

Critical Illness Cover Policy Document (January 2025)

Introduction

This document is issued by *us* as evidence of the contract for *critical illness* and medical retirement cover (the “*policy*”) between *you*, the *insured person*, and *us*, *the Society*. This document, the accompanying *schedule* and any endorsements all form part of the *policy*. As it is an important document, *you* should keep it in a safe place, and *your* next of kin should be made aware of its existence.

This document states *your* rights and obligations under the *policy*. The *schedule* enclosed with this document shows the details of the *policy* that relate directly to *you*.

In return for the payment by *you* of regular *premiums* to *us* (see part 4), this *policy* provides for the payment by *us* of a capital sum (the “*sum insured*” – see part 5) should *you* contract a *critical illness* (see part 6) or be medically retired/discharged from the Police Service (see 5.1) during the agreed *term* of the *policy*, subject to the terms and conditions shown below and in the *schedule* and any endorsements.

We rely on the information provided on *your* application (see part 3) being materially correct. We retain a copy of *your* application, and *you* may ask *us* to provide a copy.

If any changes occur, or have occurred, in the facts given by *you* between the date on which *you* completed the application form and the date on which *your* cover under the *policy* becomes effective, *you* should inform *us* immediately.

Please read through this document and the other material enclosed. If there is anything that is unclear or incorrect, please contact *us* and we will be happy to rectify matters.

Words in italics are defined in part 16.

Part 1 – Eligibility

You are eligible for this *policy* if, both at the time of signing the application and at the subsequent commencement of cover under this *policy*:

- 1.1 *you* are a serving Officer or a member of Police Staff within the Police Service of England or Wales, and
- 1.2 *you* are under age 35, and
- 1.3 *you* joined the UK Police Service within the last 12 months.

Part 2 – Alterations

None of *our* employees or intermediaries are entitled to make any alteration or amendments to the terms of this *policy* unless it is made in writing and signed by *us*. Any oral representation made by any of *our* employees or intermediaries will not act to override, waive, or change any of the written terms and conditions unless it is confirmed in writing by *us*.

Part 3 – Application

- 3.1 *You* must complete an application form and ensure that the information *you* give to *us* is truthful, complete, and up to date.
- 3.2 If *you* wish to reinstate *your policy* following termination (under 8.1.6), *you* will normally be required to complete a new application form and *we* may impose different terms to those previously offered. However, *we* may, at *our* discretion, allow reinstatement on payment of the outstanding *premiums*.

Part 4 – Premiums

- 4.1 **When.** The *premiums* fall due on the first day of each calendar month. The first *premium* is due on the date shown as “first *premium* due date” in the *schedule*.
- 4.2 **How.** *Premiums* are collected monthly by salary deduction or other method agreed between *us* and *you*, as soon as practicable after the due day each month.
- 4.3 **How much.** The amount of each *premium* due is fixed at the amount shown in the *schedule*.
- 4.4 **Arrears.** If any of the *premiums* are not paid, *you* will not be entitled to make a claim or receive any benefits, and *we* will cancel any *policy* on which the *premium* is more than 60 days overdue.
- 4.5 **Insurance Premium Tax (IPT).** *Premiums* are currently not subject to IPT.

Part 5 – Sum Insured

- 5.1 **Events Insured.** *We* will pay the *sum insured* on the first to occur of: survival for 28 days after first diagnosis that *you* have a *critical illness* (see Part 6), medical retirement/discharge (NOT due to psychological, psychiatric, or functional neurological conditions) if in paid employment with a UK Police Service provided that the first diagnosis or the medical retirement/discharge occurs during the *term* of the *policy*. Only one payment will be made under the *policy*; once any claim payment is made, the *policy* ceases from that date.
- 5.2 **Amount.** The amount payable will be a single lump sum payment of the amount shown in the *schedule*.

If the incident or event occurred as a direct result of carrying out Police activities while on-duty this amount will be doubled.

Exclusions. Payment of benefit is subject to any exclusions listed in part 7.

Part 6 – Critical Illness Benefit

6.1 The *critical illness* benefit (the *sum insured*) is payable on diagnosis of one of the *critical illnesses* defined in 6.4 and survival of at least 28 days. **We only** cover the *critical illnesses* we define and no others. Payment of benefit is subject to part 7 (exclusions), and part 11 (conditions). *Critical illness* benefit is payable once only during the life of the *policy*. In the event of such payment, this *policy* will immediately cease.

6.2 All diagnoses and medical opinions must be given by a medical specialist who:

- is a consultant at a hospital in the *UK*
- is acceptable to *us*; and
- is a specialist in an area of medicine appropriate to the cause of the claim.

6.3 To claim this benefit, *you* must notify *us* within three months of the diagnosis of a *critical illness*, and payment will be subject to production by *you* of such information and evidence that is satisfactory to *us*. This may include a completed claim form, and evidence through examination(s) of *you* by a medical examiner appointed by *us*.

6.4 ***Critical illnesses covered are as follows and no others:***

6.4.1 **Blindness** – *permanent and irreversible*

Permanent and irreversible loss of sight to the extent that even when tested with the use of visual aids, vision is measured at 3/60 or worse in the better eye using a Snellen eye chart.

6.4.2 **Cancer** – *excluding less advanced cases*

Any malignant tumour positively diagnosed with histological confirmation and characterised by the uncontrolled growth of malignant cells and invasion of tissue.

The term malignant tumour includes leukaemia, sarcoma, and lymphoma except those that arise from or are confined to the skin (including cutaneous lymphomas and sarcomas).

For the above definition, the following are NOT covered:

- All cancers which are histologically classified as any of the following:
 - pre-malignant;
 - cancer in situ;
 - having borderline malignancy; or
 - having low malignant potential.
- All tumours of the prostate unless histologically classified as having a Gleason score of 7 or above or having progressed to at least TNM classification cT2bN0M0 or pT2N0M0 following prostatectomy (removal of the prostate).
- All urothelial tumours unless histologically classified as having progressed to at least TNM classification T1N0M0.
- Malignant melanoma skin cancers that are confined to the epidermis (outer layer of skin).
- All cancers (other than malignant melanoma) that arise from or are confined to one or more of the epidermal, dermal, and subcutaneous tissue layers of the skin

(including cutaneous lymphomas and sarcomas).

- All thyroid tumours unless histologically classified as having progressed to at least TNM classification T2N0M0.
- Neuroendocrine tumours without lymph node involvement or distant metastases unless classified as WHO Grade 2 or above.
- Gastrointestinal stromal tumours without lymph node involvement or distant metastases unless classified by either AFIP/Miettinen and Lasota as having a moderate or high risk of progression, or as UICC/TNM8 stage II or above.

6.4.3 **Coronary artery by-pass grafts** – *with surgery to divide the breastbone*

The undergoing of surgery requiring median sternotomy (surgery to divide the breastbone) on the advice of a Consultant Cardiologist to correct narrowing or blockage of one or more coronary arteries with by-pass grafts.

6.4.4 **Deafness** – *permanent and irreversible*

Permanent and irreversible loss of hearing to the extent that the loss is greater than 95 decibels across all frequencies in the better ear using a pure tone audiogram.

6.4.5 **Heart attack** – *of specified severity*

A definite diagnosis of acute myocardial infarction with death of heart muscle as evidenced by all of the following:

- Typical clinical symptoms (for example, characteristic chest pain).
- New characteristic electrocardiographic changes or new diagnostic imaging changes.
- The characteristic rise of cardiac enzymes or Troponins recorded at the following levels or higher:
 - Troponin T > 200 ng/L (0.2 ng/ml or 0.2 ug/L)
 - Troponin I > 500 ng/L (0.5 ng/ml or 0.5 ug/L)

The evidence must show a definite acute myocardial infarction.

For the above definition, the following are not covered:

- Myocardial injury without myocardial infarction.
- Angina without myocardial infarction.

6.4.6 **HIV infection** – *caught from a blood transfusion, a physical assault or at work*

Infection by Human Immunodeficiency Virus resulting from:

- a blood transfusion given as part of medical treatment;
- a physical assault; or
- an incident occurring during the course of performing *your* normal police duties;

after the start of the *policy* and satisfying all of the following:

- The incident must have been reported to appropriate Police authorities and have been investigated in accordance with established Police procedures.
- Where HIV infection is caught through a physical assault or as a result of an incident occurring during the course of performing your normal duties of employment, the incident must be supported by a negative HIV antibody test taken within five days of the incident.
- There must be a further HIV test within 12 months confirming the presence of HIV or

antibodies to the virus.

- The incident causing infection must have occurred in the UK, European Union, Norway, Switzerland.

HIV infection resulting from any other means, including sexual activity or drug abuse, is excluded.

6.4.7 Kidney failure – *requiring permanent dialysis*

Chronic and end stage failure of both kidneys to function, as a result of which regular dialysis is permanently required.

6.4.8 Loss of hand or foot – *permanent physical severance*

Permanent physical severance of a hand or foot at or above the wrist or ankle joint.

6.4.9 Major organ transplant – *from another donor*

The undergoing as a recipient of a transplant from another person, of bone marrow or of a complete heart, kidney, liver, lung, or pancreas, or inclusion on an official UK waiting list for such a procedure.

For the above definition, the following is not covered:

- Transplant of any other organs, parts of organs, tissues or cells.

6.4.10 Paralysis of limb – *total and irreversible*

Total and irreversible loss of muscle function to the whole of any limb.

6.4.11 Stroke – *resulting in permanent neurological deficit with persisting clinical symptoms*

Death of brain tissue due to inadequate blood supply or haemorrhage within the skull resulting in permanent neurological deficit with persisting clinical symptoms.

For the above definition, the following are NOT covered:

- Transient ischaemic attack.
- Traumatic injury to brain tissue or blood vessels.
- Death of tissue of the optic nerve or retina / eye stroke.

6.4.12 Terminal illness – *where death is expected within 12 months.*

A definite diagnosis by the attending Consultant of an illness that satisfies both of the following:

- The illness either has no known cure or has progressed to the point where it cannot be cured; and
- In the opinion of the attending Consultant, the illness is expected to lead to death within 12 months.

6.4.13 Third degree burns – *covering 20% of the body's surface*

Burns that involve damage or destruction of the skin to its full depth through to the underlying tissue and covering at least 20% of the body's surface area.

6.4.14 **Traumatic brain injury** – *resulting in permanent neurological deficit with persisting clinical symptoms*

Death of brain tissue due to traumatic injury resulting in permanent neurological deficit with persisting clinical symptoms.

Part 7 – Exclusions

We will not pay any claim under this *policy* if the medical retirement/discharge or *critical illness* is caused, or contributed to, directly or indirectly, by any of the following:

- 7.1 **War and civil commotion** – War, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, riot or civil commotion, terrorism, rebellion, revolution, insurrection or military or usurped power.
- 7.2 **Hazardous sports and pastimes** – Taking part in (or practicing for) boxing, caving, climbing, horse racing, jet-skiing, martial arts, mountaineering, off-piste skiing, pot-holing, power-boat racing, solo under-water diving (more than 50m deep), yacht racing or any race, trial or timed motor sport.
- 7.3 **Flying** – Taking part in any flying activity, other than as a passenger in a commercially licensed aircraft.
- 7.4 **CBRN** – Chemical, biological, radioactive or nuclear contamination.
- 7.5 **Danger** – Deliberate exposure to exceptional danger (**except in an attempt to save human life**).

The exclusions listed above do **NOT** apply (i.e. **there is full cover**) where such events occur in the execution of *your* Police duties.

- 7.6 **Alcohol or drug abuse** – Inappropriate use of alcohol, solvents or drugs, or *your* own neglect, including but not limited to the following:
 - consuming too much alcohol,
 - taking an overdose of drugs, whether lawfully prescribed or otherwise,
 - taking controlled drugs (as defined by the Misuse of Drugs Act 1971) otherwise than in accordance with a lawful prescription.
- 7.7 **Criminal acts** – Taking part in a criminal act.
- 7.8 **Self-inflicted injury** – Intentional self-inflicted injury whilst sane or insane.
- 7.9 **Failure to follow medical advice** – Unreasonable failure to seek or follow medical advice by an attending physician.
- 7.10 **Military Service** – Engaging in, taking part in or practicing for naval, military or air force service (including Territorial Army and Reserve duties).
- 7.11 **Pregnancy** – Pregnancy or childbirth. However, complications arising from pregnancy, as diagnosed by a doctor, or consultant who specialises in obstetrics, may be covered from the date of diagnosis.

7.12 **HIV** – Infection by Human Immunodeficiency Virus, except where such infection was a result of: a blood transfusion given as part of medical treatment, a physical assault, or an incident occurring during the course of performing *your* normal Police duties, after the start of the *policy* and satisfying all of the following:

- a) The incident must have been reported to appropriate authorities and investigated in accordance with the established procedures,
- b) Where HIV infection is caught through a physical assault or as a result of an incident occurring during the course of performing *your* normal Police duties, the incident must be supported by a negative HIV antibody test taken within 5 days of the incident, and
- c) There must be a further HIV test within 12 months confirming the presence of HIV or antibodies to the virus.

HIV infection resulting from any other means, including sexual activity or drug abuse, is excluded.

7.13 **In the event of medical retirement/discharge** Any *psychological, psychiatric, and functional neurological conditions* as defined in part 16, this includes the consequences of any surgery *you* undergo for psychological reasons.

7.14 **Pre-existing conditions** – Any physical defect, infirmity, medical condition or chronic or recurring illness that existed prior to the commencement or reinstatement of this *policy*.

Example of pre-existing and related condition exclusion

We will not pay any claim under this policy if the medical retirement/discharge or critical illness is caused, or contributed to, directly or indirectly, by any of the following:

Pre-existing critical illness exclusion

No benefit will be payable for any critical illness or repeat of the same critical illness which the insured person:

- has received treatment for;
- has sought advice on;
- has experienced symptoms of; or
- was diagnosed with;

before the commencement of this policy.

For the purposes of this policy, the illnesses in each group listed below will be deemed to be the same critical illness:

Group 1	<p>Aorta graft surgery</p> <ul style="list-style-type: none"> • Balloon valvuloplasty • Cardiac arrest • Cardiomyopathy • Coronary artery by-pass grafts • Heart attack • Heart transplant (under the major organ transplant) • Heart valve replacement or repair • Open heart surgery • Primary pulmonary hypertension • Pulmonary artery graft surgery • Stroke <p>For example, if you suffer a heart attack then no benefit shall be payable in respect of any subsequent stroke claim.</p>
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Group 2	<ul style="list-style-type: none"> • Kidney failure • Kidney transplant (under the major organ transplant) <p>For example, if you suffer from kidney failure then no benefit shall be payable in respect of any subsequent claim for kidney transplant under the major organ transplant definition.</p>
Group 3	<ul style="list-style-type: none"> • Liver failure • Liver transplant (under the major organ transplant) <p>For example, if you suffer from liver failure then no benefit shall be payable in respect of any subsequent claim for liver transplant under the major organ transplant definition.</p>
Group 4	<p>If you have suffered from any malignant tumours, defined as 'cancer' then no benefit shall be payable in respect of any subsequent 'cancer' whether or not this is connected to or associated with the prior diagnosis of cancer.</p>

In addition, no benefit will be payable for any critical illness which the insured person:

- has received treatment for;
- has sought advice on;
- has experienced symptoms of; or
- was diagnosed with;

before the commencement of this policy, and which leads to a claim for loss of limb, loss of sight, terminal illness, or total permanent disability benefit. For example, where an insured person claims under the terminal illness benefit as a result of cancer but had suffered from cancer before the commencement of this policy, this claim will be declined.

Related medical conditions exclusion

No benefit will be paid in respect of any critical illness where a related medical condition existed prior to the commencement of this policy unless the insured person had neither received any treatment, nor experienced symptoms, nor sought advice for that related medical condition for at least two consecutive years since the commencement of this policy.

No Benefit will be paid for any loss of limb, loss of sight or terminal illness, where a related medical condition existed before cover starts.

Part 8 – Termination

- 8.1 The *policy* and all cover under it will cease immediately on the happening of any of the following; no further *premiums* fall due and no benefits are payable subsequently:
- 8.1.1 the payment by *us* of the *critical illness* benefit
 - 8.1.2 the payment by *us* of the medical retirement/discharge benefit
 - 8.1.3 *your* death,
 - 8.1.4 at *your* 40th birthday (the *expiry date* shown on the *schedule*),
 - 8.1.5 *you* leave the UK Police Service for any reason (including a *career break*) other than medical retirement/discharge,
 - 8.1.6 *premiums* falling more than 60 days in arrears,
 - 8.1.7 *living abroad*.

- 8.2 You may cancel this *policy* at any time during its *term*. At the end of the calendar month during which we receive *your* signed instructions, the *policy* and all cover under it will cease, no further premiums will fall due, and no benefit will be payable subsequently.
- 8.3 We may cancel the *policy*, and all *premiums* already paid will be forfeit, if *you* make any untrue statements, act fraudulently or answer any question recklessly or negligently, in connection with the issue of the *policy*, its continuance or any claim.
- 8.4 If *you* break any of the terms of the *policy*, make, or attempt to make, any dishonest application or claim, we shall be entitled to:
- refuse to pay any benefits, and
 - terminate *your policy* immediately.

Part 9 – Transfer to Another Police Service

This *policy* will continue to provide cover if *you* transfer between any UK Police Service, subject always to prior written notification by *you* to *us* and arrangements to *our* satisfaction being made for the continuation of the payment of the *premium*.

Part 10 – How to Make a Claim

Benefits under this *policy* are only payable if *you* are medically retired/discharged from police service as defined in 5.1, or on diagnosis of a *critical illness* listed in part 6.

- 10.1 **Payment of claims:** All benefits will be payable direct to *you*, unless legally assigned. Under current legislation all benefits from this *policy* are free from UK income tax.
- 10.2 **Medical examinations:** It is a condition precedent to *our* liability to pay benefit to *you* that all medical records, notes, and correspondence referring to the subject of a claim or any physical defect, infirmity, medical condition or chronic or recurring illness which existed prior to the claim arising shall be made available on request to any medical adviser appointed by *us* or on *our* behalf, and that such medical adviser or advisers shall for the purpose of reviewing the claim be allowed so often as may be deemed necessary to make examination of *you*, possibly by way of a home visit.
- 10.3 **Claim form:** To make a claim *you* must complete the appropriate claim form. Please contact *us* and we will supply the relevant forms and any other information *you* need.
- 10.4 **Other documents:** In addition to a completed claim form, we will or may require some or all of the following documents before considering a claim:
- for on-duty benefit claims documentation to confirm the event occurred while on duty (e-safety form or equivalent).
 - bank details for receipt of benefit.
 - official letter advising *you* of *your* medical retirement/discharge (if applicable);
 - consent form to obtain medical reports from *your* GP and other health professionals, and *your* Police Service Occupational Health file.

This list is not exhaustive, and we may require other or further evidence.

- 10.5 **Evidence:** All medical certificates, information and evidence to support a claim must be provided at your expense unless otherwise agreed by us, and in a form acceptable to us. You shall submit to a medical examination at our expense.

- 10.6 **Notice of potential claim:** *You* should give *us* written notice of any *critical illness* as soon as possible, and in any event not later than 3 months after initial diagnosis or date of medical retirement/discharge as applicable.

Please contact *us* for guidance if *you* are unsure of the claims procedure.

Part 11 – Conditions

- 11.1 This *policy* covers *you* anywhere in the world provided that *you* are not *living abroad* and any medical evidence required by *us* shall be from a medical facility approved by *us*.
- 11.2 Changes in Law or Regulations: *we* reserve the right to effect amendments made necessary to comply with changes to *UK* law or any Regulations affecting the conditions of service of Police Officers.

Part 12 – Law and Currency

- 12.1 The law of England and Wales will apply to this *policy*.
- 12.2 All payments to *us* and by *us* will be in the *UK* in sterling.

Part 13 – Membership

This *policy*, while it is in force, confers membership of *the Society* on *you*. For full details, please refer to *our* rules (see part 14 below).

Part 14 – Rules

You will find *our* rules on *our* website, or *you* may obtain a free copy of them on application to *us*.

Part 15 – Complaints

If *you* wish to complain about any aspect of the service *you* have received, please contact *us* first. If the complaint is not dealt with to *your* satisfaction *you* can then contact the Financial Ombudsman Service, Exchange Tower, London, E14 9SR financial-ombudsman.org.uk. Making a complaint will not prejudice *your* right to take legal proceedings.

Part 16 – Definitions

Where the following words or expressions appear in this document, they have the specific meaning set out below. To help *you* identify these words or expressions, they are shown in *italics* throughout this document.

career break: unpaid leave whilst still employed by the Police Service, under the Police *career break* scheme in force at that time.

cover starts: the date that cover under this *policy* will begin, set out in the *schedule*.

critical illness: a condition specified in part 6.

expiry date: the date that cover under this *policy* will cease, set out in the *schedule*.

insured person: the person stated in the original application form and named in the *schedule*,

and on whose life, or state of health, payment of a claim under this *policy* depends.

living abroad: living outside the *UK* for more than 13 consecutive weeks in any 12 months, other than in execution of *your* Police duties.

MPFS: the trading name for the Metropolitan Police Friendly Society Limited.

registered office: *our registered office* address is: Metropolitan Police Friendly Society Limited Central Court, Knoll Rise, Orpington, Kent BR6 0JA.

on duty: on-duty benefit claims require documentation to confirm that the event occurred while on duty, for example (e-safety form or equivalent).

policy: the contract between *you* and *us*, set out in this document and the accompanying schedule.

premium: the monthly amount payable to *us* under this *policy*.

Psychological, psychiatric and functional neurological conditions: including but not limited to anxiety disorders, depression (**including post-natal depression**), stress, fatigue, exhaustion, post-traumatic stress, drug or alcohol abuse, psychiatric complications of physical disorders, chronic fatigue syndrome, behavioural disorders, fibromyalgia, seasonal affective disorders, physical disorders related or attributable to stress, or any other mental or functional nervous disorder, their treatment or complications thereof.

schedule: emailed with this document, outlining the details of this *policy* that relate directly to *you*.

sum insured: the benefit payable during the *term* of the *policy* (see part 5).

term: the period during which cover under this *policy* is valid, being between the dates shown in the *schedule* as “*cover starts*” and “*expiry date*”.

UK: the United Kingdom, comprising: England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.

we, us, our, the Society: MPFS, the trading name for the Metropolitan Police Friendly Society Limited.

you, your: the *insured person* as named in the *schedule*.