



# Affinity Solutions

## Personal Accident Policy Schedule

Please note that you must advise your insurance advisor of any changes to the risk and items to be covered.

### Policyholder Details

<b>The Policyholder</b>	The National Ice Skating Association of the United Kingdom Limited
<b>Policyholder Address</b>	Grains Building, High Cross Street, Hockley, Nottingham, NG1 3AX
<b>Business Description</b>	National Governing Body for Ice Skating in the UK

### Policy Details

<b>Policy Number</b>	100005291GPA
<b>Agent</b>	Howden UK Group Ltd
<b>Agency Number</b>	2800145
<b>Period of Insurance</b>	01/10/2017 – 30/09/2018
<b>Renewal Date</b>	01/10/2018

### Premium Details

<b>Gross Annual Premium excluding IPT</b>	
<b>Insurance Premium Tax</b>	
<b>Gross Annual Premium including IPT</b>	

Category	Insured Persons
A	Any full or associate member of the Policyholder aged 3 years and over but under 80 years who are resident in the United Kingdom

Category	Operative Time
A	<p>a) Whilst an Insured Person is participating in any activity recognised by the Group Policyholder, or the Association to which they are affiliated, anywhere in the world; and</p> <p>b) For activities within the United Kingdom, Isle of Man, The Channel Island or the Republic of Ireland travelling thereto and therefrom</p>

Personal Accident	
<b>Accidental bodily injury resulting in:</b>	<b>Category A</b>
Death	£10,000
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	£50,000
Temporary Total Disablement	Not Insured
Temporary Partial Disablement	Not Insured
Excess Period	n/a
Benefit Period	n/a

\*The basis of cover for permanent total disablement is any and every occupation for voluntary workers and members and usual occupation for employees.

## Personal Accident Extensions

Accidental bodily injury resulting in:	Category A
<b>Broken Bones</b>	i)£100 ii)£200 iii)£200 Up to a maximum of £500 any one Accident
<b>Coma Benefit</b>	£30 per day up to 25 days
<b>Convalescence</b>	£100
<b>Dental Injury</b>	£500
<b>Disappearance</b>	£10,000
<b>Hospitalisation</b>	£30 per day up to 25 days
<b>Permanent Partial Disablement</b>	<p>Permanent severance or permanent and total loss of use of</p> <ul style="list-style-type: none"> <li>• A thumb 30%</li> <li>• A forefinger 20%</li> <li>• Any finger other than a forefinger 10%</li> <li>• A big toe 15%</li> <li>• Any toe other than a big toe 5%</li> <li>• A shoulder or elbow 25%</li> <li>• A wrist, hip, knee or ankle 20%</li> <li>• The lower jaw by surgical 30%</li> <li>• A foot below the level of the ankle 50% (talo-tibial joint)</li> <li>• The back or spine below the neck with no damage to the spinal cord 40%</li> <li>• The neck or cervical spine with no damage to the spinal cord 30%</li> </ul> <p>• 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 this assessment.</p> <p>When more than one form of permanent partial disablement results from Accidental Bodily Injury the percentages will be added together but We will not pay more than 100% of the Permanent Total Disablement in total. If a claim is made for Capital Benefits then a claim for permanent partial disablement cannot also be made.</p>

## Maximum Benefit any one Insured Person

<b>Death and Capital Sums :</b>	£50,000
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<b>Temporary Total Disablement :</b>	Not Insured
<b>Temporary Partial Disablement :</b>	Not Insured

#### Maximum Accumulation Limits

<b>Any One Aircraft:</b>	£5,000,000
<b>Any One Accident:</b>	£5,000,000

#### Endorsement applicable to this Policy

**1. Policy Age Limit Amendment**

The Policy Condition Policy Age Limit is deleted and replaced with the following:

Unless otherwise agreed by Us and specifically noted in this policy no person over the age of 80 will be covered by this policy.

**2. Insured Person over the age of 70**

The following condition is added to the Policy Conditions at the back of this policy:

If the Insured Person is over the age of 70 at the date of the Accident giving rise to a claim the benefit will be limited to 50% of the Sum Insured or £50,000 whichever is the lesser.

**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.