

Personal accident

Personal accident cover is provided for serving officers.

Temporary total disablement

If you are injured at work or have an accident elsewhere, you can claim a weekly benefit for the time you are absent from work. Cover is provided for up to 104 weeks from the date of the accident. Benefit is payable from the eighth day of incapacity.

Permanent total disablement (PTD)

PTD means disablement which entirely prevents the insured person from attending to their usual business or occupation, or to any business or occupation, and which lasts 12 months and at the end of that period is beyond hope of improvement. PTD cover is applicable to disablement caused by an injury on duty or any accident.

Permanent total loss of eye(s), limb(s), hearing or speech

If, as a result of an accident, you suffer permanent total loss of eye(s), limb(s), hearing or speech, a benefit payment will be made to you.

Unrecovered Criminal Court Compensation (following assault)

If, following an assault, compensation you have been awarded by a court has not been paid within six months from the date of the award, a benefit payment will be made to you.

Hospital benefit

Accident: If as a result of an accident you are admitted to hospital, you will receive a payment of £50 for each night of your stay, up to a maximum of twenty eight nights.

Emergency: Following immediate and emergency admission to hospital, you will receive a payment of £50 for each consecutive night of your stay, up to a maximum of twenty eight nights.

Planned: If you spend time in hospital as an inpatient as a result of a condition requiring planned admission to hospital, you will receive £40 for each night of your stay, up to a maximum of twenty eight nights, for any one condition. A three day excess period applies and benefit will commence from the fourth night of your stay.

Casting benefit

Casting benefit is a single lump sum which is payable if a serving officer is ill health retired within the first five years of police service.

Offensive weapons assault benefit

If you sustain accidental bodily injury in the course of duty, directly caused by the discharge of a firearm, crossbow, shotgun or by stabbing with a sharp implement, and the injury sustained prevents you from continuing in your pre-assault duties for the 7 consecutive days on which you were on rota to work immediately following the assault, the specified lump sum benefit will be paid to you. Only one benefit will be paid for any one assault.

Personal accident - *continued*

Emergency dental cover

Cover is provided for treatment which becomes necessary as a result of a dental injury or emergency anywhere in the world.

Occupationally acquired HIV

If, as a result of a documented incident during the course of performing your normal duties of employment, you become infected with the HIV virus a benefit payment will be made to you.

Personal accident benefits

Permanent total:

Disablement (any occupation)	£110,000
Disablement (usual occupation)	£40,000
Loss of one limb or sight in one eye	£40,000
Loss of hearing in one ear	£20,000
Loss of two limbs or sight in both eyes	£50,000
Loss of hearing in both ears	£50,000
Loss of speech	£50,000
Loss or loss of use of shoulder or elbow	£8,000
Loss or loss of use of wrist, or hip, or knee or ankle	£8,000
Total and permanent loss of sense of smell	£4,000

Permanent physical severance or loss of use of:

Left thumb or right index finger	£8,000
Right thumb	£10,000
Left index finger	£6,000
Any other left finger	£3,200
Any other right finger	£4,800
Right or left big toe	£4,000
Any other toe	£2,000
Complete and incurable paralysis	£40,000
Complete and incurable insanity	£40,000

Emergency dental:

Worldwide accidental dental injury	up to £2,500
Emergency dental treatment	up to £200 (UK) up to £400 (worldwide)
Hospital cash benefit (per night)	£50 (max £1,000)
Dentist call-out fees (per call-out, max 2 call-outs)	£100

Occupationally acquired HIV

Occupationally acquired HIV	£50,000
Firearm assault	£1,500
Stabbing assault	£750
Court award compensation (max per award)	£500
Casting benefit	£5,000

Temporary total disablement (per week, 7 day excess, up to 104 weeks) £35

Hospitalisation:

Accident / emergency (per night, max 28 nights)	£50
Planned (per night, 3 night excess, max 28 nights)	£40