



Affinity Solutions

Personal Accident & Travel Quotation

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

Policyholder Details

The Policyholder	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	1 st April 2025 to 31 st March 2026
Renewal Date	1 st April 2026

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
Broken Bones	Arm (Humerus, Radius & Ulna) or Wrist (Carpals) - £250 Leg (Femur, Tibia, Fibula), Ankle (Tarsals) or Kneecap (Patella) - £250 Skull (including facial bones), Collar bone (Clavicle), Shoulder Blade (Scapula) - £250 Maximum benefit per claim - £500
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

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.

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

Quotation 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	<p>The appropriate law as set out below will apply unless you and the insurer agree otherwise.</p> <p>(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</p> <p>(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</p> <p>(3) Should neither of the above be applicable, the law of England and Wales will apply.</p>
Amendments, extensions, endorsements (if any)	<p>Endorsement Out of Pocket Expenses</p> <p>The amount shown on the schedule in respect of Temporary Total Disablement shall mean Out of Pocket Expenses in respect of any member of the Policyholder.</p> <p>Out of Pocket Expenses shall mean:</p> <p>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.</p>