

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	Rounders England Limited
Contact Address	c/oIR Collins & Co Accountants, Bridge House, Mill Lane, Dronfield, Derbyshire, S18 2XL
Business Description	Sports Association

Policy Details

Policy Number	100813464GPA
Agent	Marsh Sport
Agency Number	2802500
Period of Insurance	3 rd April 2025 to 2 nd April 2026
Renewal Date	3 rd April 2026

Category	Insured Persons	
А	Any member, coach or umpire of The Policyholder including those over the age of 75	

Category	Operative Time
Α	Whilst participating in Policyholder recognised activities including whilst travelling to and/or from such activities within the UK

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
Permanent Partial Disablement (PPD)	Insured
Temporary Total Disablement	£75 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	
Accidental bodily injury resulting in:	Sum Insured
Broken Bones	Arm (Humerus, Radius & Ulna) or Wrist (Carpals) - £500 Leg (Femur, Tibia, Fibula), Ankle (Tarsals) or Kneecap (Patella) - £500 Skull (excluding jaw and nose), Collar bone (Clavicle), Shoulder Blade (Scapula) - £500 Maximum benefit per claim - £500
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

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Hospitalisation	£50 per day up to £750
Physiotherapy	Up to £1,000
Rehabilitation Expenses	Up to £15,000

Maximum Benefit any one Insured Person	
Death and Capital Sums:	£25,000
Temporary Total Disablement:	£75
Temporary Partial Disablement:	Not Insured

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

Policy 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	The appropriate law as set out below will apply unless you and the insurer agree otherwise.
	(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
	(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
	(3) Should neither of the above be applicable, the law of England and Wales will apply.
Amendments, extensions, endorsements (if any)	Out of Pocket Expenses Endorsement
	It is noted and agreed that the amount shown on the schedule in respect of Temporary Total and Temporary Partial Disablement shall mean Out of Pocket Expenses in respect of all retired Persons and/or unemployed persons
	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.
	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%
\cdot Any finger other than a forefinger	10%
· A big toe	15%
\cdot Any toe other than a big toe	5%
· A shoulder or elbow	25%
\cdot A wrist, hip, knee or ankle	20%
\cdot 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.

Age Limit

Unless otherwise agreed by Us and specifically noted in this policy no person over the age of 90 will be covered by this policy.

If the Insured Person is aged over 85 years of age at the date of the Accident giving rise to a claim

a) The maximum amount payable for death will be £10,000 or 10% of the sums insured shown in the Schedule whichever is lesser

b) No benefit will be payable for Temporary Total Disablement

C) No benefit will be payable under the Personal Accident Extensions