



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	National Open Water Coaching Association
Contact Address	Manor Farm Knowle Lane, Knowle St Giles, Chard, Somerset, TA20 3DA
Business Description	Provider of safety systems within the open water swimming industry.

Policy Details

Policy Number	100780258GPA
Agent	Marsh Sport
Agency Number	2802500
Period of Insurance	12 th June 2025 to 11 th June 2026
Renewal Date	12 th June 2026

Personal Accident

Category	Insured Persons
A	Members and Coaches who are members of The Policyholders Association

Category	Operative Time
A	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.

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	£6,250
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
Continental Scale	Up to £25,000
Temporary Total Disablement (TTD)	£50 per week
Deferment 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	
Accidental bodily injury resulting in:	Sum Insured
Broken Bones	<p>We will pay You on behalf of the Insured Person the amount specified below for each fracture, or a maximum of £1,000 for all fractures.</p> <p>Arm (Humerus, Radius & Ulna) or Wrist (Carpals) - £250</p> <p>Leg (Femur, Tibia, Fibula), Ankle (Tarsals) or Kneecap (Patella) - £500</p> <p>Skull (excluding jaw and nose), Collar bone (Clavicle), Shoulder Blade (Scapula) - £500</p>

Coma Benefit	£50 per day for each day up to a maximum of 730 days
Dental expenses	Up to £750
Disappearance	Up to £25,000
Funeral Expenses	Up to £10,000
Hospitalisation	£50 per day up to £750 days
Medical Expenses	Up to £30,000
Physiotherapy	Up to £500
Rehabilitation Expenses	Up to £15,000
Relocation Expenses	Up to £25,000

Maximum Benefit any one Insured Person

Death and Capital Sums:	£25,000
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Maximum Accumulation Limits

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

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.