

Kent Police Federation Accident, Sickness and Critical Illness Scheme Officer Application Form



Please complete the following in **BLOCK CAPITALS** and return the form to:
Kent Police Federation, 67 Queen Elizabeth Square, Maidstone, Kent, ME15 9DA

I am a:	<input type="checkbox"/> new recruit	<input type="checkbox"/> serving officer	Date of joining Kent Police Force:	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Surname:	<input type="text"/>	Forename(s):	<input type="text"/>
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Date of birth:	<input type="text"/>	Force number:	<input type="text"/>
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Address:	<input type="text"/>
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<input type="text"/>

Applicable to new recruits and serving officers:

By signing this application form, you confirm that you are a subscribing member of the Police Federation and have not been absent from your employer's service on account of ill-health or injury at any time during the eight weeks preceding this application.

Applicable to new recruits only:

Membership of this scheme is free for the first 52 weeks of service, following which the normal premium will be deducted from your salary each month.

I hereby apply for cover under the Kent Police Federation Accident, Sickness and Critical Illness scheme and authorise the deduction of £6.27* per month in respect of my membership from my pay.

*The premium payable includes Insurance Premium Tax (IPT). Premiums are subject to periodic review and may go up or down

Signed: _____

Date: _____

It is important that the information you have provided to us is to the best of your knowledge true, accurate and complete and reflects your current circumstances. If your circumstances change, please inform us. If we or the insurer discover that the details provided to us are untrue, inaccurate or incomplete, this may result in refusal of a claim and/or your policy being cancelled or treated as if it never existed.

Cover ceases at age 65.

A pre-existing conditions exclusion applies to the critical illness policy.

Claims in respect of sickness benefit can only be accepted following six months membership of the scheme.

Full details of cover and conditions can be found in the policy wordings, which should be read carefully.

Officer's payroll number:

(For office use only)

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Kent Police Federation Accident, Sickness and Critical Illness scheme

Summary of main benefits*:

Personal Accident and Sickness:

Sickness Benefit per month whilst on half/nil pay (up to 52 weeks)	£196 per week
Temporary Total Disablement (up to 104 weeks, 7 day excess)	£42 per week
Unplanned Hospitalisation (including accident, up to 90 nights)	£40 per night
Planned Hospitalisation (up to 7 nights, 3 night excess)	£40 per night
Court Award Compensation (max per award)	£500
Permanent Total Disablement (from performing occupation of any and every kind)	£48,000
Quadriplegia (additional payment)	£25,000
Occupationally acquired HIV	£24,000
Loss of limb, sight, speech or hearing (in both ears)	£24,000
Loss of hearing in one ear	£6,000
Coma Benefit , where remaining in a permanent unconscious state (up to 365 days)	£25 per day
Unsociable Hours Benefit up to maximum specified below:	7.5% of pay (to maximum)
Constables: up to £60 per week	
Sergeants: up to £75 per week	
Inspectors: up to £95 per week	
(payable for up to 24 weeks, 2 weeks excess)	
Dependant Care Costs (max £200 per claim, £1,000 per annum)	£15 per hour
X Factor Pay Reduction	50% of the loss of payment
Further benefits for loss of fingers, toes etc as a result of an accident (full details can be found in the policy wording, available from the Federation: kent@polfed.org)	

Dental Benefits

Any accidental injury, worldwide cover	Up to £2,500
Emergency dental treatment (initial visit only for immediate pain relief, per incident)	Up to £200 (UK) Up to £400 (worldwide)
Hospital cash (maximum 20 nights, if inpatient under the care of dentist or maxillofacial consultant)	£50 per night
Dentist call out fees (outside of dentists working hours)	£100

Critical Illness

£10,000

Payable upon diagnosis of an insured critical illness and following survival period of 28 days
Full list of illnesses covered, together with specified severity, can be found in the policy wording, available from the Federation: kent@polfed.org

*Full details of cover and conditions can be found in the policy wordings, which should be read carefully.