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	England Boxing Ltd
Contact Address	English Institute of Sport, Coleridge Road, Sheffield, S9 5DA
Business Description	National Governing Body for Amateur Boxing in England

Policy Details

Policy Number	100752147GPA
Agent	Marsh Sport
Period of Insurance	1st November 2026 to 31st October 2027
Renewal Date	1st November 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 executive board member executive or council member or other member of the Policyholder.
B	Any boxing member of the Policyholder including any members, coaches or staff Directors authorised by the Insured including accompanying Partners and/or Dependants.
C	Any coach or official Employee or consultant of the Policyholder.

Category	Operative Time
A	Whilst undertaking any activity on the business of the Policyholder including whilst commuting
B	Whilst taking part in any contest, competition or training organised by the Policyholder within the United Kingdom or away from Britain including whilst Commuting or Whilst undertaking training organised by a member club under the supervision of an instructor or official of the Insured or member club within Britain, or Whilst taking part in any contest or competition organised by a member club within Britain or away from Britain which has been granted permission by the Insured including whilst commuting.
C	Whilst supervising coaching officiating or attending any meeting or competition within Britain or away from Britain on the business of the Insured including whilst commuting, or whilst officiating or acting on behalf of the Insured at any contest or competition organised by a member club within Britain or external to the Britain which has been granted permission by the Insured including whilst Commuting.

Accidental bodily injury resulting in:	Category A, B & C
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	Not Insured
Excess Period	7 days
Benefit Period	52 weeks

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

Personal Accident Extensions for Categories A, B & C	
Accidental bodily injury resulting in:	**Sum Insured**
Broken Bones	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
Coma Benefit	£50 per day for each day up to a maximum of 730 days
Dental Expenses	Up to £500
Funeral Expenses	Up to £10,000
Hospitalisation	£50 per day up to £750
Medical Expenses	Up to £10,000
Physiotherapy	Up to £500
Rehabilitation Expenses	Up to £10,000

Travel

Category	Insured Persons
A	Any executive board member executive, council member, boxing member of the Insured including any members, coaches or staff Directors authorised by the Insured including accompanying Partners and/or Dependants.

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	£5,000

Personal Belongings Delay	£50 after for the first 4 hours, £50 for each complete 4 hours thereafter up to a maximum of £750
Money **Maximum Cash Limit**	£10,000 £3,000
Cancellation, Curtailment or Change of Itinerary	£10,000
Missed Departure	Up to £1,000
Travel Delay	£50 after for the first 4 hours, £50 for each complete 4 hours 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

Maximum Accumulation Limits	
Any One Aircraft:	£1,000,000
Any One Accident:	£1,000,000

Endorsement applicable to this Policy

Corporate Event
In the event that a person not insured under any category of the Group Personal Accident section of this insurance attends a Corporate Event, and their attendance is agreed by You, and sustains Accidental Bodily Injury resulting in death or a Capital Benefits loss the amounts We will pay you a benefit of £10,000.

Visitors
We will pay You a benefit, in the event that a third party visits Your premises during the Operative Time of Cover, in an authorised capacity, and sustains Accidental Bodily Injury that, had the visitor been a executive board member executive, council member, boxing member, would have resulted in a valid death or Capital Benefits claim.

Broken Bones
If an Accident occurs during the Operative Time and an Insured Person sustains Accidental Bodily Injury and directly as a result, the Insured Person fractures one or more of the bones listed below:
i) Arm (Humerus, Radius & Ulna) or Wrist (Carpals);
ii) Leg (Femur, Tibia, Fibula), Ankle (Tarsals) or Kneecap (Patella);
iii) Skull (including facial bones), Collarbone (Clavicle), Shoulder Blade (Scapula);
We will pay the Insured Person for the amounts shown in the Schedule

Dental Expenses

If an Insured Person sustains Accidental Bodily Injury which results in them incurring Dental treatment then We will pay the Insured Person for:

1. Repair or provision of dentures
2. Dental treatment

which is reasonable and necessary as a result of Bodily Injury covered by this policy and for which treatment is given within 12 months of the date of Accident but excluding:

a) Cosmetic treatment
b) Any treatment deemed to be clinically unnecessary.
c) Costs recovered or recoverable form any other insurance policies
d) The costs of any travelling expenses and telephone calls
e) Anything mentioned in the main policy exclusions

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

Permanent Partial Disablement

In the event of an Insured Person suffering permanent disablement as a direct result of Accidental Bodily Injury, We will pay a percentage of the benefit provided for Permanent Total Disablement depending on the degree of permanent disablement.

Benefits for specific disabilities are: Permanent severance or permanent and total loss of use of

· A thumb	30%
· A forefinger	20%
· Any finger other than a forefinger	10%
· A big toe	15%
· Any toe other than a big toe	5%
· A shoulder or elbow	25%
· A wrist, hip, knee or ankle	20%
· The lower jaw by surgical operation	30%

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 this assessment.

If a claim is made for Capital Benefits then a claim for Permanent Partial Disablement cannot also be made.

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