



# 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

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

### Policy Details

<b>Policy Number</b>	100719860GPA
<b>Agency</b>	Marsh Sport
<b>Period of Insurance</b>	1 <sup>st</sup> October 2025 to 30 <sup>th</sup> September 2026
<b>Renewal Date</b>	1 <sup>st</sup> October 2026

## Personal Accident

Category	Insured Persons
A	Any full or associate Amateur Member of the Policyholder aged over 3 years of age including overseas members
B	Any Director, Employee, Amateur Member team manager coach official sports staff or volunteer of the Policyholder authorised to travel on behalf of and /or at the expense of the Policyholder.

Category	Operative Time
A	Whilst participating in any authorised activity of the Policyholder anywhere in the world including direct travel to and from any authorised activity of the Policyholder within Great 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
<b>Broken Bones</b>	<p>Arm (Humerus, Radius &amp; Ulna) or Wrist (Carpals) - £500</p> <p>Leg (Femur, Tibia, Fibula), Ankle (Tarsals) or Kneecap (Patella) - £500</p> <p>Skull (excluding jaw and nose), Collar bone (Clavicle), Shoulder Blade (Scapula) - £500</p> <p>Up to a maximum of £2,500 for all fractures.</p>
<b>Coma Benefit</b>	£50 per day for each day up to a maximum of 730 days
<b>Convalescence</b>	Up to £200
<b>Dental &amp; Optical Expenses</b>	Up to £500
<b>Facial Disfigurement</b>	Up to £1,000
<b>Funeral Expenses</b>	£5,000
<b>Hospitalisation</b>	£50 per day up to £750
<b>Medical Expenses</b>	25% of Death benefit up to £25,000
<b>Paraplegia &amp; Quadriplegia</b>	Up to £50,000
<b>Physiotherapy</b>	Up to £500
<b>Rehabilitation</b>	Up to £5,000
<b>Relocation</b>	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

### **Convalescence**

In the event that an Insured Person is admitted to Hospital as a result of an Accidental Bodily Injury occurring during the Operative Time which results in a period of hospitalisation lasting for at least 4 consecutive days We will pay the Insured Person a benefit up to the amount shown in the Schedule.

### **Dental and Optical Expenses**

In the event that an Insured Person suffers loss of or damage to teeth, fixed dentures, prescription glasses or contact lenses following Accidental Bodily Injury, We will pay You on behalf of the Insured Person for the cost of necessary dental or optical treatment required within 12 months of the Accident.  
The maximum We will pay any one claim 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

### **Paraplegia or Quadriplegia**

In the event of a valid Capital Benefits claim, We will pay an additional benefit if, as a direct result of the Accident, the Insured Person becomes a Paraplegic or Quadriplegic.  
The amount We will pay is 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 will end once the physiotherapist believes any further treatment will not benefit the Insured Person or if the limit stated in the Schedule has been reached, whichever happens first.
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.

It is a condition of this Extension that the Insured Person must provide (at no expense to the Insurer) evidence from a Qualified Medical Practitioner or other Healthcare Professional that physiotherapy is necessary

**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.