



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	Scottish Police Federation
Policyholder Address	5 Woodside Place, Glasgow G3 7QF
Business Description	Police Federation

Policy Details

Policy Number	100776142BDN
Insurance Broker	Philip Williams & Company Insurance Management
Period of Insurance	1 st April 2024 – 31 st March 2025
Renewal Date	1 st April

Personal Accident

Category	Insured Persons
A	Serving Member, up to age 70
B	Any police federation staff member, up to age 70

Category	Operative Time
A	24 hours a day, worldwide
B	Any police federation staff member, up to age 70

Personal Accident		
Accidental bodily injury resulting in:	Category A	Category A
Permanent Loss of Sight in both eyes	£50,000	£50,000
Permanent Loss of hearing in one ear	£25,000	£25,000
Permanent Loss of Hearing in both ears	£50,000	£50,000
Permanent Loss of more than one limb	£50,000	£50,000
Permanent Loss of Speech	£50,000	£50,000
Permanent Total Disablement* (PTD)	£50,000	£50,000
Permanent Partial Disablement	Not Insured	Not Insured
Temporary Total Disablement	Not Insured	Not Insured
Excess Period	n/a	n/a
Benefit Period	n/a	n/a

Personal Accident Extensions	
Accidental bodily injury resulting in:	Category A
Convalescence	Not Insured
Infection by HIV/AIDS/Hepatitis B Whilst on Duty	Not Insured
Planned Hospitalisation	Not Insured
- Benefit Period	Not Insured
Unplanned Hospitalisation (including Sickness)	Not Insured
- Benefit Period	Not Insured
Third Degree Burns Benefit	Up to £5,000
Injury as result of firearms/ knives/dog attack	
- Knife Injury/Dog Attack	£750
- Firearms Injury	£1500
Unrecovered Criminal Court Compensation	Not Insured
Unsociable Hours Benefit	
Excess Period – 14 days	
Benefit Period – 24 weeks	Not Insured

Maximum Benefits

Maximum Benefit any one Insured Person

Death and Capital Sums:	£50,000
Temporary Total Disablement	Not Insured

Maximum Accumulation Limits

Any One Aircraft:	£5,000,000
Any One Accident:	£5,000,000

Endorsements

On Duty Assault Firearm/Stabbing/Dog Attack

If an Insured Person sustains Accidental Bodily Injury in the course of duty during the Operative Time shown in the Schedule 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 or similar sharp instrument or as a result of an attack by a dog and as a consequence of the injuries the Insured Person is unable to continue pre-assault duties for a period of at least 3 consecutive days immediately after the attack, We will pay the amount shown in the Schedule

Aviva Insurance Limited

Registered in Scotland No.2116.

Registered Office: Pitheavlis, Perth PH2 0NH.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.