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

The Policyholder	British American Football Association
Policyholder Address	c/o Mitchell Charlesworth, 3rd Floor, 44 Peter Street, Manchester, M2 5GP
Business Description	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

Policy Number	100719720GPA
Agent	Marsh Sport
Period of Insurance	31st October 2026 to 31st March 2027
Renewal Date	1st April 2027

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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	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. 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. 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.

Personal Accident	
Accidental bodily injury resulting in:	**Category A & B**
Death	£75,000
Loss of Sight in one or both eyes	£75,000
Loss of Hearing in one ear	£12,500
Loss of Hearing in both ears	£75,000
Loss of one or more Limbs	£75,000
Loss of Speech	£75,000
Permanent Total Disablement* (PTD)	£75,000
Permanent Partial Disablement	Up to £50,000
Temporary Total Disablement	Not Insured

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

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Personal Accident Extensions	
Accidental bodily injury resulting in:	**Category A & B**
Broken Bones	• Arm (Humerus, Radius & Ulna) or Wrist (Carpals) - £350 • Leg (Femur, Tibia, Fibula), Ankle (Tarsals) or Kneecap (Patella) - £350 • Skull (including facial bones), Collar bone (Clavicle), Shoulder Blade (Scapula) - £350 Maximum claim per accident - £350
Coma Benefit	£25 per day for each day up to a maximum of 730 days
Dental & Optical Expenses	Up to £1,000
Facial Disfigurement	Up to £2,500
Funeral Expenses	Up to £10,000
Hospitalisation	£50 per day up to £750
Medical Expenses	25% of Death benefit
Physiotherapy	Up to £500
Primary Dislocation	£100
Rehabilitation	Up to £5,000
Relocation Expenses	Up to £10,000
Snapped / Ruptured Achilles Tendon, Cruciate Ligament	£350
Permanent Partial Disablement	Permanent severance or permanent and total loss of use of • A foot below the level of the ankle (talo-tibial joint) 50% • A hip, knee, ankle or thumb 20% • A forefinger or big toe 15% • Any other finger 10% • Any other toe 5% • The back of spine below the neck with no damage to the spinal cord 40% • The neck or cervical spine with no damage to the spinal cord 30% • A shoulder, elbow or wrist 25% • 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. 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.

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	If a claim is made for Capital Benefits then a claim for permanent partial disablement cannot also be made.

Travel

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

Maximum Benefit any one Insured Person	
Death and Capital Sums :	£75,000
Temporary Total Disablement	Nil

Maximum Accumulation Limits	
Any One Aircraft:	£1,000,000
Any One Accident:	£1,000,000

Endorsement applicable to this Policy

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Endorsement 1 – Definition of Insured Journey

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.

Dental Expenses
If an Insured Person sustains Accidental Bodily Injury which results in them incurring Dental treatment then We will pay the Insured Person for:
1. Repair or provision of dentures
2. Dental treatment

which is reasonable and necessary as a result of Bodily Injury covered by this policy and for which treatment is given within 12 months of the date of Accident but excluding:

a) Cosmetic treatment
b) Any treatment deemed to be clinically unnecessary.
c) Costs recovered or recoverable form any other insurance policies
d) The costs of any travelling expenses and telephone calls
e) Anything mentioned in the main policy exclusions

The maximum amount We will pay is stated in the Schedule.

Facial Disfigurement

In the event that an Insured Person suffers an Accidental Bodily Injury which, within two years is the sole cause of permanent facial disfigurement with visible scar tissue of at least one centimetre in length in the area from the hairline to and including the lower jaw and ears, We will pay up to the maximum amount per Insured Person as stated in the schedule

Physiotherapy Treatment

In the event that an Insured Person sustains Accidental Bodily Injury during the Operative Time in which physiotherapy treatment is recommended by a Qualified Medical Practitioner and provided by a chartered physiotherapist We will cover the cost of this treatment.

The amount We will pay is stated in the Schedule.

An Excess of £50 applies to Each and Every Loss

Exclusions to Physiotherapy Treatment

1. Physiotherapy Treatment will end once the Insured Person has returned to practicing, training or competing or if the limit stated in the Schedule has been reached, whichever occurs first.

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2. The Insurer will not pay for Physiotherapy Treatment given more than 6 months after the date of the Accident giving rise to the claim.

Primary Dislocation

If an Accident occurs during the Period of Insurance and Operative Time that causes Accidental Bodily Injury to an Insured Person and directly as a result, the Insured Person suffers a Primary Dislocation of any of the following joints, which needs to be reduced by a Qualified Medical Practitioner:
a) Kneecap
b) Elbow
c) Hip
d) Shoulder
We will pay the Insured Person the benefit amount shown in the Schedule.

Snapped / Ruptured Achilles Tendon, Cruciate Ligament

Snapped / Ruptured Achilles Tendon, Cruciate Ligament means the first time an Insured Person snaps or ruptures the Achilles Tendon and/or Cruciate Ligament.

Achilles Tendon shall mean the tendon joining the muscles in the calf of the leg to the bone of the heel

Cruciate Ligament shall mean either of the cruciate ligaments of the knee, being the Anterior Cruciate Ligament (ACL) and the Posterior Cruciate Ligament (PCL). These ligaments are two strong rounded bands that extend from the head of the tibia to the intercondyloid notch of the femur.

We will pay the amount stated in the schedule

This benefit cannot be claimed in addition to Broken Bones or Primary Dislocation as a result of the same Event

This benefit can only be claimed twice by an individual Insured Person during the Period of Insurance

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Registered Office: Pitheavlis, Perth PH2 0NH.
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