



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	Petanque England
Policyholder Address	9 Hantone Hill, Bathampton, Bath, BA2 6XD
Business Description	National governing body for Petanque in England

Policy Details

Policy Number	100724555GPA
Agent	Marsh – Bluefin Sport
Agency Number	2802500
Period of Insurance	1 st April 2025 to 31 st March 2026
Renewal Date	1 st April 2026

Category	Insured Persons
A & B	Direct Members with a competitors licence, referees, coaches and officials all of whom are registered with Petanque England.

Category	Operative Time
A	Whilst playing, participating or training in an activity sanctioned/authorised by The Policyholder including travelling directly to or directly back from such activity.
B	<p>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.</p> <p>If the Insured Journey is solely within the United Kingdom, cover will only be operative if the journey involves an air flight and/or train and/or an overnight stay away from home.</p> <p>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.</p>

Personal Accident	
Accidental bodily injury resulting in:	Category A & B
Death	£10,000
Loss of Sight in one or both eyes	£10,000
Loss of Hearing in one ear	£2,500
Loss of Hearing in both ears	£10,000
Loss of one or more Limbs	£10,000
Loss of Speech	£10,000
Permanent Total Disablement* (PTD)	£10,000
Continental Scale	Not Insured
Temporary Total Disablement	£50 per week
Temporary Partial Disablement	Not Insured

Excess Period	14 days
Benefit Period	52 weeks

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

Personal Accident Extensions	
Accidental bodily injury resulting in:	Category A
Broken Bones	Arm (Humerus, Radius & Ulna) or Wrist (Carpals) - £100 Leg (Femur, Tibia, Fibula), Ankle (Tarsals) or Kneecap (Patella) - £200 Skull (excluding jaw and nose), Collar bone (Clavicle), Shoulder Blade (Scapula) - £200
Coma Benefit	£25 per day for each day up to a maximum of 730 days
Convalescence	Up to £100
Damage to Personal Property	Up to £1,000
Dental & Optical Expenses	Up to £500
Disappearance	Up to £10,000
Funeral Expenses	£5,000
Hospitalisation	£75 per day up to 365 days
Paraplegia	Up to £50,000
Quadriplegia	Up to £100,000
Medical Expenses	25% of Death benefit
Physiotherapy	Up to £500
Rehabilitation	Up to £5,000
Relocation Expenses	Up to £10,000
Facial Disfigurement	Up to £2,500
Permanent Partial Disablement	Permanent severance or permanent and total loss of use of <ul style="list-style-type: none"> • A foot below the level of the ankle (talo-tibial joint) 50% • A hip, knee, ankle or thumb 20% • A forefinger or big toe 15%

- Any other finger 10%
- Any other toe 5%
- The back of spine below the neck with no damage to the spinal cord 40%
- The neck or cervical spine with no damage to the spinal cord 30%
- A shoulder, elbow or wrist 25%
- 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 assessment.

When more than one form of permanent partial disablement results from Bodily Injury the percentages will be added together We will not pay more than 100% of the Permanent Total Disablement in total.

If a claim is made for Capital Benefits then a claim for permanent partial disablement cannot also be made.

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.

Travel

Travel		
Benefit description for Category A	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	£2,500
Personal Belongings Delay	N/A	£500
Money	N/A	£2,500
Cancellation, Curtailment or Change of Itinerary	N/A	£5,000
Travel Delay	N/A	£50 for each complete hour in excess of 4 hours delay up to a maximum of £750 per Insured Person
Missed Departure	N/A	Up to £2,500
Kidnap and Ransom	N/A	£300 per day up to a maximum of £25,000
Personal Liability	N/A	£5,000,000
Legal Expenses	N/A	£50,000

Maximum Benefit any one Insured Person	
Death and Capital Sums :	£10,000
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

Endorsement 1 – Definition of Insured Journey

It is hereby noted and agreed that:

(1) the definition of Insured Journey is amended as follows:

Insured Journey

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.

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