Affinity Solutions
Personal Accident & Travel Policy Schedule

Please note that you must advise your insurance advisor of any changes to the risk and items to be covered.

Proposer Details

The Proposer	Scottish Rowing Ltd
Contact Address	366 Hamilton Road Motherwell Lanarkshire, ML1 3ED
Business Description	National Governing Body for rowing in Scotland. This includes the selection and management of the Scotland Rowing team, running performance training activities, development and outreach community rowing activities and putting on events and competitions.

Policy Details

Policy Number	100813525GPA
Broker	Marsh Sport
Period of Insurance	1st April 2026 to 31st March 2027
Renewal Date	1st April 2027

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.

Personal Accident

Category	Insured Persons
A	Any person resident in the United Kingdom who is a member of the Policyholder and over 3 years of age at the Policy Effective Date.

Category	Operative Time
A	Whilst the Insured Person is involved in any recognised and authorised Rowing activities including direct travel to and from the authorised activity

Personal Accident	
Accidental bodily injury resulting in:	**Category A**
Death	£50,000
Loss of Sight in one or both eyes	£50,000
Loss of Hearing in one ear	£12,500
Loss of Hearing in both ears	£50,000
Loss of one or more Limbs	£50,000
Loss of Speech	£50,000
Permanent Total Disablement* (PTD)	£50,000
Permanent Partial Disablement (PPD)	Up to £50,000
Temporary Total Disablement	£50 per week
Temporary Partial Disablement	Not Insured
Excess Period	14 days
Benefit Period	26 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**
Coma Benefit	£50 per day for each day up to a maximum of 730 days
Convalescence	Up to £100
Dental & Optical Expenses	Up to £750

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
Quadriplegia and Triplegia	£50,000
Paraplegia and Hemiplegia	£25,000

Maximum Benefit any one Insured Person	
Death and Capital Sums:	£50,000
Temporary Total Disablement:	£50 per week
Temporary Partial Disablement:	Not Insured

Maximum Accumulation Limits	
Any One Aircraft:	£5,000,000
Any One Accident:	£5,000,000