



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

| | |
|-----------------------------|--|
| The Policyholder | The National Ice Skating Association of the United Kingdom Limited t/as British Ice Skating |
| Policyholder Address | English Institute of Sport Coleridge Road Sheffield S9 5DA |
| Business Description | The governing body responsible for figure Skating and short and long track skating in the United Kingdom |

Policy Details

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|----------------------------|---|
| Policy Number | 100719860GPA |
| Agent | Bluefin Sport |
| Agency Number | 2804399 |
| Period of Insurance | 1 st October 2020 to 30 th September 2021 |
| Renewal Date | 1 st October 2021 |

Personal Accident

| Category | Insured Persons |
|----------|---|
| A | Any full or associate Amateur Member of the Insured aged over 3 years of age resident in Britain |
| B | Any Director Employee Amateur Member team manager coach official sports staff or volunteer of the Insured authorised to travel on behalf of and at the expense of the Insured |

| Category | Operative Time |
|----------|---|
| A | Whilst participating in any authorised activity of the Insured anywhere in the world including direct travel to and from any authorised activity of the Insured within Britain |
| 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 & B |
| Death | £50,000 |
| Loss of Sight in one or both eyes | £50,000 |
| Loss of Hearing in one ear | £12,500 |
| Loss of Hearing in both ears | £50,000 |
| Loss of one or more Limbs | £50,000 |
| Loss of Speech | £50,000 |
| Permanent Total Disablement* (PTD) | £50,000 |
| Continental Scale | Not Insured |
| Temporary Total Disablement | Not Insured |

| | |
|----------------|-----|
| Excess Period | n/a |
| Benefit Period | n/a |

*The basis of cover for permanent total disablement is any and every occupation

| Personal Accident Extensions | |
|--|--|
| Accidental bodily injury resulting in: | Category A |
| Broken Bones | Arm (Humerus, Radius & Ulna) or Wrist (Carpals) - £500 Leg (Femur, Tibia, Fibula), Ankle (Tarsals) or Kneecap (Patella) - £500 Skull (excluding jaw and nose), Collar bone (Clavicle), Shoulder Blade (Scapula) - £500 Up to a maximum of £2,500 for all fractures. |
| Coma Benefit | £50 per day for each day up to a maximum of 730 days |
| Convalescence | Up to £200 |
| Dental & Optical Expenses | Up to £500 |
| Facial Disfigurement | Up to £1,000 |
| Funeral Expenses | £5,000 |
| Hospitalisation | £50 per day up to £750 |
| Medical Expenses | 25% of Death benefit up to £25,000 |
| Paraplegia & Quadriplegia | Up to £50,000 |
| Physiotherapy | Up to £500 |
| Rehabilitation | Up to £5,000 |
| Relocation | Up to £15,000 |

Travel

| Travel | | |
|--|--------|--|
| Benefit description for Category B | Excess | Sum Insured |
| Medical and Emergency Travel Expenses (cover does not apply in the UK or country of residence) | N/A | Unlimited |
| Personal Belongings | N/A | £10,000 |
| Personal Belongings Delay | N/A | £500 |
| Money | N/A | £5,000 |
| Cancellation, Curtailment or Change of Itinerary | N/A | £10,000 |
| Travel Delay | N/A | £50 for each complete hour in excess of 4 hours delay up to a maximum of £750 per Insured Person |
| Missed Departure | N/A | Up to £2,500 |
| Kidnap and Ransom | N/A | £300 per day up to a maximum of £25,000 |
| Personal Liability | N/A | £5,000,000 |
| Legal Expenses | N/A | £50,000 |

| Maximum Benefit any one Insured Person | |
|--|---------|
| Death and Capital Sums: | £50,000 |

| Maximum Accumulation Limits | |
|-----------------------------|------------|
| Any One Aircraft: | £2,000,000 |
| Any One Accident: | £5,000,000 |

Endorsement applicable to this Policy

COVID-19 Exclusion

In respect of Cancellation, Curtailment and Change of Itinerary We will not provide cover for any claim in any way directly or indirectly caused by, resulting from or in connection with any of the following, regardless of any other cause or event contributing concurrently or in any other sequence:

- a. any Coronavirus (including but not limited to SARS-CoV, SARS-CoV-2 and MERS-CoV) or any disease caused by any Coronavirus (including but not limited to Severe Acute Respiratory Syndrome, COVID-19 and Middle East Respiratory Syndrome); or
- b. any mutation or variation of any virus or disease referred to under a. above, or any other disease caused by any such mutated or varied virus,

including, without limitation to the scope of the foregoing:

- i any measures taken by any governmental, public or other authority or any other person for the prevention, suppression, mitigation, cleaning or removal of any virus or disease referred to in a. or b. above; or
- ii any fear or threat of a., b. or i. above.

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.