (64th) birthday.

6. Armed Forces

Bodily Injury sustained while engaged in or taking part in military, air force or naval service

or operations (other than reserve or volunteer training).

7. Residence

The Beneficiary while permanently resident outside the United Kingdom, Channel Islands or Isle of Man.

8. Overseas Secondments

Accidental Bodily Injury sustained or Sickness first manifesting itself while a Beneficiary is working in any capacity outside the European Union including but not limited to secondments and career breaks unless this is notified to and agreed by the Master Certificate Holder and the Underwriters in writing.

9. War Risks

Any consequence whatsoever resulting from or in connection with any of the following regardless of any other contributory cause or event

- (i) war, invasion, act of foreign enemy, hostilities or a warlike operation or operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power
- (ii) any action taken in controlling, preventing, suppressing or in any way relating to (i) above.

EXCLUSIONS

10. Terrorism

Any consequence whatsoever resulting from or in connection with any of the following regardless of any other contributory cause or event

- (i) Terrorism
- (ii) any action taken in controlling, preventing, suppressing or in any way relating to (i) above

except as stated in Extension 3. Terrorism.

Terrorism is defined as any act or acts including but not limited to

- (a) the use or threat of force and/or violence and/or
- (b) harm or damage to life or to property (or the threat of such harm or damage) including but not limited to harm or damage by nuclear and/or chemical and/or biological and/or radiological means caused or occasioned by any person(s) or group(s) of

persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed for political, religious, ideological or similar purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.

In any action, suit or other proceedings where the Underwriters allege(s) that any consequence whatsoever resulting directly or indirectly from or in connection with (i) and/or (ii) above regardless of any other contributory cause or event is not covered by this Insurance (or is covered only up to a specified limit of liability) the Beneficiary will have to prove that any such consequence is covered (or is covered beyond that limit of liability).

CONDITIONS

1. Payment of Benefit

Benefit shall not be payable under more than one of the Benefits in the Schedule of Benefits in respect of the same Accident or Sickness or the same period of disablement for the same Beneficiary except that payment may be made

- (a) under more than one item of Benefits A3 and A4 provided that the total amount does not exceed the Maximum Benefit
- (b) under Benefits A1 or A2 after payment has already been made under one or more of Benefits A3(b) to A3(f) or A4(c)(ii) to A4(e) provided that the total amount inclusive of any payment made under one or more of Benefits A3(b) to A3(f) or A4(c)(ii) to A4(e) does not exceed the Maximum Benefit
- (c) under Benefits A5 and B for any period prior to payment being made under Benefits A1, A2, A3 or A4
- (d) under Benefit B where benefit is already being paid under Benefit A5

After a claim has been paid under one of Benefits A1 to A4(c)(i) in respect of any Beneficiary no further liability shall attach to the Underwriters in respect of that Beneficiary during the current Period of Insurance.

The liability of the Underwriters in respect of

a series of claims under Benefits A1 to A4 occurring in any Period of Insurance in respect of the same Beneficiary shall not exceed in total the Maximum Benefit.

2. Payment under Benefit A4

Benefit under Benefit A4 shall be payable only on certification by a qualified registered medical practitioner (appointed by the Underwriters) of permanent disability and not before the expiry of fifty two (52) consecutive weeks' disablement.

3. Payment under Benefits A5 and B

- (a) when the total amount on termination of any one period of disablement has been agreed by the Underwriters or,
- (b) at the Beneficiary's request interim payments may be made at four (4) weekly intervals in arrears

subject to medical and other information required by the Underwriters.

4. Payment under Benefit B

- a) no benefit shall be payable under Benefit B until such time as the Beneficiary's pay is reduced to half pay by reason of Regulation 28 of the Police Regulations 2003 (Pay

CONDITIONS

- During Sick Leave).
- b) Calculations for the entitlement to a reduction to half pay in accordance with Regulation 28 of the Police Regulations 2003 (Pay During Sick Leave) shall be based on absence accumulated since the date the Beneficiary joined the Group Insurance Scheme. Any period of absence incurred in the twelve (12) month period prior to joining the Group Insurance Scheme shall not be included in such calculations.
 - c) A Beneficiary is entitled to submit a maximum of three claims under Benefit B during the course of their service with Bedfordshire Police Force, unless the Master Certificate Holder directs otherwise.

5. Reinstatement of Full Pay

Any benefit paid under Benefit B to a Beneficiary who has been placed on reduced pay shall be refunded to the Underwriters immediately if that Beneficiary is reinstated to full pay.

6. Pre Existing Conditions

Where a previous injury or pre-existing condition has contributed towards a Beneficiary's disability in addition to any injury sustained at the time of the Accident for which the claim is made, the Underwriters reserve the right to pay a benefit less than the Sum Insured. The benefit payable will reflect the extent to which the previous injury or condition has contributed to such disability. The amount by which the Sum Insured is reduced shall remain at the discretion of the Underwriters.

7. Period of Payment

- (a) Benefit under Benefit A5 shall be payable up to but not exceeding in all one hundred and four (104) weeks in respect of any period(s) of disablement resulting from any one Accident calculated from the eighth (8th) day of disablement
- (b) Benefit under Benefit B shall be payable up to but not exceeding twelve (12) months in all in respect of any period(s) of disablement resulting from any one Accident or Sickness calculated from the date the Beneficiary's pay is first reduced to half pay.
- (c) No benefit will be payable under Benefit B until such time as the Beneficiary's pay is reduced to half pay by reason of Regulation 28 of the Police Regulations 2003 (Pay During Sick Leave).

8. Disablement Not Specified or Partial Loss

In respect of

- (a) disablement not specified or
- (b) partial loss of any member(s) specified

the percentage of benefit shall be assessed in proportion to the degree of disability as compared with the benefits specified without reference to ability to follow any profession or occupation of the Beneficiary.

9. Left Handed Persons

In respect of a Beneficiary who is left handed the percentages under Benefits A3(b) to A3(d) are reversed.

10. Discharge of Liability

If the Underwriters have paid a claim under this Insurance and the Beneficiary has accepted full and final payment then the Underwriters will not have to make any further payments for the same claim.

11. Assignment

The Underwriters will not accept or be affected by any notice of any trust, charge, assignment or other dealing with or relating to this Insurance.

12. Contracts (Rights of Third Parties) Act 1999

The parties to this Insurance are the Master Certificate Holder, each Beneficiary and the Underwriters and any person or company who is not a party to this Insurance has no right under the Contract (Rights of Third Parties) Act 1999. This does not affect any right or remedy of a third party that exists or is available apart from that Act.

13. Interest

No benefit payable under this Insurance shall carry interest.

14. Submission of Claim

Written notice of a claim must be given to:

Philip Williams & Co Insurance Management
35 Walton Road, Stockton Heath,
Warrington, Cheshire WA4 6NW

Telephone: 01925 600842

without unnecessary delay after the Beneficiary sustains Bodily Injury or suffers Sickness or any other incident which is the subject of the claim, but in any event not more than six (6) months after the date of Bodily Injury or date of reduction in pay in respect of a claim under Benefit B.

CONDITIONS

Claims for Court Award Compensation must be made no later than eighteen (18) months after the date of the award being made.

15. Evidence

All certificates, information and evidence to support a claim shall be provided at the Beneficiary's expense and shall be in a form as required by the Underwriters.

The Beneficiary shall as often as required submit to medical examination at the Underwriter's expense.

16. Fraud

If the Underwriters establish that a Beneficiary makes a claim under this Insurance through concealment, misstatement or by deliberately providing false information, then the Underwriters will:

- (i) not pay that claim and, if applicable, recover any claim already paid that was subject to the concealment, misstatement or the deliberate provision of false information, and
- (ii) not pay any claim arising under this Insurance after the date the fraud was committed, and
- (iii) cancel this Insurance with immediate effect from the date the fraud was committed, in writing to the Beneficiary.

17. Premium Declaration

The Master Certificate Holder will declare to the Underwriters the number of salary deductions made and total premium paid at the end of each calendar month and the premium will be debited at the rates agreed with Underwriters.

18. New Recruits

In respect of new recruits who elect to join the Group Insurance Scheme cover will be free for the first one hundred and four (104) weeks.

19. Police Regulations

The Master Certificate Holder shall notify the Underwriters of any changes to Regulation 28 of the Police Regulations 2003 (Pay During Sick Leave) as soon as they become aware of such change.

20. Law Applicable

This insurance is subject to and shall be governed by English Law and the English Courts alone shall have jurisdiction in any dispute arising it.

21. Gender

All words appearing in the gender of one sex shall be taken to include both sexes.

22. Failure to comply with Insurance conditions

Where the Master Certificate Holder or a Beneficiary does not comply with any obligation to act in a certain way specified in this Insurance, the Underwriters may not pay a claim.

23. Sanctions Clause

Underwriters shall not provide any benefit under this Insurance to the extent of providing cover, payment of any claim or the provision of any benefit where doing so would breach any sanction, prohibition or restriction imposed by law or regulation.

SCHEDULE OF BENEFITS - CATEGORY A

Benefit A	Sum Insured Per Beneficiary:
Accidental Bodily Injury resulting in:	
1. Death	Nil
2. Loss of all sight in one or both eyes	GBP50,000
3. Total loss by permanent physical severance or permanent and total loss of use of:	
(a) one or both hands and/or one or both feet	GBP50,000
(b) one thumb	Left Right
(c) one index finger	GBP20,000 GBP25,000
(d) any other finger	GBP15,000 GBP20,000
(e) one big toe	GBP8,000 GBP12,000
(f) any other toe	GBP10,000 GBP10,000
4. Permanent Disability	
(a) Complete and incurable	
(i) paralysis	GBP50,000
(ii) insanity	GBP50,000
(b) Total and permanent loss of speech	GBP50,000
(c) Total and permanent loss of hearing	
(i) in both ears	GBP50,000
(ii) in one ear	GBP40,000
(d) Permanent and total loss of use of:	
(i) shoulder or elbow	Left Right
(ii) wrist	GBP20,000 GBP25,000
(iii) hip, knee or ankle	GBP20,000 GBP20,000
(e) Total and permanent loss of sense of smell	GBP10,000
5. Temporary Total Disablement	Sum Insured GBP35 per week
Excess	Seven (7) days
Benefit Period	One hundred and four (104) weeks

(Continued)

SCHEDULE OF BENEFITS - CATEGORY A (continued)

Benefit B

Bodily Injury or Sickness resulting in Temporary Total Disablement

Sum Insured (per week)

25% of Weekly Salary per week for each week that the Beneficiary's pay is reduced to half pay in accordance with Regulation 28 of the Police Regulations 2003 (Pay During Sick Leave), payable for up to a maximum of twenty six (26) weeks, increasing to 50% of Weekly Salary per week for each week that the Beneficiary's pay is reduced to nil pay in accordance with Regulation 28 of the Police Regulations 2003 (Pay During Sick Leave), payable for up to a maximum of twenty six (26) weeks.

Excess

Payment commences when the Beneficiary's pay is reduced to half pay by reason of Regulation 28 of the Police Regulations 2003 (Pay During Sick Leave)

Benefit Period

Twelve (12) months.

SCHEDULE OF BENEFITS - CATEGORY B

Benefit A

Sum Insured Per Beneficiary:

Accidental Bodily Injury resulting in:

1. Death	Nil	
2. Loss of all sight in one or both eyes	GBP50,000	
3. Total loss by permanent physical severance or permanent and total loss of use of:		
(a) one or both hands and/or one or both feet	GBP50,000	
(b) one thumb	GBP20,000	Right GBP25,000
(c) one index finger	GBP15,000	GBP20,000
(d) any other finger	GBP8,000	GBP12,000
(e) one big toe	GBP10,000	GBP10,000
(f) any other toe	GBP5,000	GBP5,000
4. Permanent Disability		
(a) Complete and incurable		
(i) paralysis	GBP50,000	
(ii) insanity	GBP50,000	
(b) Total and permanent loss of speech	GBP50,000	
(c) Total and permanent loss of hearing		
(i) in both ears	GBP50,000	
(ii) in one ear	GBP40,000	
(d) Permanent and total loss of use of:		
(i) shoulder or elbow	GBP20,000	Right GBP25,000
(ii) wrist	GBP20,000	GBP20,000
(iii) hip, knee or ankle	GBP20,000	GBP20,000
(e) Total and permanent loss of sense of smell	GBP10,000	

5. Temporary Total Disablement

Sum Insured
Not insured

Benefit B

Bodily Injury or Sickness resulting in Temporary Total Disablement

Sum Insured
GBP150 per week or 75% of Weekly Salary whichever is less.

Excess

Twenty six (26) weeks

Benefit Period

Twenty six (26) weeks

SCHEDULE OF BENEFITS

Maximum Benefit any one Beneficiary

Benefits A1 to 4	GBP50,000
Benefit A5	GBP35 per week.
Benefit B	GBP1,250 per week not exceeding 35% of top scale Chief Inspectors Weekly Salary

Maximum Accumulation Limit

Any one Conveyance	GBP5,000,000
Any one Accident	GBP5,000,000

The Underwriters shall not be liable for any amount in excess of the above stated Maximum Accumulation Limit. If the aggregate amount of all Benefits payable exceeds the Maximum Accumulation Limit the Benefit payable to each Beneficiary shall be proportionately reduced until the total of all Benefits does not exceed the Maximum Accumulation Limit.

EXTENTIONS TO COVER

1. HOSPITALISATION BENEFIT

Applicable to Categories A and B

Underwriters will pay the amounts shown up to the maximum number of consecutive nights any one Bodily Injury or Sickness if the Beneficiary has to make an overnight stay (being required to remain in a hospital bed on a ward, High Dependency Unit or Intensive Treatment Unit from midnight until 7 o'clock next morning) in Hospital following:

(a) Unplanned Admission

Hospitalisation as a direct and immediate result of Bodily Injury or Sickness resulting in an emergency admission.

Sum Insured: GBP40 per night for up to thirty (30) consecutive nights.

(b) Planned Admission

Hospitalisation as a direct result of Bodily Injury or Sickness which is not an Unplanned Admission but excluding the first three (3) consecutive nights

Sum Insured: GBP40 per night for up to seven (7) consecutive nights.

The benefit under this Extension applies except as provided for under Extension 3(d) Hospital Cash Benefit.

2. CRIMINAL COURT COMPENSATION AWARD

Applicable to Categories A and B

Payment consequent upon the making of a restitution order in a UK court of law following assault of a Beneficiary during the Period of Insurance where the restitution order remains unsatisfied for a period exceeding six (6) months. Maximum Payment GBP500

3. DENTAL EXTENSION

Applicable to Categories A and B

(a) Worldwide Dental Injury (other than Emergency Dental Treatment)

The Underwriters will pay for the cost of all dental treatment and dental prescription charges incurred by the Beneficiary in connection with a Dental Injury during the Period of Insurance up to a limit of GBP2,500 per Dental Injury. There is a limit of four (4) Dental Injuries per Beneficiary during any one Period of Insurance.

Benefit is only in respect of treatments commencing within one hundred and eighty three (183) days of the date of the Accident causing the Dental Injury.

Benefit will not be payable for treatment received after two (2) years from the date of the Accident causing the Dental Injury.

EXTENTIONS TO COVER (continued)

- (b) Worldwide Emergency Dental Treatment
- (i) For the cost of Emergency Dental Treatment the Underwriters will pay Temporary Dental Treatment (including prescription charges) incurred in the United Kingdom up to GBP200 per incident. There is a limit of up to four (4) incidents per Beneficiary during any one Period of Insurance.
 - (ii) For the cost of Emergency Dental Treatment the Underwriters will pay Temporary Dental Treatment (including prescription charges) incurred outside the United Kingdom up to GBP400 per incident up to two (2) incidents per Beneficiary during any one Period of insurance.
- There is an aggregate maximum limit of GBP800 per year per Beneficiary in any one Period of Insurance.
- (c) Dentist Call Out Fees
- The Underwriters will pay for the cost of emergency Dental Call-Out up to GBP100 per call out. There is a limit of two (2) call-outs per year per Beneficiary during any one Period of Insurance.
- (d) Hospital Cash Benefit
- The Underwriters will pay GBP50 per night subject to a maximum of GBP1,000 in any one Period of Insurance if the Beneficiary is admitted to Hospital for dental treatment under the care of a consultant specialising in dental or maxillofacial surgery in relation to a head or neck condition.

Definitions applying to Extension 3

Contact Sports	Rugby, lacrosse, hockey, boxing, wrestling, ice hockey, karate, judo, kick boxing and any sport where it is common practice to wear mouth protection.
Dental Call-Out	The necessity for a dentist <ul style="list-style-type: none"> a. In the United Kingdom to re-open the practice between the hours of 18.00 hrs and 08.00 hrs on weekdays or at any time at weekends or bank holidays b. outside the United Kingdom to re-open the practice outside the practices normal business hours to provide Emergency Dental Treatment or treatment in the event of Dental Injury.
Dental Injury / Injuries	An injury to the teeth or supporting structures which is directly caused by an Accident. Cover includes damage to dentures while being worn which is directly caused suddenly and unexpectedly by means of a direct external impact.
Emergency Dental Treatment - Temporary Dental Treatment	Treatment provided at the initial emergency appointment urgently required for the relief of severe pain, arrest of haemorrhage, the control of acute infection or a condition which causes a severe threat to the Beneficiary's general health. All subsequent treatment required after the initial emergency appointment is not covered.

Exclusions applying to Extension 3

This Extension excludes:

1. Injury caused by the consumption of food (including foreign bodies contained within food).
2. Damage caused by toothbrushing or other oral hygiene procedures .
3. Injury while training in or participating in Contact Sports unless an appropriate sports mouthguard is worn.
4. All treatment, care or repair of teeth, gums, mouth or tongue in connection with "mouth jewellery".
5. Any treatment deemed to be clinically unnecessary.
6. Costs recovered or recoverable from any other insurance policies.
7. The costs of any travelling expenses and telephone calls.
8. Anything mentioned in the main Master Certificate Exclusions.

4. INFECTION BY HIV/HEPATITIS B WHILE ON DUTY

Applicable to Category A only

This Insurance is extended to cover a Beneficiary in the event they are diagnosed as being infected with Human Immunodeficiency Virus (HIV) or Hepatitis B caused by needlestick injury or mucous membrane exposure to blood or blood stained body fluid, sustained during the course of their occupational duties.

This is infection by HIV and Hepatitis B where a Beneficiary has occupational duties that are to give assistance or emergency services to the general public and, as a result of performing these duties, a Beneficiary becomes infected with HIV or Hepatitis B caused by accidental needlestick injury or mucous membrane exposure to blood or blood stained body fluid provided:

- a. the incident involving such contact has happened during the Period of Insurance and has been documented and reported in accordance with the procedures of the Bedfordshire Police Force for such incidences and
- b. the documentation shows that a Beneficiary has had a negative blood test for Hepatitis B and HIV or antibodies to HIV within ten (10) days of the incident and a further blood test within twelve (12) months of the incident shows the presence of Hepatitis B or HIV or antibodies to HIV.

Sum Insured: GBP40,000

5. INJURY FOLLOWING DISCHARGE OF FIREARMS OR USE OF KNIVES

Applicable to Category A only

If a Beneficiary sustains Accidental Bodily Injury in the course of duty during the Period of Insurance directly caused by the discharge of either firearms, crossbows or shotguns or caused by assault involving stabbing inflicted by a knife, scissors, screwdriver or wood chisel and as a consequence of the injuries the Beneficiary is unable to continue pre-assault duties for a period of at least fourteen (14) consecutive days immediately after the attack, Underwriters will pay:

- (i) GBP1,500 as a result of firearm, crossbow or shotgun injuries
- (ii) GBP750 as a result of stabbing injuries

6. UNSOCIABLE WORKING HOURS PAY

Applicable to Category A only

In the event that the Beneficiary suffers Temporary Total Disablement following Bodily Injury or Sickness and as a result of which incurs a loss of Unsociable Working Hours Pay, the Underwriters will pay up to GBP60 per week in respect of the Unsociable Working Hours Pay that would otherwise have been received.

Such benefit will be payable for a maximum of eight (8) weeks in all, not necessarily consecutive, but not beyond twenty six (26) weeks from the date on which the Beneficiary first became disabled and excess of the first fourteen (14) days of disablement.

Definitions applying to Extension 6

Unsociable Working Hours Pay means supplementary pay equal to 10% of an Officer's normal basic rate of pay, payable in respect of hours worked between the hours of 20.00 and 06.00.

7. DEPENDENTS CARE COSTS BENEFIT

Applicable to Category A only

In the event that a Beneficiary's scheduled tour of duty is changed with less than five (5) days notice and as a direct result of which the Beneficiary incurs additional child care costs, Underwriters will pay up to GBP15 per hour in respect of receipted additional child care costs necessarily incurred by the Beneficiary up to a maximum of GBP200 in all.

The total sum payable in any one Period of Insurance shall not exceed GBP1,000.

8. X-FACTOR PAYMENT

Applicable to Category A only

If a Beneficiary sustains Accidental Bodily Injury or Sickness causing them to be placed on Adjusted Duties which results in the loss of the deployment element (x-factor Payment) of their basic pay during the Period of Insurance, Underwriters will pay 50% of the loss of x-factor Payment for up to a maximum period of fifty-two (52) weeks commencing from the date the Beneficiary's salary is reduced.

Reinstatement of Full Pay

Any benefit paid to a Beneficiary who has been placed on Adjusted Duties and had their pay reduced shall be refunded to Underwriters immediately if the Beneficiary is reinstated to full pay.

Maximum Period

If a Beneficiary receives the benefit for the maximum period of fifty-two (52) weeks no further claims can be submitted until that Beneficiary has been in receipt of full pay without the deduction of the deployment element (x-factor Payment) for a period of fifty-two (52) weeks.

Definitions applying to Extension 8

Adjusted Duties

Duties falling short of full deployment in respect of which workplace adjustments (including reasonable adjustments under the Equality Act 2010) have been made to overcome barriers to working. For a serving Officer to be placed on adjusted duties, he/she must:

- a) be attending work on a regular basis;
- b) be working the full number of hours for which he/she is paid (in either a full time or part time role).

x-factor Payment

x-factor Payment represents 8% of a serving Officer's basic pay but subject to the maximum salary of the highest pay point of a Police Constable at the time benefit first becomes payable, excluding additional allowances such as, but not limited to, London weighting, overtime, unsocial hours payments or acting up allowances.

COMPLAINTS PROCEDURE

You are important to us but we do recognise that there may be times when you feel dissatisfied with our service. In that situation you should contact:

Complaints Department
Tokio Marine Kiln Group Limited
20 Fenchurch Street
London EC3M 3BY
Telephone: +44 (0)20 7886 9000
Fax: +44 (0)20 7488 1848

If you remain dissatisfied or you feel your complaint remains unresolved please contact:
The Complaints Department, Lloyd's Market Services, Fidentia House, Walter Burke Way, Chatham, Kent ME4 4RN
Email: complaints@lloyds.com
Tel: +44 (0)20 7327 5693
Fax: +44 (0)20 7327 5225

If you are still unhappy you should then contact:
The Financial Ombudsman Service, Exchange Tower, London, E14 9SR
Tel: 0800 023 4567 Email: complaint.info@financial-ombudsman.org.uk

Any decision made by The Financial Ombudsman Service is only binding on ourselves as the insurer and you remain free to take action in the Courts should you choose to.

The existence of these internal arrangements does not affect your right to seek legal advice and take legal action.

FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

All insurances issued through Axiom Underwriting for individual or 'small businesses' are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if your insurer cannot meet its obligations (e.g. if it goes out of business or into liquidation or is unable to trade). If you are entitled to compensation under the Scheme, the level and extent of the compensation will depend on the nature of this Insurance. Further information about the Scheme is available from the Financial Services Compensation Scheme (10th Floor, Beaufort House, 15 St. Botolph Street, London EC3A 7QU) and on their website: www.fscs.org.uk.

DATA PROTECTION ACT 1998

You should understand that any information you have provided will be processed by us, in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims or complaints, if any, which may necessitate providing such information to other parties.