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	Snowsport England
Contact Address	Suite 3, Waterside Business Centre, Leigh, WN7 4DB
Business Description	National Governing Body for Snowsport in England

Policy Details

Policy Number	100822510GPA
Broker	Marsh Sport
Period of Insurance	1st September 2025 to 31st October 2026
Renewal Date	1st November 2026

Personal Accident Cover

Category	Insured Persons
A	Any member of the policyholder who qualifies for personal accident cover as part of their membership.

Category	Operative Time
A	Whilst the Insured Person is participating in any recognised activity by the Policyholder.

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	£200 per week
Temporary Partial Disablement	£100 per week
Excess Period	28 days
Benefit Period	26 weeks

* The basis of cover for any employee of the Policyholder is ‘usual’ occupation and for all others the basis of cover 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), Collarbone (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
Dental 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
Primary Dislocation Kneecap, Elbow, Shoulder or Hip	£250
Rehabilitation Expenses	Up to £15,000

Maximum Benefit any one Insured Person	
Death and Capital Sums:	£50,000
Temporary Total Disablement:	£200 per week
Temporary Partial Disablement:	£100 per week

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

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	The appropriate law as set out below will apply unless you and the insurer agree otherwise. (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 (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 (3) Should neither of the above be applicable, the law of England and Wales will apply.
Amendments, extensions, endorsements (if any)	**Endorsement 1 Physiotherapy Treatment** In the event that an Insured Person sustains Accidental Bodily Injury during the Operative Time in which physiotherapy treatment is recommended by a Qualified Medical Practitioner and provided by a Chartered Physiotherapist We will cover the cost of this treatment. The amount We will pay is stated in the Schedule. An Excess of £50 applies to Each and Every Loss Exclusions to Physiotherapy Treatment

1. Physiotherapy will end once the physiotherapist believes any further treatment will not benefit the Insured Person or if the limit stated in the Schedule has been reached, whichever happens first.

2. The Insurer will not pay for physiotherapy treatment given more than 6 months after the date of the Accident giving rise to the claim.

It is a condition of this Extension that the Insured Person must provide (at no expense to the Insurer) evidence from a Qualified Medical Practitioner or other Healthcare Professional that physiotherapy is necessary

Endorsement 2 Broken Bones

If an Accident occurs during the Operative Time and an Insured Person sustains Accidental Bodily Injury and directly as a result, the Insured Person fractures one or more of the bones listed below:

i) Arm (Humerus, Radius & Ulna) or Wrist (Carpals);

ii) Leg (Femur, Tibia, Fibula), Ankle (Tarsals) or Kneecap (Patella);

iii) Skull (including facial bones), Collarbone (Clavicle), Shoulder Blade (Scapula);

We will pay the Insured Person for the amounts shown in the Schedule.

Endorsement 3 Activities

The following conditions are applied to this policy:

a. Cover for Downhill Racing/training in Alpine racing is excluded.
b. Speed Skiing is excluded.
c. Off Piste Heli Skiing is excluded.
d. Off piste cover only applies when the avalanche risk is 3 or lower.
e. Cover only applies in areas that are within resort boundaries.
f. Cover only applies when off piste is reached from the lift network and NOT via ski touring / skins / snowshoes / other means.
g. Cover only applies when operating within local laws and regulations regarding use of safety equipment.
h. Cover only applies when operating within local laws and regulations regarding mountain access / closure.
i. Cover only applies when operating within any local advice e.g. from ski patrol.

Endorsement 4 Age Limit

Unless otherwise agreed by Us and specifically noted in this policy no person over the age of 75 will be covered by this policy.