

Kent Police Federation Personal Accident & Sickness, Critical Illness Benefit Scheme



Summary of Cover effective from 1 January 2011

Kent Police Federation offers this scheme for Kent Police Officers. The scheme is administered on behalf of the Federation by Forces Financial.

Benefit summaries attached

- Critical Illness
- Personal Accident and Sick Pay

Who is covered?

Any Serving member of Kent Police Federation who is paying contributions into the scheme by salary deduction (see code 'PAI' on your payslip).

Claims

- Accident – must be notified within 6 months from the date of the accident
 - Sickness/Half Pay Benefit – must be notified within 6 months of pay being cut
 - Claims for Court Award Compensation must be made within twelve months of the award being made
 - Critical Illness - claims should be notified within 90 days following diagnosis
- Claim forms can be obtained from your Federation office.

Who can join? How much does it cost?

To join, you must have been actively at work, not on recuperative duties, in the eight weeks prior to making your application. Membership is open to any Serving Officer of Kent Police who is contributing to the Federation's voluntary fund, Superintendent's Association or ACPO. The premium is £6.20 per month. New recruit applicants are covered **free of charge** until they complete their first year of service, so long as they have signed to join the scheme on induction to the Force.

How do I join?

Contact the Federation Office at 66 & 67 Queen Elizabeth Square, Sutton Road, Maidstone, Kent, ME15 9BZ or call them on 01622 652250.

When does cover end?

Cover ceases if premiums stop for any reason or on retirement.

You and Forces Financial

The scheme aims to meet the demands and needs of a Member who require critical illness, personal accident and sickness insurance. You should ensure the cover is adequate for your needs.

Forces Financial offer members of Kent Police this group scheme only. You will not receive advice or a recommendation from us and we will not charge you a fee for our services.

**Kent Police Federation
Accident & Sickness Benefits
(Effective from 1st January 2011)**



Main Accident & Sickness Benefits

Sickness benefit per month whilst on Half/nil pay for up to 9 months	£850 a month
Temporary Total Disablement (TTD) from usual occupation – up to 104 weeks excluding first 7 days	£42 a week
Hospitalisation unplanned (inc an accident)	£40 per night up to 90 nights
Hospitalisation planned – 3 night excess	£40 per night up to 7 nights
Court award compensation (max per award)	£250

Other Accident Benefits

Permanent disablement from performing an occupation of any and every kind	£48,000
Paraplegia – an additional payment of	£25,000
Quadriplegia – an additional payment of	£50,000
Permanent total disablement from your usual occupation within 2 years	up to £24,000
Occupationally acquired HIV	£24,000
Loss of limb, eye, speech or hearing (in both ears)	£24,000
Loss of hearing in one ear	£6,000
Damage to teeth as a result of an accident	up to £500
Coma benefit If remains in a permanent unconscious state	£25 per day up to 365 days
Other benefits apply for loss of fingers, toes and the like, as a result of an accident – contact Forces Financial for more details.	

The following page details the terms, conditions and exclusions applicable to the Accident and Sickness Benefits.

Kent Police Federation Accident & Sickness Benefits (Effective from 1st January 2011)

Conditions

- Accident benefits can only be paid for two years from the date of the accident.
- 24 hour Worldwide cover, on or off duty.
- A £7.5m limit applies for all accidents arising from one incident.
- An Accident is defined as a sudden violent external unforeseen and identifiable event that leads, independently of any other cause, to the insured bodily injury. Benefit is not payable if the injury is the result of normal bodily movement, sickness, disease or any gradually operating or degenerative condition.
- Disablement must be solely due to the accident.
- You have to be off work as a result of an accident to be able to claim the benefit. Following assault of a member, compensation may be awarded at court against the assailant. This often goes unpaid. If unpaid for over six months from the date of the award, a maximum of £250 per award can be claimed from the scheme, within 12 months from the date of the award.
- Terrorism is covered including CBRN incidents
- Conditions apply regarding documentation for claims for occupationally acquired HIV

Exclusions & Conditions Applicable to Accident and Sickness

- War, suicide/intentional self injury, private flying, service with the armed forces and professional sports activities are excluded.
- Where a pre-existing condition has contributed towards Permanent disablement and/or discharge, the insurers reserve the right to negotiate a settlement for a reduced sum, to reflect the extent to which this condition has affected the claim.

**Kent Police Federation
Critical Illness Benefits Summary
(effective from 1st January 2011)**



Benefit payable upon diagnosis of an insured critical illness: £16,000

What critical Illnesses are covered?

- Alzheimer's Disease – resulting in permanent symptoms
- Aorta Graft Surgery – for disease
- Aplastic Anaemia – with permanent bone marrow failure
- Bacterial Meningitis – resulting in permanent symptoms
- Benign Brain Tumour – resulting in permanent symptoms
- Blindness – permanent and irreversible
- Cancer – excluding less advanced cases
- Cardiomyopathy
- Chronic Lung disease
- Coma – resulting in permanent symptoms
- Coronary Artery By-Pass Grafts – with surgery to divide the breastbone
- Creutzfeld-Jakob Disease
- Encephalitis – resulting in permanent neurological deficit with persisting clinical symptoms
- Heart Attack – of specified severity
- Heart Valve Replacement or Repair – with surgery to divide the breastbone
- HIV and Blood Transfusion – caught in the EU from a blood transfusion or at work
- Kidney Failure – requiring dialysis
- Liver failure
- Loss of Hearing – Permanent and irreversible
- Loss of Limbs – the permanent physical severance of two or more limbs
- Loss of Speech – Permanent and irreversible
- Major Organ Transplant
- Motor Neurone Disease – resulting in permanent symptoms
- Multiple Sclerosis – with persisting symptoms
- Paralysis of Limbs – total and irreversible
- Parkinson's Disease – resulting in Permanent symptoms
- Progressive Supranuclear Palsy – resulting in Permanent symptoms
- Rheumatoid Arthritis – resulting in a loss of the ability to do specified physical activities
- Stroke – resulting in Permanent symptoms
- Terminal Illness
- Third Degree Burns – covers 20% of body surface
- Total and Permanent disability

The following page details the terms, conditions and exclusions applicable to the Critical Illness cover.



Kent Police Federation Critical Illness Benefits Summary (effective from 1st January 2011)

Conditions

- Cover is in place 24 hours a day, whilst at work or outside business hours
- Benefit will not be paid if the Insured Person has failed to seek medical advice or not followed the recommendations of any physicians attending him/her.
- If benefit is paid under one of the Critical Illnesses specified, no further payment will be made in the event of a repeat of the same illness. Aorta Graft Surgery, Coronary Artery Bypass Surgery, Heart Attack, Heart Transplant, Heart Valve Replacement or Repair and Stroke are all considered the same Insured illness.
- If benefit is paid for a second and unrelated Critical Illness suffered by an Insured Person no further liability shall attach to the Insurer in respect of that person.
- Once a payment has been made for Terminal Illness benefit no further benefit can be claimed.
- You must be permanently resident in the United Kingdom

Exclusions

- Hazardous pursuits including racing by horse or motor vehicle/cycles, mountaineering involving the ropes or guides, aviation (except as a passenger), this exclusion does not apply whilst on Police duty.
- Self-inflicted injuries, normal pregnancy and childbirth, Intoxicating liquor or drugs, war risks
- Any pre-existing medical condition
- Any sickness where the Insured Person does not survive for at least 28 days after the date of diagnosis
- Sickness occurring within 60 days of joining this scheme
- Cover for acts of terrorism is limited to £1,000,000 per event including CBRN

For further clarification on the conditions and exclusions the full policy wording is available upon request.

Regulatory Information

This is a summary of the personal accident & sickness and critical illness scheme. The full terms and conditions are contained in policies issued by the insurers and available on request. This is a non-investment insurance underwritten by Aviva Insurance Ltd and is subject to English Law. The Accident & Sickness section is co-insured by Axiom Underwriting Agency Ltd on behalf of Kiln Syndicate 510, Atrium Syndicate 570, Sirius International Ins. Corp (Publ) UK Branch, HCC International Insurance Company Plc & W.R. Berkley Insurance (Europe) Ltd. Members do not have rights under the Contracts (Rights of Third Parties) Act 1999.

The scheme is administered by Forces Financial which is a trading name of Stuart Harvey Insurance Brokers Ltd. They are Kent Federation's appointed insurance brokers for this scheme and are regulated by the Financial Services Authority (FSA registration number 301858). Scheme terms and conditions may vary from time to time with the agreement of the Secretary of the Kent Police Federation.

Complaints

In the first instance, please raise any complaint with

Forces Financial

3 Meridian Office Park

Osborn Way

Hook

Hampshire RG27 9HY

Telephone 01256 769966

If you remain dissatisfied, you may complain to

The Chief Executive,

Aviva

PO Box 83

Surrey Street,

Norwich NR1 3JP

Complaints which cannot be settled can be referred to Financial Ombudsman Service,

South Quay Plaza

183 Marsh Wall

London E14 9RS

Telephone 0845 080 1800

Financial Services Compensation Scheme

In the unlikely event that the Insurers are unable to meet their liabilities, you may be able to claim compensation from the Financial Services Compensation Scheme (FSCS) Further Information on this case be obtained from the FSA or the FSCS.

FORCES FINANCIAL

01256 769966

www.forcesfinancial.com