



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	Skateboard GB
Contact Address	Acorn Business Park, 6, Sheffield, S8 OTB
Business Description	Governing Body for Skateboarding in England and Wales

Policy Details

Policy Number	100723524GPA
Agent	Bluefin Sport
Agency Number	2802500
Period of Insurance	1 st December 2022 to 30 th November 2023
Renewal Date	1 st December 2023

Personal Accident

Category	Insured Persons
A	Directors, employees, coaches, national squad members, national squad management and support teams organised by the insured and insured employees
B	All registered skaters, members and coaches of the insured resident in the UK
C	National squad members, national squad management and support teams organised by the insured and insured employees

Category	Operative Time
A & B	Whilst engaged in skateboarding activities world-wide including travel to and from such activities
C	<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 & C	Category B
Death	£50,000	£20,000
Loss of Sight in one or both eyes	£50,000	£20,000
Loss of Hearing in one ear	£12,500	£5,000
Loss of Hearing in both ears	£50,000	£20,000
Loss of one or more Limbs	£50,000	£20,000
Loss of Speech	£50,000	£20,000
Permanent Total Disablement* (PTD)	£50,000	£20,000
Continental Scale	Up to £50,000	Up to £20,000
Temporary Total Disablement	£50 per week	Not Insured

Deferment Period	14 days	n/a
Benefit Period	52 weeks	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	Category B
Broken Bones	<p>We will pay You on behalf of the Insured Person the amount specified below for each fracture or a maximum of £1,000.</p> <p>Arm (Humerus, Radius & Ulna) or Wrist (Carpals) - £100</p> <p>Leg (Femur, Tibia, Fibula), Ankle (Tarsals) or Kneecap (Patella) - £200</p> <p>Skull (excluding jaw and nose), Collar bone (Clavicle), Shoulder Blade (Scapula) - £200</p>	<p>We will pay You on behalf of the Insured Person the amount specified below for each fracture or a maximum of £500.</p> <p>Arm (Humerus, Radius & Ulna) or Wrist (Carpals) - £100</p> <p>Leg (Femur, Tibia, Fibula), Ankle (Tarsals) or Kneecap (Patella) - £200</p> <p>Skull (excluding jaw and nose), Collar bone (Clavicle), Shoulder Blade (Scapula) - £200</p>
Coma Benefit	£50 per day for each day up to a maximum of 730 days	£25 per day for each day up to a maximum of 730 days
Dental & Optical Expenses	Up to £750	Up to £500
Funeral Expenses	Up to £10,000	Up to £5,000
Hospitalisation	£50 per day up to £750	£50 per day up to £500
Medical Expenses	25% of Death benefit	25% of Death benefit
Physiotherapy	Up to £500	Up to £500
Rehabilitation	Up to £5,000	Not Insured
Relocation Expenses	Up to £10,000	Not Insured
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% 	

	<ul style="list-style-type: none"> 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. <p>When more than one form of permanent partial disablement results from Bodily Injury the percentages will be added together We will not pay more than 100% of the Permanent Total Disablement in total.</p> <p>If a claim is made for Capital Benefits then a claim for permanent partial disablement cannot also be made.</p>
--	---

Travel

Travel		
Benefit description for Category C	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

COVID-19 Exclusion

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.

However, the above exclusion will not apply to any claim for the cancellation of an Insured Journey as a direct result of:

- (i) an Insured Person who was due to undertake such Insured Journey receiving a positive diagnosis of COVID-19 that necessitates such cancellation as a direct result of:
 - (a) such Insured Person being legally required to undertake compulsory quarantine or self-isolation following such positive diagnosis; or
 - (b) the continued suffering by such Insured Person of symptoms of COVID-19 that results in a Qualified Medical Practitioner confirming that such cancellation is medically necessary.
- (ii) a Close Relative with whom You reside receiving a positive diagnosis of COVID-19 which directly results in an official instruction to You to undertake compulsory quarantine or self-isolation and necessitating such cancellation

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.