Affinity Solutions

Personal accident and sickness insurance

Policy Schedule

Business Description:



Please note that you must advise your insurance adviser of any changes to the risk and items to be covered.

24929774ECA **Agency Number:** 33/0042370 **Policy Number:** D W Moore and Co Ltd Agent: Policyholder: The Retained Firefighters Union in the United Kingdom or the Channel Islands. **Postal Address:** Firefighter House, Station Road, Attleborough, Norfolk Postcode: NR17 2AS Premium: £2.82 **Insurance Premium Tax:** £0.17 **Total Payable:** £2.99 Per member per calendar month Statement of Price Please note that your insurance premium may include an amount or amounts for additional covers or services. Please read your schedule and other documentation carefully to ensure you know how much you are paying in total Period of Insurance: 01 January 2014 To 31 December 2014 **Renewal Date:** 01 January 2015

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Category:	Insured Person	15.			
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Retained Firefighter's Union

Α	Any declared member of The Retained Firefighters Union who has paid the monthly premium
В	The Partner of any declared insured member
С	The Dependant Children of any declared insured member

Category:	Operative Time
Α	24 Hours
В	24 Hours
С	24 Hours

Endorsements applicable to this Policy

NONE

Date of issue: 10/02/2014

Personal Accident			
Accidental bodily injury resulting in:	Category A	Category B	Category C
Death	£30,000	£15,000	£5,000
Loss of Sight	£15,000	Not Covered	Not Covered
Loss of Hearing one ear	Not Covered	Not Covered	Not Covered
Loss of Hearing both ears	Not Covered	Not Covered	Not Covered
Loss of Limb	£15,000	Not Covered	Not Covered
Loss of Speech	Not Covered	Not Covered	Not Covered
Permanent Total Disablement* (PTD)	£15,000	Not Covered	Not Covered
Temporary Total Disablement	£175 per week	Not Covered	Not Covered
Temporary Partial Disablement	Not Covered	Not Covered	Not Covered
Excess Period	14 days	Not Applicable	Not Applicable
Benefit Period	52 Weeks	Not Applicable	Not Applicable

^{*}The basis of cover for Permanent Total Disablement is any and every occupation.

Sickness				
Illness resulting in:	Category A	Category B	Category C	
Loss of sight in both eyes	£15,000	Not Covered	Not Covered	
Permanent Total Disablement*	£15,000	Not Covered	Not Covered	
Temporary Total Disablement	£175 per week	Not Covered	Not Covered	
Excess Period	52 Weeks	Not Applicable	Not Applicable	
Benefit Period	52 Weeks	Not Applicable	Not Applicable	

^{*}The basis of cover for Permanent Total Disablement is any and every occupation.

Maximum benefit any one Insured Person		
Death and Capital Sums:	£30,000	
Temporary Total Disablement (Accident):	£175 per week	
Temporary Partial Disablement (Accident):	Not Covered	
Temporary Total Disablement (Sickness):	£175 per week	

Maximum Accumulation Limits		
Any one aircraft:	£1,000,000	
Any one accident:	£1,000,000	

Underwritten by Aviva Insurance Limited

Registered in Scotland No. 2116
Registered Office: Pitheavlis, Perth, Scotland PH2 0NH
Authorised by the Prudential Regulation Authority and regulated by
the Financial Conduct Authority and the Prudential Regulation Authority.