

# Sickness & Accident Summary Document



## Sick Pay Benefit

- Payable when a member is reduced to half pay
- Pays 20% scale pay for up to 26 weeks; combined with DWP benefits and lower Tax/Pension and NI Contributions will return you to approximately full basic pay
- Further payment for four weeks if on no pay

## Accidental Loss of Use Benefit (Variable Benefits paid in the event of):

- Permanent loss of sight in one or both eyes
- Permanent loss of use of one or more limb
- Permanent Total loss of hearing in one or both ears
- Permanent Total loss of speech

## Temporary Total Disablement

- Payable when a member is unable to perform their duties as a result of an accident
- Includes PTSD when arising from an on-duty incident
- Payment excludes the first 7 days
- Paid for a maximum of 104 weeks

## Permanent Total Disablement

- Payable when a member is unable to perform any gainful employment and is unable to exist independently and requires continual supervision for activities of daily living

## Hospital Benefit

- Payable when admitted as an in-patient to hospital between midnight and 07.00
- **Unplanned admission** arising from accident or emergency, payable from first night
- **Planned admission** payable after 3 nights

## Explanation of Benefits

### Sick Pay Benefit

If a member suffers a pay cut under regulations or terms of employment, the benefits illustrated on the scheme benefits table will become payable.

### Accidental Loss of Use Benefit

This benefit is payable should the Beneficiary suffer permanent loss of sight in one or both eyes, the use of one or more limbs at or above the palm or ankle or permanent total loss of hearing in one or both ears or total loss of speech. This benefit is payable only if the loss of use occurs as the result of an accident occurring during the currency of this policy.

### Temporary Total Disablement (including Post Traumatic Stress Disorder)

This benefit is payable as a result of an accident that results in the temporary and total disablement of a Beneficiary. A member will be considered temporarily totally disabled if the member is unable to perform duties. Benefit will also be paid under this section if a member suffers Post Traumatic Stress Disorder as a result of attending an incident on police duty. Such Post Traumatic Stress Disorder must be the clear result of an incident that was documented in the police records and be of sufficient severity to prevent the performing of duties. The benefit will be paid for a maximum of 104 weeks, excluding the first 7 days. Benefit ceases on return to duty or discharge from the police service.

### Permanent Total Disablement

Permanent Total Disablement such that the Beneficiary is unable to perform any gainful employment and such that the Beneficiary is unable to exist independently and requires continual supervision and frequent attention of a third party for the activities of daily living.

### Occupationally acquired HIV/AIDS

Cover is provided for serving officers only. If, as a result of a documented duty related incident you become infected with the HIV/AIDS virus, a benefit payment will be made.

### Conditions applicable to Personal Accident Benefits

A) The Insurer will not pay in respect of any one Beneficiary, more than one of the Benefits under the Accidental loss of use benefit and Permanent Total Disablement in connection with the same Accident.

B) On the happening of an Accident giving rise to a claim for 100% of the amount for any of the Benefits for Accidental loss of use or Permanent Total Disablement this Insurance will not cover any further Accidents to that Beneficiary.

C) Benefit shall not be payable in respect of any Insured Person who had ceased to be eligible for the scheme prior to the Accident or illness giving rise to the claim.

D) Loss of Limb or Eye or speech or hearing must be proved to the reasonable satisfaction of the Insurer to be permanent and without expectation of recovery before the Insurer will pay the Benefit.

E) Permanent Total Disablement must be proved to the reasonable satisfaction of the Insurer to be permanent and without expectation of recovery and any claim for weekly compensation must have been settled in full before the Insurer will pay the Benefit.

F) the Insurer will not pay any amount for any Benefit solely because the Insured Person is unable to take part in sports or pastimes.

G) Reg 28 Salary Replacement Benefit shall not be payable if the member has been offered recuperative duties with a return to full pay and has declined such duties without reasonable cause.

### **Exclusions to Personal Accident**

The Company will not pay any Benefit where bodily injury following an accident is the result of or is contributed to by the following:

1. The member committing or attempting to commit suicide or as a result of a self inflicted injury
2. The member engaging in a Hazardous Activity (as defined in the master policy)
3. Illness or disease (other than resulting from bodily injury following an accident)
4. Any gradually operating cause
5. For Permanent Total Disablement and Loss of Use Benefits, Post Traumatic Stress Disorder or any psychological or psychiatric condition (not resulting from bodily injury following an accident)

### **General Policy Exclusions**

The Company will not pay any claim:

1. which is directly or indirectly as a result of or contributed to by War in Britain
2. after the expiry of the Period of Insurance in which the member attains the age of 65 years
3. which is directly or indirectly as a result of a breach of the law by the member

### **Hospitalisation Benefit**

#### A) Unplanned Admission

The Benefit is payable in the event of a Beneficiary making an overnight stay in a hospital provided that such hospitalisation occurs as a result of an Accident or Emergency. Benefit will be payable for up to five consecutive nights.

#### B) Planned Admission

The Benefit is payable in the event of a Beneficiary making an overnight stay in a Hospital in Britain provided that such hospitalisation occurs as a result of an illness or injury which does not qualify under (A) Unplanned Admission. No Benefit will be paid for any hospital stay for the first three nights