



# 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>	The British Triathlon Federation Ltd t/as British Triathlon and Triathlon England, Welsh Triathlon Ltd & Scottish Triathlon Association Ltd
<b>Contact Address</b>	Michael Pearson East, 1 Oakwood Drive, Loughborough, Leicestershire LE11 3QF
<b>Business Description</b>	National Governing Body for Triathlon in Great Britain

### Policy Details

<b>Policy Number</b>	100731198GPA
<b>Agent</b>	Marsh Sport
<b>Agency Number</b>	2802500
<b>Period of Insurance</b>	1 <sup>st</sup> April 2024 to 31 <sup>st</sup> March 2025
<b>Renewal Date</b>	1 <sup>st</sup> April 2025

## Personal Accident & Travel

Category	Insured Persons
<b>A</b>	All Core Members of the Policyholder aged over 5 years of age and resident in the United Kingdom
<b>B</b>	All Ultimate Members of the Policyholder aged over 5 years of age and resident in the United Kingdom
<b>C</b>	All Core Coach Members of the Policyholder aged over 5 years of age and resident in the United Kingdom
<b>D</b>	All Ultimate Coach Members of the Policyholder aged over 5 years of age and resident in the United Kingdom
<b>E</b>	Any employee, programme funded athlete and other individuals travelling at the Policyholders request (including talent squads, Age-Group Team support staff and non-elite programme athletes), aged over 5 years of age and resident in the United Kingdom
<b>F</b>	All officials of the Policyholder who are members of the insured aged over 5 years of age and resident in the United Kingdom

Category	Operative Time
<b>A</b>	<p>Whilst training, practicing and direct travel between the Insured Person's place of residence and the venue of an organised, permitted event recognised by the Policyholder anywhere within the United Kingdom.</p> <p>Whilst racing/ competing in an ETU/ World Triathlon sanctioned event anywhere in the World.</p> <p>Excluding any travel to or from a place of work whether direct or not in all instances.</p>
<b>B</b>	<p>Whilst training, practicing and direct travel between the Insured Person's place of resident and the venue of an organised, permitted event recognised by the Policyholder anywhere in the world.</p> <p>Whilst racing/ competing in British Triathlon Permitted Events and racing at ITU or Continental (ATU, ASTC, CAMTRI, ETU, OUT), IRONMAN, Challenge, Powerman, Xterra, Castle Series and Super League Triathlon sanctioned events.</p> <p>Excluding any travel to or from a place of work whether direct or not in all instances.</p>
<b>C</b>	<p>Whilst training, practicing, coaching and direct travel between the Insured Person's place of residence and the venue of an organised, permitted event recognised by the Policyholder anywhere within the UK.</p> <p>Whilst racing/ competing in a ETU/ ITU sanctioned event anywhere in the World.</p>

	Excluding any travel to or from a place of work whether direct or not in all instances.
<b>D</b>	<p>Whilst training, practicing, coaching and direct travel between the Insured Person's place of resident and the venue of an organised, permitted event recognised by the Policyholder anywhere in the world.</p> <p>Whilst racing/ competing in British Triathlon Permitted Events and racing at ITU or Continental (ATU, ASTC, CAMTRI, ETU, OUT), IRONMAN, Challenge, Powerman, Xterra, Castle Series and Super League Triathlon sanctioned events.</p> <p>Excluding any travel to or from a place of work whether direct or not in all instances.</p>
<b>E</b>	<p>Whilst an Insured Person is on an authorised journey anywhere in the world 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>Any period of holiday anywhere in the world 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>
<b>F</b>	Whilst participating as an official, technical official or moto marshal as part of an organised official activity recognised by the Policyholder and including direct travel between the Insured Person's place of resident and the venue of an organised official activity recognised by the Policyholder anywhere in the world.

Personal Accident			
Accidental bodily injury resulting in:	Category A & C	Category B, E & F	Category D
Death	£10,000	£10,000	£10,000
Loss of Sight in one or both eyes	£25,000	£50,000	£50,000
Loss of Hearing in one ear	£6,250	£12,500	£12,500
Loss of Hearing in both ears	£25,000	£50,000	£50,000
Loss of one or more Limbs	£25,000	£50,000	£50,000
Loss of Speech	£25,000	£50,000	£50,000
Permanent Total Disablement* (PTD)	£25,000	£50,000	£50,000
Continental Scale	£25,000	£50,000	£50,000
Temporary Total Disablement	Not Insured	£100 per week or 75% of weekly wage whichever is less	£500 per week or 75% of weekly wage whichever is less
Excess Period	n/a	14 days	14 days

Benefit Period	n/a	52 weeks	52 weeks
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\*The basis of cover for permanent total disablement is Any and Every occupation

Personal Accident Extensions		
Accidental bodily injury resulting in:	Category A & C	Category B, D, E & F
<b>Broken Bones</b>	Arm (Humerus, Radius & Ulna) or Wrist (Carpals) - £100  Leg (Femur, Tibia, Fibula), Ankle (Tarsals) or Kneecap (Patella) - £200  Skull and facial bones (excluding nose), Collar bone (Clavicle), Shoulder Blade (Scapula) - £100	Arm (Humerus, Radius & Ulna) or Wrist (Carpals) - £250  Leg (Femur, Tibia, Fibula), Ankle (Tarsals) or Kneecap (Patella) - £500  Skull and facial bones (excluding nose), Collar bone (Clavicle), Shoulder Blade (Scapula) - £250
<b>Coma Benefit</b>	£25 per day for each day up to a maximum of 365 days	£50 per day for each day up to a maximum of 730 days
<b>Convalescence</b>	Up to £100	Up to £100
<b>Dental &amp; Optical Expenses</b>	Up to £1,000	Up to £2,500
<b>Disappearance</b>	Up to £10,000	Up to £10,000
<b>Funeral Expenses</b>	£10,000	£10,000
<b>Hospitalisation</b>	£25 per day up to 60 days	£25 per day up to 60 days
<b>Paraplegia</b>	Up to £25,000	Up to £50,000
<b>Quadriplegia</b>	Up to £50,000	Up to £100,000
<b>Medical Expenses</b>	Not Insured	up to £25,000
<b>Physiotherapy</b>	Not Insured	Up to £2,500
<b>Rehabilitation</b>	Not Insured	Up to £10,000
<b>Facial Disfigurement</b>	Not Insured	Scar 1 to 5cm in length £1,250  Scar over 5cm and up to 10cm in length £2,500  Scar over 10cm in length £5,000  Maximum per Insured Person per Claim £10,000

Travel		
Benefit description for Category E	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	£1,000
Money	N/A	£5,000
Cancellation, Curtailment or Change of Itinerary	N/A	£10,000
Travel Delay	N/A	£200 after the first 4 hours, £50 for each complete hour thereafter up to a maximum of £750 per Insured Person
Missed Departure	N/A	Up to £2,500
Kidnap and Ransom	N/A	£500 per day up to a maximum of £50,000
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
Temporary Total Disablement	£500 per week

Maximum Accumulation Limits	
Any One Aircraft:	£10,000,000
Any One Accident:	£10,000,000

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

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.

#### **Endorsement 2 COVID 19 exclusion**

In respect of Group Bookings only:

In respect of Cancellation, Curtailment and Change of Itinerary We will not provide cover for any claim in any way directly or indirectly caused by, resulting from or in connection with any of the following, regardless of any other cause or event contributing concurrently or in any other sequence:

a. any Coronavirus (including but not limited to SARS-CoV, SARS-CoV-2 and MERS-CoV) or any disease caused by any Coronavirus (including but not limited to Severe Acute Respiratory Syndrome, COVID-19 and Middle East Respiratory Syndrome); or

b. any mutation or variation of any virus or disease referred to under a. above, or any other disease caused by any such mutated or varied virus,

including, without limitation to the scope of the foregoing:

i any measures taken by any governmental, public or other authority or any other person for the prevention, suppression, mitigation, cleaning or removal of any virus or disease referred to in a. or b. above; or

ii any fear or threat of a., b. or i. above.

#### **Endorsement 3 Rebate Clause**

The Agreement is subject to the parameters and conditions set out below:

Subject to renewal at each annual Renewal Date, and for a minimum of a further 12 months from the expiry date of this agreement, We will provide a return of premium to You 1 month after expiry of each Period of Insurance calculated in accordance with the following scale providing that the parameters of the Loss Ratio as set out below are not exceeded on either an annual basis or cumulative basis.

- If the Loss Ratio does not exceed 15% We will provide a return premium of 15% of the Premium Paid
- If the Loss Ratio does not exceed 30% We will provide a return premium of 10% of the Premium Paid
- If the Loss Ratio does not exceed 50% We will provide a return premium of 5% of the Premium Paid

Any rebate allowed is subject to subsequent annual recalculation until all claims for that year have been settled or terminated.

#### **DEFINITIONS**

For the purpose of this Agreement THE FOLLOWING Definitions apply,

**Loss Ratio** The Incurred Claims Cost expressed as a percentage of the annual Premiums Paid (to the nearest 1%), ascertained at 60 days before the expiry date of the policy.

**Incurred Claims Cost** The total of claims paid and outstanding reserves accruing to the Period of Insurance being adjusted.

**Annual Premiums Paid** The total premiums paid, ( annual renewal premium and any mid- term or end of year adjustments,) in respect of the applicable sections for the period commencing at the inception of this agreement, up to each subsequent review date (but excluding any Insurance Premium Tax or taxes.

#### **Endorsement 4 Definition of training**

Training includes any swim bike or run training, with the following exclusions:

- At single discipline events
- At non-permitted events
- Commuting to your place of work
- Non-affiliated club activity
- Being coached by someone who is not a BTF qualified coach or BTF employed coach

**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.