

Gwent Police Federation

Personal Accident and Sick Pay Insurance Summary of Cover

The following policy summary does not contain all of the policy cover, exclusions or conditions which can be found in the Group Policy Wording, a copy of which can be obtained by contacting the federation office at, 9 The Highway, New Inn, Pontypool, Gwent NP4 0PW . The policy wording is also available to view on the Gwent Police Federation website. It is important that you read the policy document carefully.

Who is the Insurer?

The Insurer of this policy is Millstream Underwriting Ltd, 150 Leadenhall Street, London, EC3V 4QT on behalf of: Arch Insurance Company (Europe) Limited, 5th Floor Plantation Place South, 60 Great Tower Street, London, EC3R 5AZ

What is Personal Accident Insurance?

Personal Accident insurance provides cover in the event of an accident occurring during the period of insurance, which, within 24 months, results in and is the sole cause of permanent total disablement, permanent loss of sight or limbs or other permanent partial disablement. This policy also provides cover for Sick Pay, payable when your pay is reduced in accordance with Police Pay Regulations.

When does cover apply?

Cover operates 24 hours a day, every day, on a worldwide basis.

Significant features and Benefits			Significant or Unusual Exclusion	Policy Section that contains further details
Who is covered? Serving Police Officers aged under 65 years who are members of Gwent Police Federation or who are employed by Gwent Police Force having elected to join the Group Insurance Scheme and from whom a deduction for premium is being made from salary				
Section A – Injury			<ul style="list-style-type: none"> • Anybody over age 65 • War risks • Only one of the benefits for death, loss of limb, loss of sight, loss of speech, loss of hearing or permanent total disablement is payable as a result of one accident causing bodily injury • Suicide or self-inflicted injury • Membership of armed forces or reserve forces • While taking part in any form of air sports or air travel other than as a fare paying passenger • Illegal acts of the insured person • Sick Pay where the date the member’s pay is reduced falls outside the period of insurance • Sick pay benefit will ceased if the member refuses recuperative duties entailing a return to full pay 	
1.	Death	Nil		
2.	Loss of sight in one or both eyes	£25,000		
3.	Loss of one or more limbs	£25,000		
4.	a. Loss of hearing in both ears b. Loss of hearing in one ear	£25,000 £10,000		
5.	Loss of Speech	£25,000		
6.	Permanent Partial Disablement as described below:			
a.	Total loss of or total loss of use of:			
i.	One thumb	Up to £6,250		
ii.	One forefinger	Up to £5,000		
iii.	Any other finger	Up to £3,750		
iv.	One big toe	£2,500		
v.	Any other toe	£750		
b.	Total and irrecoverable loss of use of:			
i.	The back or spine below the neck with no damage to the spinal cord	£10,000		
ii.	The neck or cervical spine with no damage to the spinal cord	£7,500		
iii.	Shoulder, elbow or wrist	Up to £7,500		
iv.	Hip, knee or ankle	£6,250		
c.	Fractured leg or foot with established non-union	£6,250		
d.	Fractured knee cap with established non-union	£5,000		
e.	Shortening of the leg by at least 3 centimetres	£3,750		

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7.	Permanent Total Disablement as described below:		<ul style="list-style-type: none"> If a member's pay is reinstated to full pay after being reduced, any sick pay benefit paid must be refunded to the insurer
a.	Permanent Total Disablement	£25,000	
b.	Loss of intellectual capacity	£25,000	
c.	Total and permanent paralysis	£25,000	
8.	Quadriplegia	£25,000	

Sickpay	20% of Basic Scale Pay, payable for up to a maximum of 26 weeks, commencing after the member's pay has been reduced in accordance with Police Pay Regulations.
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Section B: ADDITIONAL BENEFITS			
Criminal Court Award Compensation	Up to £500	<ul style="list-style-type: none"> The first 3 nights of any planned Hospital admission The first 7 days of hospital admission following coma 	
Coma Benefit	£25 per day, up to 358 days		
Injury following the use of Firearms or knives			
Use of Firearm, Crossbow or Shotgun	£1,500		
Use of knife, scissors, wood chisel or screwdriver	£750		
Hospitalisation	£25 per night for up to 7 nights		
Infection by HIV while on duty	£25,000		
X Factor Pay Reduction	50% of the loss of x-factor Payment		

Duration of policy
Unless the policy is cancelled by Millstream or your Police Federation, the policy will run for the duration shown on your policy schedule, or your Confirmation of Cover letter (if different).

Cancellation rights
<p>You can cancel your policy by informing the Police Federation within 14 days of the day of purchase or the day on which you receive your policy documentation, whichever is the later. You will be entitled to a full refund of the premium paid provided there has been no claim or any incident likely to give rise to a claim.</p> <p>If you do not exercise your right to cancel the policy you will be required to pay the full premium.</p>

Making a claim
<p>On the happening of a claim you will need to contact Police Mutual General Insurance either by:</p> <p>Telephone: 0151 236 4511</p> <p>Email: PAClaims@mstream.co.uk</p>

Financial Services Compensation Scheme:
<p>In the event the company is unable to pay a claim you may be entitled to compensation from the Financial Services Compensation Scheme. their contact details are; Financial Services Compensation Scheme 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU</p> <p>Website: www.fscs.org.uk/</p>

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Customer Services

Should you have any queries contact Police Mutual General Insurance on **0151 236 4511** or e-mail policies@mstream.co.uk

Complaints:

Any issue arising in a complaint should be addressed to: The Managing Director, Millstream Underwriting Limited, 150 Leadenhall Street, London, EC3V 4QT e-mail: policies@mstream.co.uk

We are covered by the Financial Ombudsman Service (FOS). If you have complained to us and we have been unable to resolve your complaint, you may refer it to the FOS. Following the complaints procedure does not affect your right to take legal action.

Data Protection

Information about your policy may be shared between Millstream Underwriting Limited and Arch Insurance Company (Europe) Ltd for underwriting purposes.

Please note that sensitive health and other information you provide may be used by us, our governing bodies and regulators to process your insurance, handle claims and prevent fraud. This may involve transferring information to other countries (some of which may have limited or no data protection laws). We have taken steps to ensure that your information is held securely. Information we hold will not be shared with third parties for marketing purposes. You have the right to access your personal records.

Our Regulator

This personal accident insurance policy is underwritten by Millstream Underwriting Limited on behalf of Arch Insurance Company (Europe) Limited.

Millstream Underwriting Limited: Registered in England no 3896220. Registered office: 150 Leadenhall Street, London, EC3V 4QT. Millstream Underwriting Limited is authorised and regulated by the Financial Conduct Authority. (FCA firm reference number 308584).

Arch Insurance Company (Europe) Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered in England no. 4977362. Registered office: 5th Floor, Plantation Place South, 60 Great Tower Street, London EC3R 5AZ. (FCA firm reference number 229887).

The Financial Conduct Authority holds a register of all regulated firms on its website. Visit www.fca.org.uk/ or you can contact them by phone on 0300 500 8082.

Millstream Underwriting Limited will act as agents for Arch Insurance Company (Europe) Limited with respect of the receipt of customer money and for the purpose of settling claims and handling premium refunds.

Telephone Call Recording

For our joint protection, telephone calls may be recorded or monitored.

Governing Law

Unless otherwise agreed, English law will apply and all communications and documentation in relation to this policy will be in English.