



Affinity Solutions

Personal Accident & Travel 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 Target Shooting
Policyholder Address	Caledonia House, 1 Redheughs Rigg, Edinburgh, EH12 9DQ
Business Description	National governing body Target Shooting in Scotland

Policy Details

Policy Number	100727753GPA
Agent	Bluefin Sport
Agency Number	2802500
Period of Insurance	20 th February 2022 to 19 th February 2023
Renewal Date	20 th February 2023

Personal Accident

Category	Insured Persons
A	All directors, employees, volunteers, coaches and athletes of the Insured

Category	Operative Time
A	Whilst playing, participating or training at any event organised by the Insured including travelling directly to or directly back from such event.
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
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	Up to £50,000

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

Personal Accident Extensions

Accidental bodily injury resulting in:	Category A & B
Coma Benefit	£25 per day for each day up to a maximum of 730 days
Dental & Optical Expenses	Up to £500
Facial Disfigurement	Up to £1,000
Funeral Expenses	£5,000
Hospitalisation	£50 per day up to £750
Medical Expenses	25% of Death benefit up to £25,000
Physiotherapy	Up to £500
Rehabilitation	Up to £5,000
Relocation Expenses	Up to £10,000
Permanent Partial Disablement	<p>Permanent severance or permanent and total loss of use of</p> <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.

Travel		
Benefit description for Category B	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 :	£50,000

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

Endorsement applicable to this Policy
<p>Endorsement 1 – Definition of Insured Journey</p> <p>It is hereby noted and agreed that:</p> <p>(1) the definition of Insured Journey is amended as follows:</p> <p>Insured Journey</p>

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.

Endorsement 2 – COVID 19 exclusion

In respect of Group Bookings only:

In respect of Cancellation, Curtailment and Change of Itinerary We will not provide cover for any claim in any way directly or indirectly caused by, resulting from or in connection with any of the following, regardless of any other cause or event contributing concurrently or in any other sequence:

- a. any Coronavirus (including but not limited to SARS-CoV, SARS-CoV-2 and MERS-CoV) or any disease caused by any Coronavirus (including but not limited to Severe Acute Respiratory Syndrome, COVID-19 and Middle East Respiratory Syndrome); or
- b. any mutation or variation of any virus or disease referred to under a. above, or any other disease caused by any such mutated or varied virus,
including, without limitation to the scope of the foregoing:
 - i any measures taken by any governmental, public or other authority or any other person for the prevention, suppression, mitigation, cleaning or removal of any virus or disease referred to in a. or b. above; or
 - ii any fear or threat of a., b. or i. above.

Aviva Insurance Limited

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Registered Office: Pitheavlis, Perth PH2 0NH.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.