

## Group Personal Accident and Sickpay Schedule

### Group Policy Details

<b>Policy Number:</b>	N63670AHA261		
<b>Insured:</b>	Scotland Police Group Insurance Benefit Scheme		
<b>Address:</b>	Police Station, 5 woodside Place, Glasgow G3 7QF		
<b>Business description</b>	Police Group Insurance		
<b>Period of Insurance</b>	<b>Effective:</b>	1 <sup>st</sup> April 2026	<b>Expiry Date:</b> 31 <sup>st</sup> March 2026
	<b>Issue Date:</b>	10 <sup>th</sup> March 2026	
<b>Insurer:</b>	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, 4 <sup>th</sup> Floor, 10 Fenchurch Avenue, London EC3M 5BN Financial Conduct Authority Firm reference number: 229887		
<b>Premium:</b>	Premiums are calculated in accordance with rates agreed between Millstream Underwriting Limited and the <b>Insured</b> . These will be included as part of the premium for the <b>Insured</b> Benefit Scheme paid by the Member to the <b>Insured</b> .		
<b>Intermediary Name:</b>	Philip Williams Insurance Management		

### Insured Persons and Operative Times

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

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 <b>Salary</b> paid will be limited to the highest rate applicable to a Chief Inspector at the time of claim

Section A: Personal Accident			
	Benefit Description	Insured Persons	
		Category A – Limits Per Person	Category B – Limits Per Person
1.	Death	Not Covered	Not Covered
2.	Permanent Total Disablement	£50,000	£50,000
3.	Permanent Disabling Injury: Maximum Benefit	Not Covered	Not Covered
4.	Loss of sight in one eye	£50,000	£50,000
5.	Loss of sight in both eyes	£50,000	£50,000
6.	Loss of one limb	£50,000	£50,000
7.	Loss of two or more limbs	£50,000	£50,000
8.	Loss of hearing in one ear	£25,000	£25,000
9.	Loss of hearing in both ears	£50,000	£50,000
10.	Temporary total disablement	Not Covered	Not Covered
	Deferment Period	N/A	N/A
	Benefit Period	N/A	N/A
Section A: Extensions			
11.	a. Un-planned Hospital Confinement (per overnight stay)	Not Covered	Not Covered
	b. Planned Hospital Confinement (per overnight stay)	Not Covered	Not Covered
	Deferment Period - Planned	N/A	N/A
12.	Unsociable Hours Benefit	Not Covered	Not Covered
13.	Emergency Dental Treatment	Not Covered	Not Covered
14.	Criminal Court Compensation Award	Not Covered	Not Covered
15.	On Duty Assault Firearm/Stabbing/Dog Attack	£1,500/£750/£750	Not Covered
16.	Burns causing Disfigurement or Scarring	Up to £5,000	Not Covered
17.	On Duty Acquired HIV or Hepatitis B	Not Covered	Not Covered
18.	Convalescent Benefit	Not Covered	Not Covered

Section B: Sickpay	
Benefit Description	Insured Persons
	Category A – Limits Per Person
Sickpay	Not covered
Qualifying Period	n/a
Benefit Period	n/a

Endorsement 1: Permanent Disabling Injuries – Scale of Benefits		
Benefit 3. <b>Permanent Disabling Injuries</b> is extended to include the following benefit:		
		<b>Category A</b>
Maximum Benefit		<b>This Benefit &amp; Section is Not Covered</b>
		Percentage of Maximum Benefit payable
a.	Total loss of use of:	
	i) The back or spine below the neck with no damage to the spinal cord	40%
	ii) The neck or cervical spine with no damage to the spinal cord	30%
	iii) Shoulder or elbow	30%
	iv) Wrist	25%
	iv) Hip, knee or ankle	25%
b.	Total loss of or total loss of use of:	
	i) Foot below the level of the ankle (talo-tibial joint)	50%
	ii) a thumb	25%
	iii) a forefinger	20%
	iv) any other finger	15%
	v) a big toe	10%
	vi) any other toe	3%
c.	Fractured leg or foot with established non-union	25%
d.	Fractured knee cap with established non-union	20%
e.	Shortening of leg by at least 3 centimetres	15%
f.	Removal of lower jaw by surgical operation	30%
g.	Complete and irrecoverable loss of:	
	i) Sense of smell	10%
	ii) Speech	100%
<p>For a <b>Permanent Disability</b> not listed above, the benefit payable will be based on <b>Our</b> medical assessment of the degree of disability in relation to the above scale and without reference to <b>the Insured Person's</b> occupation</p> <p>Provided that:</p> <p>a. The total benefit payable shall not exceed 100% of the Maximum Benefit for each <b>Insured Person</b> in respect of any one <b>Accident</b>.</p> <p>b. If benefit is payable for Loss of or Loss of use of a Limb then benefits for parts of that limb cannot be claimed.</p>		