



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	Scottish Squash Ltd
Policyholder Address	Oriam, Scotland's Sports Performance Centre, Heriot- Watt University, Edinburgh, EH14 4AS
Business Description	Governing body for Squash within Scotland

Policy Details

Policy Number	100743103GPA
Agent	Marsh Sport
Agency Number	2802500
Period of Insurance	1 st November 2025 to 31 st October 2026
Renewal Date	1 st November 2026

Personal Accident

Category	Insured Persons
A	All player members and Coaches of the Policyholder resident in the United Kingdom including direct travelling to and from such activities.

Category	Operative Time
A	Whilst instructing, participating or officiating at any event or training session organised by the insured and whilst travelling to and/ or from an approved activity within the UK.

Personal Accident	
Accidental bodily injury resulting in:	Category A
Death	£30,000
Loss of Sight in one or both eyes	£30,000
Loss of Hearing in one ear	£7,500
Loss of Hearing in both ears	£30,000
Loss of one or more Limbs	£30,000
Loss of Speech	£30,000
Permanent Total Disablement* (PTD)	£30,000
Permanent Partial Disablement	Up to £25,000
Temporary Total Disablement	Not Insured
Excess Period	n/a
Benefit Period	n/a

*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) - £250 Leg (Femur, Tibia, Fibula), Ankle (Tarsals) or Kneecap (Patella) - £250 Skull (including facial bones), Collar bone (Clavicle), Shoulder Blade (Scapula) - £250 Up to a maximum of £1,000 any one claim
Coma Benefit	£50 per day for each day up to a maximum of 730 days

Convalescence	£100
Dental Expenses	Up to £750
Disappearance	Not Insured
Funeral Expenses	£10,000
Hospitalisation	£50 per day up to £750
Medical Expenses	25% of Death benefit up to £25,000
Paraplegia or Quadriplegia	£25,000
Physiotherapy Treatment	Up to £500
Rehabilitation Expenses	Up to £5,000
Ruptured Achilles Tendon, Cruciate Ligament	£250

Maximum Benefit any one Insured Person

Death and Capital Sums:	£30,000
Temporary Total Disablement:	Not Insured

Maximum Accumulation Limits

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

Policy 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>Permanent Partial Disablement</p> <p>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.</p> <p>Benefits for specific disabilities are: Permanent severance or permanent and total loss of use of</p> <ul style="list-style-type: none"> · A thumb 30%

· A forefinger	20%
· Any finger other than a forefinger	10%
· A big toe	15%
· Any toe other than a big toe	5%
· A shoulder or elbow	25%
· A wrist, hip, knee or ankle	20%
· 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.

Ruptured Achilles Tendon, Cruciate Ligament

Where the Insured Person suffers an Accidental Bodily Injury as a result of an Accident occurring during the Operative Time and the Period of Insurance which results in the complete rupture of the Insured Person’s Achilles Tendon and/or Cruciate Ligament, We will pay up to but not exceeding the benefit amount stated in the Schedule if stated as insured.

We will not pay for any claim under this section:

1. If there has been pre-existing damage or degeneration of the tendons and/or ligaments in the injured area.
2. If the surgery is not performed by a Qualified Medical Practitioner.

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.