



# Affinity Solutions

## Personal Accident Policy 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 Kendo Association
<b>Policyholder Address</b>	2 Marchfield, Milngavie, Glasgow, G62 8HZ
<b>Business Description</b>	Official governing body for Kendo, Laido, Jodo & Naginata in the UK

### Policy Details

<b>Policy Number</b>	100729286GPA
<b>Agent</b>	Marsh Sport
<b>Period of Insurance</b>	1 <sup>st</sup> March 2025 to 28 <sup>th</sup> February 2026
<b>Renewal Date</b>	1 <sup>st</sup> March 2026

Category	Insured Persons
A	Members and instructors participating in Policyholder events

Category	Operative Time
A	Whilst Instructing and Participating in events organised by the Policyholder and whilst travelling to and/or from an approved activity within the UK

Personal Accident	
Accidental bodily injury resulting in:	Category A
Death	£15,000
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	Insured
Temporary Total Disablement	Not Insured
Temporary Partial 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 for Category A	
Accidental bodily injury resulting in:	Sum Insured
<b>Broken Bones</b>	<p>Arm (Humerus, Radius &amp; Ulna) or Wrist (Carpals) - £250</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>
<b>Paraplegia</b>	£50,000
<b>Quadriplegia</b>	£125,000
<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 expenses</b>	Up to £1,000
<b>Disappearance</b>	Up to £10,000
<b>Funeral Expenses</b>	Up to £10,000
<b>Hospitalisation</b>	£50 per day up to 365 days
<b>Medical Expenses</b>	Up to £25,000
<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>
<b>Physiotherapy</b>	Up to £500

<b>Rehabilitation Expenses</b>	Up to £15,000
<b>Damage to Personal Effects</b>	Up to £1,500
<b>Relocation Expenses</b>	Up to £25,000

<b>Maximum Benefit any one Insured Person</b>	
<b>Death and Capital Sums :</b>	£50,000

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

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