



# Affinity Solutions

## Personal Accident & Travel Policy Schedule

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

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### Policyholder Details

<b>The Policyholder</b>	British Biathlon Union
<b>Policyholder Address</b>	Kings Arms Vaults, Watton, Brecon, Powys, LD3 7EF
<b>Business Description</b>	National Body in UK for Biathlon

### Policy Details

<b>Policy Number</b>	25228546 ECA
<b>Agent</b>	Henderson Insurance Brokers Ltd
<b>Agency Number</b>	88 0026260
<b>Period of Insurance</b>	1 <sup>st</sup> November 2020 to 31 <sup>st</sup> October 2021
<b>Renewal Date</b>	1 <sup>st</sup> November 2021

Category	Insured Persons
A	All registered coaches of the insured, resident in the UK & Europe
B	All registered members of the insured, resident in the UK & Europe
C	All registered coaches and members of the insured, resident in the UK & Europe

Category	Operative Time
A & B	Whilst engaged in training and any other activities approved by the insured including travel to and from such activities
C	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

Personal Accident		
Accidental bodily injury resulting in:	Category A	Category B & C
Death	£20,000	£20,000
Loss of Sight	£20,000	£20,000
Loss of Hearing one ear	£5,000	£5,000
Loss of Hearing both ears	£20,000	£20,000
Loss of Limb	£20,000	£20,000
Loss of Speech	£20,000	£20,000
Permanent Total Disablement* (PTD)	£20,000	£20,000
Continental Scale	Insured	Insured
Temporary Total Disablement	£100 per week	Not Insured
Temporary Partial Disablement	Not Insured	Not Insured
Excess Period	28 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 for Categories A, B & C

Accidental bodily injury resulting in:	Sum Insured
<b>Broken Bones</b>	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
<b>Paraplegia</b>	£50,000
<b>Quadriplegia</b>	£125,000
<b>Coma Benefit</b>	£50 per day for each day up to a maximum of 730 days
<b>Convalescence</b>	Up to £100
<b>Dental expenses</b>	Up to £1,000
<b>Disappearance</b>	Up to £10,000
<b>Funeral Expenses</b>	Up to £10,000
<b>Hospitalisation</b>	£50 per day up to 365 days
<b>Medical Expenses</b>	Up to £25,000
<b>Permanent Partial Disablement</b>	Permanent severance or permanent and total loss of use of <ul style="list-style-type: none"> <li>• A foot below the level of the ankle (talo-tibial joint) 50%</li> <li>• A hip, knee, ankle or thumb 20%</li> <li>• A forefinger or big toe 15%</li> <li>• Any other finger 10%</li> <li>• Any other toe 5%</li> <li>• The back of 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> <li>• A shoulder, elbow or wrist 25%</li> <li>• 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.</li> </ul>

	<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>
<b>Physiotherapy</b>	Up to £500
<b>Rehabilitation Expenses</b>	Up to £15,000
<b>Damage to Personal Effects</b>	Up to £1,500
<b>Domestic Travel Expenses</b>	Up to £25,000
<b>Relocation Expenses</b>	Up to £25,000
<b>Rental Vehicle</b>	£1,000 per event, £25,000 any one period of insurance

<b>Maximum Benefit any one Insured Person</b>	
<b>Death and Capital Sums:</b>	£20,000
<b>Temporary Total Disablement:</b>	£100 per week

<b>Travel – Category C</b>	
<b>Benefit</b>	<b>Sum Insured</b>
<b>Medical and Emergency Travel Expenses inc Repatriation</b> (cover does not apply in the UK or country of residence)	Unlimited
<b>Personal Belongings</b>	£10,000
<b>Personal Belongings Delay</b>	£500
<b>Money</b> Maximum Cash Limit	£5,000
<b>Cancellation, Curtailment or Change of Itinerary</b>	£10,000
<b>Missed Departure</b>	Up to £2,500
<b>Travel Delay</b>	£200 after the first 4 hours; £50 for each complete hour thereafter up to a maximum of £750
<b>Hijack &amp; Kidnap</b>	£500 per day up to a maximum of £50,000
<b>Personal Liability</b>	£5,000,000
<b>Legal Expenses</b>	£50,000

## Maximum Accumulation Limits

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

## 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.

**Aviva Insurance Limited**  
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Registered Office: Pitheavlis, Perth PH2 0NH.  
Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority  
and the Prudential Regulation Authority.