



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.

Proposer Details

The Proposer	Swimbooker
Contact Address	2 The Morlings, Bearsted, Maidstone, Kent, United Kingdom, ME14 4FG
Business Description	Swimbooker™ is a centralised platform for finding and booking fishing venues around the UK, Europe and Thailand. Similar to AirBnB, swimbooker™ also offers an extensive management portal for fishery owners to manage their venues completely.

Policy Details

Policy Number	100787388GPA
Agent	Marsh Sport
Agency Number	2802500
Period of Insurance	1 st November 2023 to 31 st October 2024
Renewal Date	1 st November 2024

Personal Accident Cover

Category	Insured Persons
A	Any person with a paid up Basic membership subscription of the Policyholder
B	Any person with a paid up Swimbooker+ membership subscription of the Policyholder
C	Any person with a paid up Swimbooker+ Pro membership of the Policyholder

Category	Operative Time
A, B & C	Cover commences from when an Insured Person arrives at fishing grounds and will terminate when an Insured person leaves the Fishing ground.

Personal Accident			
Accidental bodily injury resulting in:	Category A	Category B	Category C
Death	£10,000	£15,000	£25,000
Loss of Sight in one or both eyes	£10,000	£15,000	£25,000
Loss of Hearing in one ear	£2,500	£3,750	£6,750
Loss of Hearing in both ears	£10,000	£15,000	£25,000
Loss of one or more Limbs	£10,000	£15,000	£25,000
Loss of Speech	£10,000	£15,000	£25,000
Permanent Total Disablement* (PTD)	£10,000	£15,000	£25,000
Permanent Partial Disablement (PPD)	Not Insured	Not Insured	Not Insured
Temporary Total Disablement	Not Insured	Not Insured	£50 per week
Temporary Partial Disablement	Not Insured	Not Insured	Not Insured
Excess Period	n/a	n/a	14 days
Benefit Period	n/a	n/a	26 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	Category C
Broken Bones	Not Insured	Not Insured	Arm (Humerus, Radius & Ulna) or Wrist (Carpals) - £250 Leg (Femur, Tibia, Fibula), Ankle (Tarsals) or Kneecap (Patella) - £250 Skull (excluding jaw and nose), Collar bone (Clavicle), Shoulder Blade (Scapula) - £250 Maximum for all Fractures in one Claim is £1,000.
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	£50 per day for each day up to a maximum of 730 days
Damage to Personal Property	Not Insured	Up to £250	Up to £500

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

Dental & Optical Expenses	Not Insured	Up to £250	Up to £500
Funeral Expenses	Up to £10,000	Up to £10,000	Up to £10,000
Hospitalisation	£50 per day up to £750	£50 per day up to £750	£50 per day up to £750
Loss/Theft/Damage to Rods, Tackle and Equipment	Not Insured	Up to £350	Up to £1,000
Medical Expenses (Including Surgery, X-rays & Scans)	Not Insured	Up to £500	Up to £1,000
Physiotherapy	Not Insured	Up to £250	Up to £500
Primary Dislocation	Not Insured	Up to £250	Up to £500
Rehabilitation Expenses	Not Insured	Up to £5,000	Up to £10,000

Maximum Benefit any one Insured Person	
Death and Capital Sums:	£50,000
Temporary Total Disablement:	£50 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><u>Endorsement 1 Medical Expenses (Including Surgery, X-rays & Scans)</u></p> <p>if an Insured Person sustains Accidental Bodily Injury which results in them incurring ambulance charges or Medical Expenses as an inpatient in a Hospital or nursing home. Medical Expenses includes but is not limited to charges for X-rays, scans and surgery</p> <p>The maximum amount We will pay is stated in the Schedule.</p>

This benefit cannot be claimed in addition to Broken Bones, Primary Dislocation or Snapped / Ruptured Achilles Tendon, Cruciate Ligament as a result of the same Event

This benefit can only be claimed twice by an individual Insured Person during the Period of Insurance

Endorsement 2 Primary Dislocation

Primary dislocation means the first time an Insured Person has suffered a dislocation of the following joints.

- i) kneecap
- ii) elbow
- iii) hip
- iv) shoulder

We will pay up to the amount stated in the schedule for any medical expenses incurred by the Insured Person in a Hospital.

This includes but is not limited to X-rays, scans and surgery

This benefit cannot be claimed in addition to Broken Bones, Medical Expenses or Snapped / Ruptured Achilles Tendon, Cruciate Ligament as a result of the same Event

This benefit can only be claimed twice by an individual Insured Person during the Period of Insurance

Endorsement 3 Loss/Theft/Damage to Rods, Tackle and Equipment

In respect of Categories B & C in The Schedule under this policy, it is noted and agreed that the following cover below is included.

Fishing Equipment

(1) If Your Fishing equipment is lost, stolen or damaged by accident during Your trip, We will pay for their replacement or repair, whichever is the lower, after making an allowance for wear and tear and loss of value using the scale below.

Up to 1 year old, up to 90% of the price You paid

Up to 2 years old, up to 70% of the price You paid

Up to 3 years old, up to 50% of the price You paid

Up to 4 years old, up to 50% of the price You paid

Up to 5 years old, up to 20% of the price You paid

Over 5 years old, Nothing

The most We will pay is stated in the Schedule.

(2) We will pay up to £100 to replace Your Fishing pass if it is lost or stolen during Your trip.

Endorsements applicable

Special Conditions

(1) You must take reasonable care to keep the equipment safe. If the equipment is lost or stolen, You must take all reasonable steps to get it back.

(2) You must be able to prove that You were responsible for the lost, stolen or damaged items and the purchase price. If You do not do this, it may affect Your claims.

What is not covered

We will not pay for the following

(1) The first £50 for each claim for each Insured Person.

(2) Deliberate or malicious damage to equipment caused by the Insured Person.

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- (3) Loss or damage to equipment caused by the Insured Person's carelessness or neglect.
- (4) Wear and tear, loss of value and damage caused by moth or vermin, or any process of cleaning, repairing or restoring.
- (5) Losses from motor vehicles other than whilst loading and unloading the vehicle.
- (6) Equipment that is damaged while it is being used.
- (7) Anything excluded under the Policy Exceptions.

Endorsement 4 Damage to Personal Property

If, during the Operative Time of Cover, an Insured person sustains damage to their personal property as a result of unprovoked assault causing Accidental Bodily Injury, We will pay You the cost of repairing or replacing such personal property.

The maximum We will pay any one claim is stated in The Schedule .

Endorsement 5

Cover is excluded whilst travelling to and from the fishing grounds.

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