



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	Surfing England Ltd
Contact Address	Unit 3 Velator Way, Braunton EX33 2FB
Business Description	National governing body for surfing in England

Policy Details

Policy Number	100791409GPA
Agent	Marsh Sport
Agency Number	2802500
Period of Insurance	1 st February 2025 to 31 st January 2026
Renewal Date	1 st February 2026

Personal Accident Cover Details

Category	Insured Persons
A	Any standard coaches or members of the Policyholder.
B	Any enhanced coaches of the Policyholder

Category	Operative Time
A & B	Whilst coaching or participating in surfing including training and commuting to and from surfing events anywhere in the World.

Personal Accident		
Accidental bodily injury resulting in:	Category A	Category B
Death	£25,000	£50,000
Loss of Sight in one or both eyes	£25,000	£50,000
Loss of Hearing in one ear	£6,250	£12,500
Loss of Hearing in both ears	£25,000	£50,000
Loss of one or more Limbs	£25,000	£50,000
Loss of Speech	£25,000	£50,000
Permanent Total Disablement* (PTD)	£25,000	£50,000
Permanent Partial Disablement (PPD)	Not Insured	Not Insured
Temporary Total Disablement	Not Insured	£100 per week or 100% of weekly wage, whichever is lesser.
Temporary Partial Disablement	Not Insured	Not Insured
Excess Period	n/a	14 days
Benefit Period	n/a	52 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:	Category A	Category B
Broken Bones	Arm (Humerus, Radius & Ulna) or Wrist (Carpals) - £250 Leg (Femur, Tibia, Fibula), Ankle (Tarsals) or Kneecap (Patella) - £500 Skull (excluding jaw and nose), Collar bone (Clavicle), Shoulder Blade (Scapula) - £500 Up to a maximum of £1,000 any one claim.	Arm (Humerus, Radius & Ulna) or Wrist (Carpals) - £250 Leg (Femur, Tibia, Fibula), Ankle (Tarsals) or Kneecap (Patella) - £500 Skull (excluding jaw and nose), Collar bone (Clavicle), Shoulder Blade (Scapula) - £500 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	£50 per day for each day up to a maximum of 730 days
Dental Expenses	Not Insured	Up to £500
Funeral Expenses	Up to £10,000	Up to £10,000
Hospitalisation	£50 per day up to £750	£50 per day up to £750.
Medical Expenses	Up to £10,000	Up to £10,000
Physiotherapy	Up to £500	Up to £750
Rehabilitation Expenses	Up to £5,000	Up to £10,000

Maximum Benefit any one Insured Person	
Death and Capital Sums:	£25,000
Temporary Total Disablement:	£250 per week
Temporary Partial Disablement:	Not Insured

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	<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 1 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 all Volunteers, Retired Persons, Unemployed persons and/or Labour only subcontractors.</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>