



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

The Policyholder	Netball Scotland
Contact Address	Emirates Arena, 1000 London Road
Business Description	To govern and enhance the sport of netball in Scotland

Policy Details

Policy Number	100743136GPA
Agent	Marsh Sport
Agency Number	2802500
Period of Insurance	1 st September 2025 to 31 st August 2026
Renewal Date	1 st September 2026

Category	Insured Persons
A	All employees, coaches and adult members of the Policyholder
B	All Junior Members of the Policyholder

Category	Operative Time
A & B	Whilst participating in netball including training and commuting to and from events authorised by Netball Scotland

Personal Accident		
Accidental bodily injury resulting in:	Category A	Category B
Death	£50,000	£5,000
Loss of Sight in one or both eyes	£50,000	£50,000
Loss of Hearing in one ear	£12,500	£12,500
Loss of Hearing in both ears	£50,000	£50,000
Loss of one or more Limbs	£50,000	£50,000
Loss of Speech	£50,000	£50,000
Permanent Total Disablement* (PTD)	£50,000	£50,000
Permanent Partial Disablement (PPD)	Up to £50,000	Up to £50,000
Temporary Total Disablement	£50 per week	Not Insured
Excess Period	14 days	n/a
Benefit Period	52 weeks	n/a

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

Personal Accident Extensions for Categories A & B	
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
Childcare Expenses	Up to £250 per week
Coma Benefit	£50 per day for each day up to a maximum of 365 days
Dental and Optical Expenses	Up to £250
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
Paraplegia	Up to £12,500
Quadriplegia	Up to £25,000
Triplegia	Up to £18,750

Maximum Benefit any one Insured Person

Death and Capital Sums:	£50,000
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Maximum Accumulation Limits

Any One Aircraft:	£1,000,000
Any One Accident:	£1,000,000

Endorsement applicable to this Policy

Endorsement 1 Accidental Death of, or Capital Benefit for Corporate Guest(s)

In the event that a Corporate Guest attends an event during the Operative time of Cover in an authorised business capacity and sustains Accidental Bodily Injury that had the Guest been a member would have resulted in a valid death or Capital Benefits claims We will pay You a benefit of 1 x annual salary up to a maximum of £25,000 in respect of any one accident.

Endorsement 2 Ligament Damage Benefit

In respect of category A & B in The Schedule under the Group Personal Accident Section of this policy, In the event that an Insured Person sustains Accidental Bodily Injury during the Operative Time of cover which results in a tear to the Anterior Cruciate Ligament (ACL), that results in reconstructive surgery We Will pay You on behalf of the Insured Person an additional sum of £250.

Endorsement 3 Triplegia

The following is added to the Definitions section of the policy

Triplegia

The total and permanent paralysis of both legs below the hip and one arm below the shoulder or both arms below the shoulder and one leg below the hip, which in all probability shall continue for the remainder of the Insured Person's life. The term Triplegia shall be interpreted accordingly

Endorsement 4 Triplegia Extension

In the event of a valid Capital Benefits claim, We will pay an additional benefit if, as a direct result of the Accident, the Insured Person becomes a Triplegic. The amount We will pay is stated in the Schedule.

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.

Endorsement 5 Childcare Expenses

In the event of a claim being paid for Capital Benefits, We will pay You on behalf of the Insured Person for up to a maximum of 104 weeks for necessary childcare expenses incurred during the recovery/rehabilitation process. The maximum We will pay per week is stated in The Schedule.

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