



# Affinity Solutions

## Personal Accident 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>	British American Football Association
<b>Policyholder Address</b>	c/o Mitchell Charlesworth, 3rd Floor, 44 Peter Street, Manchester, M2 5GP
<b>Business Description</b>	Association, its Committee, Officers & Officials, Affiliated Coaches who hold a valid licence, Members of British University American Football League (who have membership & insurance), Adult Members including those acting in the capacity of Team Judges, Associate Officials, Trained Officials, Youth Members, Flag Football Members and Affiliated Clubs (including Committees & Social members) for all American Football activities including Flag Football recognised / authorised by BAFA.

### Policy Details

<b>Policy Number</b>	100719720GPA
<b>Agent</b>	Marsh Sport
<b>Period of Insurance</b>	1 <sup>st</sup> October 2024 to 30 <sup>th</sup> October 2025
<b>Renewal Date</b>	31 <sup>st</sup> October 2025

## Personal Accident & Travel

Category	Insured Persons
A & B	Any full or associate amateur member of the British American Football Association aged 3 years or over but under 80 years.

Category	Operative Time
A	Whilst participating in any activity recognised by BAFA anywhere in the world and Whilst travelling directly to and from such activity within the United Kingdom, the Isle of Man, the Channel Islands or the Republic of Ireland
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 and/or Country of Residence, 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	
<b>Accidental bodily injury resulting in:</b>	<b>Category A</b>
<b>Death</b>	£50,000
<b>Loss of Sight in one or both eyes</b>	£50,000
<b>Loss of Hearing in one ear</b>	£12,500
<b>Loss of Hearing in both ears</b>	£50,000
<b>Loss of one or more Limbs</b>	£50,000
<b>Loss of Speech</b>	£50,000
<b>Permanent Total Disablement* (PTD)</b>	£50,000
<b>Continental Scale</b>	Up to £50,000
<b>Temporary Total Disablement</b>	£100 per week
<b>Excess Period</b>	14 days
<b>Benefit Period</b>	52 weeks

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

Personal Accident Extensions	
<b>Accidental bodily injury resulting in:</b>	<b>Category A &amp; B</b>
<b>Broken Bones</b>	<ul style="list-style-type: none"> <li>• Arm (Humerus, Radius &amp; Ulna) or Wrist (Carpals) - £150</li> <li>• Leg (Femur, Tibia, Fibula), Ankle (Tarsals) or Kneecap (Patella) - £250</li> <li>• Skull (including facial bones), Collar bone (Clavicle), Shoulder Blade (Scapula) - £250</li> <li>• Ligament Damage - £250</li> </ul>
<b>Coma Benefit</b>	£25 per day for each day up to a maximum of 730 days
<b>Dental &amp; Optical Expenses</b>	Up to £500
<b>Funeral Expenses</b>	Up to £10,000
<b>Hospitalisation</b>	£50 per day up to £750
<b>Medical Expenses</b>	25% of Death benefit
<b>Physiotherapy</b>	Up to £500
<b>Rehabilitation</b>	Up to £5,000
<b>Relocation Expenses</b>	Up to £10,000
<b>Facial Disfigurement</b>	Up to £2,500
<b>Permanent Partial Disablement</b>	<p>Permanent severance or permanent and total loss of use of</p> <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> <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>

## Travel

Benefit – Category B	Sum Insured
<b>Medical and Emergency Travel Expenses including Repatriation</b> (cover does not apply in the UK or country of residence)	Unlimited
<b>Personal Belongings</b>	£2,500
<b>Personal Belongings Delay</b>	£50 after the first 4 hours, £50 for each complete hour thereafter up to a maximum of £750
<b>Money</b>	£2,500
<b>Maximum Cash Limit</b>	£2,000
<b>Cancellation, Curtailment or Change of Itinerary</b>	£5,000
<b>Missed Departure</b>	Up to £1,000
<b>Travel Delay</b>	£200 after the first 4 hours, £50 for each complete hour thereafter up to a maximum of £750
<b>Hijack &amp; Kidnap</b>	£300 per day up to a maximum of £25,000
<b>Personal Liability</b>	£5,000,000
<b>Legal Expenses</b>	£50,000

Maximum Benefit any one Insured Person	
<b>Death and Capital Sums :</b>	£50,000
<b>Temporary Total Disablement</b>	£100 per week

Maximum Accumulation Limits	
<b>Any One Aircraft:</b>	£1,000,000
<b>Any One Accident:</b>	£1,000,000

Endorsement applicable to this Policy
<u>Endorsement 1 – Definition of Insured Journey</u>
It is hereby noted and agreed that:
(1) the definition of Insured Journey is amended as follows:

**Insured Journey**

Any journey or Group Booking not exceeding twelve months in duration (unless otherwise agreed by Us), occurring during the Period of Insurance and during the Operative Time, stated in the Travel section of The Schedule.

(2) Group Booking shall have the following meaning:

Any journey comprising of ten or more Insured Persons travelling for at least part of the journey to a shared destination, regardless of whether each Insured Persons' itinerary remains the same at that destination and regardless of whether or not they were booked at same time, as part of group travel arrangements and/or through the same travel agent or other intermediary or agent.

**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.