



# 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 Dragon Boat Racing Association
<b>Contact Address</b>	Rose Garth, Mill Lane, Caunton, Newark, NG23 6AJ
<b>Business Description</b>	National Governing Body for Dragon Boat Racing in Great Britain

### Policy Details

<b>Policy Number</b>	100790131GPA
<b>Agent</b>	Marsh Sport
<b>Agency Number</b>	2802500
<b>Period of Insurance</b>	1 <sup>st</sup> January 2024 to 31 <sup>st</sup> December 2024
<b>Renewal Date</b>	1 <sup>st</sup> January 2025

### Policy Details

<b>Category</b>	<b>Insured Persons</b>
<b>A</b>	Any affiliated member, coach, volunteer or person of the Policyholder

<b>Category</b>	<b>Operative Time</b>
<b>A</b>	Whilst the Insured Person is Participating in any activity sanctioned by the Policyholder. Including travel to and from.

<b>Personal Accident</b>	
<b>Accidental bodily injury resulting in:</b>	<b>Category A</b>
Death	£10,000
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
Permanent Partial Disablement (PPD)	Up to £50,000
Temporary Total Disablement	£50 per week
Temporary Partial Disablement	£25 per week
Excess Period	7 days
Benefit Period	52 weeks

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

<b>Personal Accident Extensions for Categories A</b>	
<b>Accidental bodily injury resulting in:</b>	<b>Sum Insured</b>
<b>Broken Bones</b>	Arm (Humerus, Radius & Ulna) or Wrist (Carpals) - £250 Leg (Femur, Tibia, Fibula), Ankle (Tarsals) or Kneecap (Patella) - £250 Skull (excluding jaw and nose), Collar bone (Clavicle), Shoulder Blade (Scapula) - £250. Up to a maximum of £500 any one claim.
<b>Coma Benefit</b>	£50 per day for each day up to a maximum of 730 days
<b>Convalescence</b>	Up to £100
<b>Dental &amp; Optical Expenses</b>	Up to £750
<b>Facial Disfigurement</b>	Up to £750
<b>Funeral Expenses</b>	Up to £10,000
<b>Hospitalisation</b>	£50 per day up to £750
<b>Medical Expenses</b>	Up to £10,000
<b>Physiotherapy</b>	Up to £750
<b>Rehabilitation Expenses</b>	Up to £10,000

**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.

<b>Maximum Benefit any one Insured Person</b>	
<b>Death and Capital Sums:</b>	£25,000
<b>Temporary Total Disablement:</b>	£50 per day
<b>Temporary Partial Disablement:</b>	£25 per day

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

## Terms and Conditions

<b>Wording applicable</b>	The terms and conditions of the applicable sections of our standard Affinity Solutions policy wording will apply, a copy of which is available upon request.
<b>Law Applicable</b>	<p>The appropriate law as set out below will apply unless you and the insurer agree otherwise.</p> <p>(1) The law applying in that part of the United Kingdom, Channel Islands or Isle of Man in which you, the policyholder, normally live or (if applicable) the first named policyholder normally lives, or</p> <p>(2) In the case of a business, the law applying in that part of the United Kingdom, Channel Islands or Isle of Man where it has its principal place of business, or</p> <p>(3) Should neither of the above be applicable, the law of England and Wales will apply.</p>
<b>Amendments, extensions, endorsements (if any)</b>	<p><b>Endorsement 1 Out of Pocket Expenses</b></p> <p>The amount shown on the schedule in respect of Temporary Total Disablement shall mean Out of Pocket Expenses in respect of all Volunteers, Retired Persons, Unemployed persons and/or Labour only subcontractors.</p> <p>Out of Pocket Expenses shall mean:</p> <p>Any expenses necessarily incurred by an Insured Person as a direct result of Bodily Injury and in respect of, but not limited to, travel expenses to and from a medical facility, fees in respect of prescription medication and additional telephone charges where the additional use is as a direct result of the Bodily Injury.</p>