



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	1 st October 2023 to 30 th September 2024
Renewal Date	1 st October 2024

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	
Accidental bodily injury resulting in:	Category A
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	Up to £50,000
Temporary Total Disablement	£100 per week
Excess Period	14 days
Benefit Period	52 weeks

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

Personal Accident Extensions	
Accidental bodily injury resulting in:	Category A & B
Broken Bones	<ul style="list-style-type: none"> • Arm (Humerus, Radius & Ulna) or Wrist (Carpals) - £150 • Leg (Femur, Tibia, Fibula), Ankle (Tarsals) or Kneecap (Patella) - £250 • Skull (including facial bones), Collar bone (Clavicle), Shoulder Blade (Scapula) - £250 • Ligament Damage - £250
Coma Benefit	£25 per day for each day up to a maximum of 730 days
Dental & Optical Expenses	Up to £500
Funeral Expenses	Up to £10,000
Hospitalisation	£50 per day up to £750
Medical Expenses	25% of Death benefit
Physiotherapy	Up to £500
Rehabilitation	Up to £5,000
Relocation Expenses	Up to £10,000
Facial Disfigurement	Up to £2,500
Permanent Partial Disablement	<p>Permanent severance or permanent and total loss of use of</p> <ul style="list-style-type: none"> • 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. <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
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	£2,500
Maximum Cash Limit	£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 :	£50,000
Temporary Total Disablement	£100 per week

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

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

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

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