



# Affinity Solutions

## Personal Accident & Travel Schedule

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

### Policyholder Details

<b>The Policyholder</b>	Skateboard GB
<b>Contact Address</b>	Acorn Business Park, 6, Sheffield, S8 OTB
<b>Business Description</b>	Governing Body for Skateboarding in England and Wales

### Policy Details

<b>Policy Number</b>	100723524GPA
<b>Agent</b>	Marsh Sport
<b>Agency Number</b>	2802500
<b>Period of Insurance</b>	1 <sup>st</sup> December 2023 to 30 <sup>th</sup> November 2024
<b>Renewal Date</b>	1 <sup>st</sup> December 2024

## Personal Accident

Category	Insured Persons
<b>A</b>	Directors, employees, coaches, national squad members, national squad management and support teams organised by the Policyholder and Policyholder employees
<b>B</b>	All registered skaters, members and coaches of the Policyholder resident in the UK
<b>C</b>	National squad members, national squad management and support teams organised by the Policyholder and Policyholder employees

Category	Operative Time
<b>A &amp; B</b>	Whilst engaged in skateboarding activities world-wide including travel to and from such activities
<b>C</b>	<p>Whilst an Insured Person is on an authorised journey in connection with The Business which begins during the Period of Insurance, and commences from the time the Insured Person leaves their home, or if later their place of business, continuing during the entire period of the journey and terminating at the time of return to their home, or if earlier their place of business.</p> <p>If the Insured Journey is solely within the United Kingdom, cover will only be operative if the journey involves an air flight and/or train and/or an overnight stay away from home.</p> <p>Any period of holiday which is purely ancillary to the Insured Journey shall be deemed included within the period of the Insured Journey provided that it is otherwise within the period set out above.</p>

Personal Accident		
Accidental bodily injury resulting in:	Category A & C	Category B
Death	£50,000	£20,000
Loss of Sight in one or both eyes	£50,000	£20,000
Loss of Hearing in one ear	£12,500	£5,000
Loss of Hearing in both ears	£50,000	£20,000
Loss of one or more Limbs	£50,000	£20,000
Loss of Speech	£50,000	£20,000
Permanent Total Disablement* (PTD)	£50,000	£20,000
Continental Scale	Up to £50,000	Up to £20,000

<b>Temporary Total Disablement</b>	£50 per week	Not Insured
<b>Deferment Period</b>	14 days	n/a
<b>Benefit Period</b>	52 weeks	n/a

\*The basis of cover for permanent total disablement is Any and Every occupation

<b>Personal Accident Extensions</b>		
<b>Accidental bodily injury resulting in:</b>	<b>Category A</b>	<b>Category B</b>
<b>Broken Bones</b>	We will pay You on behalf of the Insured Person the amount specified below for each fracture or a maximum of £1,000.  Arm (Humerus, Radius & Ulna) or Wrist (Carpals) - £100  Leg (Femur, Tibia, Fibula), Ankle (Tarsals) or Kneecap (Patella) - £200  Skull (excluding jaw and nose), Collar bone (Clavicle), Shoulder Blade (Scapula) - £200	We will pay You on behalf of the Insured Person the amount specified below for each fracture or a maximum of £500.  Arm (Humerus, Radius & Ulna) or Wrist (Carpals) - £100  Leg (Femur, Tibia, Fibula), Ankle (Tarsals) or Kneecap (Patella) - £200  Skull (excluding jaw and nose), Collar bone (Clavicle), Shoulder Blade (Scapula) - £200
<b>Coma Benefit</b>	£50 per day for each day up to a maximum of 730 days	£25 per day for each day up to a maximum of 730 days
<b>Dental &amp; Optical Expenses</b>	Up to £750	Up to £500
<b>Funeral Expenses</b>	Up to £10,000	Up to £5,000
<b>Hospitalisation</b>	£50 per day up to £750	£50 per day up to £500
<b>Medical Expenses</b>	25% of Death benefit	25% of Death benefit
<b>Physiotherapy</b>	Up to £500	Up to £500
<b>Rehabilitation</b>	Up to £5,000	Not Insured
<b>Relocation Expenses</b>	Up to £10,000	Not Insured
<b>Permanent Partial Disablement</b>	Permanent severance or permanent and total loss of use of <ul style="list-style-type: none"> <li>• A foot below the level of the ankle (talo-tibial joint) 50%</li> <li>• A hip, knee, ankle or thumb 20%</li> <li>• A forefinger or big toe 15%</li> <li>• Any other finger 10%</li> <li>• Any other toe 5%</li> <li>• The back of spine below the neck with no damage to the spinal cord 40%</li> <li>• The neck or cervical spine with no damage to the spinal cord 30%</li> </ul>	

	<ul style="list-style-type: none"> <li>• A shoulder, elbow or wrist 25%</li> <li>• Any permanent disability which is not covered by Capital Benefits or any of the benefits above up to a maximum 100% of the Permanent Total Disablement benefit. Any permanent disability under this item will be assessed by considering the severity of the disablement in conjunction with the stated percentages for specific types of permanent disablement stated above. The occupation of the Insured Person will not be taken into consideration during assessment.</li> </ul> <p>When more than one form of permanent partial disablement results from Bodily Injury the percentages will be added together We will not pay more than 100% of the Permanent Total Disablement in total.</p> <p>If a claim is made for Capital Benefits then a claim for permanent partial disablement cannot also be made.</p>
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## Travel

Travel		
Benefit description for Category C	Excess	Sum Insured
<b>Medical and Emergency Travel Expenses (cover does not apply in the UK or country of residence)</b>	N/A	Unlimited
<b>Personal Belongings</b>	N/A	£2,500
<b>Personal Belongings Delay</b>	N/A	£500
<b>Money</b>	N/A	£2,500
<b>Cancellation, Curtailment or Change of Itinerary</b>	N/A	£5,000
<b>Travel Delay</b>	N/A	£50 for each complete hour in excess of 4 hours delay up to a maximum of £750 per Insured Person
<b>Missed Departure</b>	N/A	Up to £2,500
<b>Kidnap and Ransom</b>	N/A	£300 per day up to a maximum of £25,000
<b>Personal Liability</b>	N/A	£5,000,000
<b>Legal Expenses</b>	N/A	£50,000

Maximum Benefit any one Insured Person	
<b>Death and Capital Sums:</b>	£50,000

Maximum Accumulation Limits

**Any One Aircraft:** £1,000,000

**Any One Accident:** £1,000,000

Endorsement applicable to this Policy

**Aviva Insurance Limited**

Registered in Scotland No.2116.

Registered Office: Pitheavlis, Perth PH2 0NH.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.