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

The Policyholder	British Rowing Ltd
Contact Address	6 Lower Mall, Hammersmith, London, W6 9DJ
Business Description	Governing body for rowing in the UK

Policy Details

Policy Number	100776536GPA
Agent	Marsh Sport
Agency Number	2802500
Period of Insurance	1st April 2026 to 31st March 2027
Renewal Date	1st April 2027

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.

Personal Accident

Category	Insured Persons
A	Any ROW, Coach & Umpire member of the Policyholder or committee member / volunteer while acting on behalf of the Policyholder who is resident in the UK.
B	Any RACE member of the Policyholder who is resident in UK
C	Any team manager, coach, athlete, employee, support staff including doctors, drivers and officers of the Policyholder whether paid or voluntary.

Category	Operative Time
A, B & C	Whilst the Insured Person is participating in any sporting activity organised by the Policyholder.

Personal Accident		
Accidental bodily injury resulting in:	**Category A**	**Categories B & C**
Death	£10,000	£10,000
Loss of Sight in one or both eyes	£25,000	£50,000
Loss of Hearing in one ear	£6,250	£12,500
Loss of Hearing in both ears	£25,000	£50,000
Loss of one or more Limbs	£25,000	£50,000
Loss of Speech	£25,000	£50,000
Permanent Total Disablement* (PTD)	£25,000	£50,000
Permanent Partial Disablement (PPD)	Not Insured	Not Insured
Temporary Total Disablement	£50 per week	£50 per week
Temporary Partial Disablement	Not Insured	Not Insured
Excess Period	14 days	14 days
Benefit Period	26 weeks	26 weeks

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

Personal Accident Extensions for Categories A		
Accidental bodily injury resulting in:	**Category**	**Categories B & C**
Broken Bones	Arm (Humerus, Radius & Ulna) or Wrist (Carpals) - £150 Leg (Femur, Tibia, Fibula), Ankle (Tarsals) or Kneecap (Patella) - £250 Skull (excluding jaw and nose), Collar bone (Clavicle), Shoulder Blade (Scapula) - £150	Arm (Humerus, Radius & Ulna) or Wrist (Carpals) - £250 Leg (Femur, Tibia, Fibula), Ankle (Tarsals) or Kneecap (Patella) - £350 Skull (excluding jaw and nose), Collar bone (Clavicle), Shoulder Blade (Scapula) - £250

	Up to a maximum amount of £750 any accident for any one Insured Person	Up to a maximum amount of £1,000 any accident for any one Insured Person
Childcare Expenses	Not Insured	Up to £100 per week for 26 weeks
Coma Benefit	£25 per day for each day up to a maximum of 730 days	£50 per day for each day up to a maximum of 730 days
Convalescence	Up to £200	Up to £200
Dental & Optical Expenses	Up to £500	Up to £1,000
Funeral Expenses	Up to £10,000	Up to £10,000
Hospitalisation	£25 per day up to £500	£50 per day up to £750
Medical Expenses	Up to £5,000	Up to £10,000
Physiotherapy	Not Insured	Up to £500
Pregnancy, Maternity and Paternity Benefits	Not Insured	Up to £250 per week for a maximum of benefit period of 2 weeks.
Primary Dislocation	Not Insured	Up to £250
Rehabilitation Expenses	Up to £5,000	Up to £10,000
Snapped / Ruptured Achilles Tendon, Cruciate Ligament	Up to £150	Up to £250

Personal Accident Additional Extensions Endorsement

Medical Expenses (Including Surgery, X-rays & Scans)*

if an Insured Person sustains Accidental Bodily Injury which results in them incurring ambulance charges or Medical Expenses as an inpatient in a Hospital or nursing home. Medical Expenses includes but is not limited to charges for X-rays, scans and surgery.

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

This benefit cannot be claimed in addition to Broken Bones, Primary Dislocation or Snapped / Ruptured Achilles Tendon, Cruciate Ligament as a result of the same Event.

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

Primary Dislocation -
Kneecap, Elbow, Shoulder or Hip

Primary dislocation means the first time an Insured Person has suffered a dislocation of the following joints.
i) kneecap
ii) elbow
iii) hip
iv) shoulder

We will pay up to the amount stated in the schedule for any medical expenses incurred by the Insured Person in a Hospital. This includes but is not limited to X-rays, scans and surgery.

This benefit cannot be claimed in addition to Broken Bones, Medical Expenses or Snapped / Ruptured Achilles Tendon, Cruciate Ligament as a result of the same Event.

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

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 up to the amount stated in the schedule for any medical expenses incurred by the Insured Person in a Hospital. This includes but is not limited to X-rays, scans and surgery.

This benefit cannot be claimed in addition to Broken Bones, Medical Expenses 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.

Travel

Category	Insured Persons
A	Any team manager, coach, athlete, employee, support staff including doctors and drivers and officers of the Policyholder whether paid or voluntary.

Category	Operative Time
A	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.

Benefit	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
Money **Maximum Cash Limit**	£5,000 £2,000
Cancellation, Curtailment or Change of Itinerary	£7,500

Missed Departure	Up to £1,000
Travel Delay	£200 for 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:	£50 per week
Temporary Partial Disablement:	Not Insured

Maximum Accumulation Limits	
Any One Aircraft:	£5,000,000
Any One Accident:	£5,000,000

Terms and Conditions

Wording applicable	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.
Law Applicable	The appropriate law as set out below will apply unless you and the insurer agree otherwise. (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 (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 (3) Should neither of the above be applicable, the law of England and Wales will apply.
Amendments, extensions, endorsements (if any)	**Out of Pocket Expenses** The amount shown on the schedule in respect of Temporary Total Disablement shall mean Out of Pocket Expenses in respect of any member of the Policyholder. Out of Pocket Expenses shall mean: 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. **Counselling Extension** If an accident occurs during the Period of Insurance and within the Operative Time which results in a recommendation by our nominated rehabilitation agents IPRS, for a qualified medical practitioner for counselling to assist with the wellbeing of

	the individual concerned, We will organise up to a maximum of 15 counselling sessions in any one claim, if organised by our qualified and nominated rehabilitation agents IPRS.