



Affinity Solutions

Personal Accident 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	English Short Mat Bowling Association
Contact Address	27 Oxborough, Kings Lynn, Norfolk, PE33 9PS
Business Description	Short Mat Bowls Association

Policy Details

Policy Number	100821526GPA
Broker	Marsh Sport
Period of Insurance	1 st September 2025 to 31 st August 2026
Renewal Date	1 st September 2026

Policy Details – Personal Accident

Category	Insured Persons
A	All affiliated members of the English Short Mat Bowling Association

Category	Operative Time
A	Whilst the Insured Person is taking part in any activities recognised by the Policyholder.

Personal Accident	
Accidental bodily injury resulting in:	Category A
Death	£25,000
Loss of Sight in one or both eyes	£25,000
Loss of Hearing in one ear	£7,250
Loss of Hearing in both ears	£25,000
Loss of one or more Limbs	£25,000
Loss of Speech	£25,000
Permanent Total Disablement* (PTD)	£25,000
Permanent Partial Disablement (PPD)	Not Insured
Temporary Total Disablement	£25 per week
Temporary Partial Disablement	£12.50 per week
Excess Period	14 days
Benefit Period	52 weeks

*The basis of cover for permanent total disablement is 'usual' occupation for anyone in Full-time employment and 'Any and Every' occupation for all others.

Personal Accident Extensions for Categories A	
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 Hip (Ilium, Ischium, and Pubis) - £100 Up to a maximum of £1,000 any one claim
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

Maximum Benefit any one Insured Person	
Death and Capital Sums:	£25,000
Temporary Total Disablement:	£25 per week
Temporary Partial Disablement:	£12.50 per week

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

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	<p>The appropriate law as set out below will apply unless you and the insurer agree otherwise.</p> <p>(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</p> <p>(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</p> <p>(3) Should neither of the above be applicable, the law of England and Wales will apply.</p>
Amendments, extensions, endorsements (if any)	<p><u>Age Limit Amendment</u></p> <p>In respect of the General Conditions Section of this Policy, the Age Limit is deleted</p> <p><u>Definition of Insured Person Amendment</u></p> <p>The definition of Insured Person is deleted and replaced with: Insured Person(s) You and/or any person or category of persons shown in The Schedule .</p> <p><u>Out of Pocket Expenses</u></p> <p>The amount shown on the schedule in respect of Temporary Total Disablement shall mean Out of Pocket Expenses in respect of all Volunteers, Retired Persons, Unemployed persons and/or Labour only subcontractors.</p> <p>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.</p>

Aviva Insurance Limited

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Registered Office: Pitheavlis, Perth PH2 0NH.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.