

Policy Schedule for the Everest Insurance Police Travel Policy

Produced on Friday, 05 April 2024

Client Name: **Staffordshire Police Federation**

Policy Number:458337/01/2024

New /Renewal Policy Schedule

This **policy schedule** forms part of the Everest Insurance Police Travel Policy.

Please keep this **policy schedule** safe with all documents applicable to the Policy.

This **policy schedule** outlines the cover. This document including the policy wording and any **endorsement(s)** attached form the Policy.

Claims Contact

1. Medical Emergencies

If the event is a medical emergency, seek immediate care for from the nearest emergency medical provider or facility and contact **our** Emergency Assistance Provider via the details below as soon as possible afterwards.

Where it is reasonable and practical to do so, **you** must make arrangements for inpatient treatment and/or day surgery only with the involvement and/or agreement of **our** Emergency Assistance Provider using the following contact information:

Emergency Assistance Provider:	Healix Assistance
Telephone:	+44 (0)20 8049 8301
Email:	EverestRe@healix.com

Alternatively, Healix Assistance can be contacted via the Healix Travel Oracle Mobile App which can be downloaded onto **your** smart phone from the Apple App store or Google Play store using access code EVE2204221. Further details of the app can be found in the Guide attached to this Policy.

2. All Other Claim Situations

In all other circumstances, the following may be used to promptly report a claim, event or circumstance which might result in a claim under this Policy:

Online :	https://intake.sedgwick.com/u/EverestRE/EverestTravelClaims
Telephone:	
Ireland claims number:	+353 (0)1 261 2122
UK claims number:	+44 (0)14 1240 1912
Email:	everestre@ie.sedgwick.com

The Insurer

Everest Insurance (Ireland), DAC®

Registered Office: 38/39 Fitzwilliam Square West, Dublin 2, D02 NX53, Ireland

Company Registration Number: 456702

Website: <https://www.everestre.com/Insurance/Everest-Insurance-Ireland-DAC>

A.M. Best Rating: A+ (Superior)

Everest Insurance (Ireland) Designated Activity Company is regulated by Central Bank of Ireland. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority.

Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. FCA Firm Reference Number is 794741.

Language

This Policy and all associated correspondence will be in English.

Law & Jurisdiction

This Policy shall be governed by and construed in accordance with English Law. Each of the parties submits to the exclusive jurisdiction of the courts of England.

Policyholder Details

Policyholder:	Staffordshire Police Federation
Policyholder Address:	Hern Court, Rising Brook, Stafford, Staffordshire, ST17 9QN
Business Description:	Police Federation

Policy Details

Reference Number:	458337/01/2024
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Policy period:	Inception:	1 st April 2024
	Expiry:	31 st March 2025

Both days inclusive at the local standard time at the address of the policyholder.

Currency:	GBP/£
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Insurance Broker Details

Insurance Broker:	George Burrows
Insurance Broker Address:	St Mark's Court, North Street, Horsham, West Sussex, RH12 1RZ

Important Information

It is important that:

- The **policyholder** checks that the coverage it has requested is included in the **policy schedule**.
- The **policyholder** checks that the information it has given to **us** is accurate – see the “Information Provided to **Us**” Section.
- The **policyholder** and/or **insured person** notify **us** via the broker shown in the **policy schedule** as soon as practicable of any inaccuracies in the information which the **policyholder** and/or **insured person** have given **us**.
- The **policyholder** and **insured persons** comply with their duties under each Section and under this Policy as a whole.

Insured Person Categories and Limitations

Category of Insured Person	Maximum Age Whilst on a Trip
Serving officers	<i>Under 70 years of age</i>
Retired officers	<i>Under 70 years of age</i>
Partners of the above	<i>Under 85 years of age</i>
Dependants of the above	<i>Under 18 years of age or 23 years of age if enrolled for full-time study in a recognised institution of learning or higher learning</i>

If an **insured person** has a birthday during an insured **trip** which means that they breach the age limitations above, this Policy will cover them until they return to their **country of residence** at the end of such a **trip**.

Geographical Area: Worldwide

Maximum Length of a Trip: 31 days

Operative Time: Whilst undertaking a holiday trip outside the Insured Person’s Country of residence. Any holiday trip undertaken within the United Kingdom or Insured Person’s Country of residence (if different), cover will apply if the trip involves at least one overnight stay away from home in pre booked accommodation and/or an aerial flight as a fare paying passenger.

Section	Benefit with Limitations to Apply	Limit Per Insured Person Per Claim (Unless Stated Otherwise)		Excess or Waiting Period
A	<p data-bbox="337 485 570 512">Accident & Illness</p> <p data-bbox="337 533 776 560">Benefits payable for accident only</p> <ol style="list-style-type: none"> <li data-bbox="345 726 467 753">1. Death <li data-bbox="345 774 834 852">2. Total and irrecoverable loss of sight of both eyes <li data-bbox="345 873 834 951">3. Total and irrecoverable loss of sight of one (1) eye <li data-bbox="345 972 659 999">4. Loss of two (2) limbs <li data-bbox="345 1020 643 1047">5. Loss of one (1) limb <li data-bbox="345 1068 834 1188">6. Total and irrecoverable loss of sight of one (1) eye and loss of one (1) limb <li data-bbox="345 1209 737 1236">7. Loss of hearing in both ears <li data-bbox="345 1257 578 1285">8. Loss of speech <li data-bbox="345 1306 846 1383">9. Permanent total disablement (other than the above) <li data-bbox="345 1404 797 1524">10. Permanent partial disablement: The permanent severance or permanent total loss of use of: <ol style="list-style-type: none"> <li data-bbox="345 1545 570 1572">a) One (1) thumb <li data-bbox="345 1593 610 1621">b) One (1) forefinger <li data-bbox="345 1642 797 1669">c) Any finger other than a forefinger <li data-bbox="345 1690 578 1717">d) One (1) big toe <li data-bbox="345 1738 732 1766">e) Any toe other than a big toe <li data-bbox="345 1787 708 1814">f) One (1) shoulder or elbow <li data-bbox="345 1835 773 1862">g) One (1) wrist, hip, knee or ankle 	<p data-bbox="878 485 976 512">Insured Persons</p> <p data-bbox="878 579 1016 657">Aged Over 16</p> <p data-bbox="878 726 964 753">25,000</p> <p data-bbox="878 774 964 802">25,000</p> <p data-bbox="878 873 964 900">12,500</p> <p data-bbox="878 972 964 999">25,000</p> <p data-bbox="878 1020 964 1047">12,500</p> <p data-bbox="878 1068 964 1096">25,000</p> <p data-bbox="878 1209 964 1236">25,000</p> <p data-bbox="878 1257 964 1285">25,000</p> <p data-bbox="878 1306 964 1333">25,000</p> <p data-bbox="878 1404 964 1432">25,000</p> <p data-bbox="878 1545 935 1572">30%</p> <p data-bbox="878 1593 935 1621">20%</p> <p data-bbox="878 1642 935 1669">10%</p> <p data-bbox="878 1690 935 1717">15%</p> <p data-bbox="878 1738 919 1766">5%</p> <p data-bbox="878 1787 935 1814">25%</p> <p data-bbox="878 1835 935 1862">20%</p>	<p data-bbox="1060 485 1157 512">Insured Persons</p> <p data-bbox="1060 579 1174 657">Aged Under 16</p> <p data-bbox="1060 726 1146 753">25,000</p> <p data-bbox="1060 774 1146 802">25,000</p> <p data-bbox="1060 873 1146 900">12,500</p> <p data-bbox="1060 972 1146 999">25,000</p> <p data-bbox="1060 1020 1146 1047">12,500</p> <p data-bbox="1060 1068 1146 1096">25,000</p> <p data-bbox="1060 1209 1146 1236">25,000</p> <p data-bbox="1060 1257 1146 1285">25,000</p> <p data-bbox="1060 1306 1146 1333">25,000</p> <p data-bbox="1060 1404 1146 1432">25,000</p> <p data-bbox="1060 1545 1117 1572">30%</p> <p data-bbox="1060 1593 1117 1621">20%</p> <p data-bbox="1060 1642 1117 1669">10%</p> <p data-bbox="1060 1690 1117 1717">15%</p> <p data-bbox="1060 1738 1101 1766">5%</p> <p data-bbox="1060 1787 1117 1814">25%</p> <p data-bbox="1060 1835 1117 1862">20%</p>	<p data-bbox="1239 726 1279 753">NIL</p> <p data-bbox="1239 774 1279 802">NIL</p> <p data-bbox="1239 873 1279 900">NIL</p> <p data-bbox="1239 972 1279 999">NIL</p> <p data-bbox="1239 1020 1279 1047">NIL</p> <p data-bbox="1239 1068 1279 1096">NIL</p> <p data-bbox="1239 1209 1279 1236">NIL</p> <p data-bbox="1239 1257 1279 1285">NIL</p> <p data-bbox="1239 1306 1279 1333">NIL</p> <p data-bbox="1239 1404 1279 1432">NIL</p> <p data-bbox="1239 1545 1279 1572">NIL</p> <p data-bbox="1239 1593 1279 1621">NIL</p> <p data-bbox="1239 1642 1279 1669">NIL</p> <p data-bbox="1239 1690 1279 1717">NIL</p> <p data-bbox="1239 1738 1279 1766">NIL</p> <p data-bbox="1239 1787 1279 1814">NIL</p> <p data-bbox="1239 1835 1279 1862">NIL</p>

	h) The lower jaw by surgical operation	30%	30%	
	i) Loss of hearing in one (1) ear	25%	25%	
	j) Loss of one (1) internal organ	25%	25%	
	k) Permanent partial disablement (other than the above)	100%	100%	
	11. Temporary total disablement - Weekly benefit - Benefit period	Not Insured	Not Insured	
	12. Temporary partial disablement - Weekly benefit - Benefit period	Not Insured	Not Insured	
B	Medical and Associated Expenses			
1.1	Overseas medical expenses	10,000,000		40
1.2	Emergency medical evacuation	10,000,000		NIL
1.3	Repatriation	10,000,000		NIL
1.4	Compassionate visit and emergency travel expenses	5,000		NIL
1.5	Continuing medical expenses	5,000		NIL
1.6	In-Hospital cash			NIL
	- Maximum days per claim	30		
	- Maximum per insured person per day	50		
1.7	Funeral expenses	2,000		NIL
1.8	Overseas coma benefit			NIL
	- Maximum days per claim	730		
	- Maximum per insured person per day	50		
1.9	Country of residence transportation expenses			NIL
	- Maximum consecutive weeks	26		
	- Maximum per insured person per day	50		
	- Maximum per insured person per claim	5,000		
1.10	Search and rescue expenses	25,000		NIL

C	Trip Interruption		
1.1	Cancellation, curtailment and amendment - Amendment due to catastrophe sublimit	5,000	40
1.2a	Delay - Reimbursement	120	
1.2b	Delay - Monetary benefit - Maximum per 12 hour period - Maximum per insured person per claim	60 120 120	
1.3	Missed departure	1,000	
1.4	Hijack and kidnap - Maximum per 24 hour period - Maximum per insured person per claim	1,000 500 15,000	
D	Personal Baggage	2,000	40
	a) Repair or reimbursement - Sublimit for 1 item, pair or set - Sublimit for valuables	500 500	
	b) Essential items	250	
	c) Keys to home or vehicle	200	
E	Money	1,000	40
	a) Loss or theft of money	500	
	b) Financial payment card loss	1,000	40
	c) Replacement travel documents	250	
	d) Rental vehicle excess or deductible	1,500	
F	Personal Liability	2,000,000	NIL
G	Legal Expenses	50,000 per single original event or circumstance	NIL
H	Winter Sports		
1.1	Winter sports equipment		
	a) Owned by you	500	40
	b) Hired by you	300	NIL
	c) Replacement hire - Maximum per 24 hour period	50 350	NIL

1.2	<ul style="list-style-type: none"> - Maximum per insured person per claim 	200	NIL
	d) Lift pass		
	Bodily injury and illness	400	NIL
	a) Non-refundable costs reimbursement		NIL
	b) Compensatory daily benefit	100	
	<ul style="list-style-type: none"> - Maximum per 24 hour period 	700	
	<ul style="list-style-type: none"> - Maximum per insured person per claim 	500	NIL
1.3	Interruption		
	a) Avalanche	500 or	
	b) Resort closure	50 per 24 hour period up	
	<ul style="list-style-type: none"> - i. reimbursement, or 	to 500 per claim	
	<ul style="list-style-type: none"> - ii. daily amount 		