



Affinity Solutions

Personal Accident & Travel Policy 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	English Volleyball Association Limited T/as Volleyball England
Policyholder Address	Volleyball England, SportsPark, 3 Oakwood Drive Loughborough LE11 3QF
Business Description	National Governing Body in England for Volleyball

Policy Details

Policy Number	100739678GPA
Agent	Sports Insure
Agency Number	2800385
Period of Insurance	1 st August 2021 to 31 st July 2022
Renewal Date	1 st August 2022

Cover Details

Category	Insured Persons
A	All registered players, members, coaches and referees of the insured, resident in the UK
B	Directors, employees, coaches, national squads members (Volleyball, Beach Volleyball & Sitting Volleyball – senior & aged group) national squads management, referees & support teams organised by the insured and insured employees

Category	Operative Time
A	Whilst engaged in activities organised by the insured within the UK including travel to and from such activities
B	Any journey in connection with the business of the insured including travel outside of the UK where cover shall start from the time of leaving home and shall continue until arriving back home

Personal Accident		
Accidental bodily injury resulting in:	Category A	Category B
Death	£50,000	£50,000
Loss of Sight	£50,000	£50,000
Loss of Hearing one ear	£12,500	£12,500
Loss of Hearing both ears	£50,000	£50,000
Loss of Limb	£50,000	£50,000
Loss of Speech	£50,000	£50,000
Permanent Total Disablement* (PTD)	£50,000	£50,000
Continental Scale	Insured	Insured
Temporary Total Disablement	Not Insured	£25 per week
Temporary Partial Disablement	Not Insured	Not Insured
Excess Period	n/a	Nil
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 & B

Accidental bodily injury resulting in:	Sum Insured
Broken Bones	<p>Arm (Humerus, Radius & Ulna) or Wrist (Carpals) - £250</p> <p>Leg (Femur, Tibia, Fibula), Ankle (Tarsals) or Kneecap (Patella) - £500</p> <p>Skull (excluding jaw and nose), Collar bone (Clavicle), Shoulder Blade (Scapula) - £500</p>
Paraplegia	£50,000
Quadriplegia	£125,000
Coma Benefit	£50 per day for each day up to a maximum of 730 days
Convalescence	Up to £100
Dental expenses	Up to £1,000
Disappearance	Up to £10,000
Funeral Expenses	Up to £10,000
Hospitalisation	£50 per day up to 365 days
Medical Expenses	Up to £25,000
Permanent Partial Disablement	<p>Permanent severance or permanent and total loss of use of</p> <ul style="list-style-type: none"> • A foot below the level of the ankle (talo-tibial joint) 50% • A hip, knee, ankle or thumb 20% • A forefinger or big toe 15% • Any other finger 10% • Any other toe 5% • The back of spine below the neck with no damage to the spinal cord 40% • The neck or cervical spine with no damage to the spinal cord 30% • A shoulder, elbow or wrist 25% • 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.

	<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>
Physiotherapy	Up to £500
Rehabilitation Expenses	Up to £15,000
Damage to Personal Effects	Up to £1,500
Relocation Expenses	Up to £25,000

Travel		
Benefit description for Category	Excess	Sum Insured
Medical and Emergency Travel Expenses (cover does not apply in the UK or country of residence)	N/A	Unlimited
Personal Belongings	N/A	£10,000
Personal Belongings Delay	N/A	£500
Money	N/A	£10,000
Cancellation, Curtailment or Change of Itinerary	N/A	£10,000
Travel Delay	N/A	£200 after the first 4 hours, £50 for each complete 4 hours thereafter up to a maximum of £750
Missed Departure	N/A	Up to £2,500
Kidnap and Ransom	N/A	£500 per day up to a maximum of £50,000
Personal Liability	N/A	£5,000,000
Legal Expenses	N/A	£50,000
Domestic Travel Expenses	N/A	£25,000
Rental Vehicle		£1,000 per event, £25,000 any one period of insurance

Maximum Benefit any one Insured Person

Death and Capital Sums: £50,000

Temporary Total Disablement: £25 per week

Maximum Accumulation Limits

Any One Aircraft: £1,000,000

Any One Accident: £5,000,000

Endorsement applicable to this Policy

Endorsement 1 Rate Guarantee Agreement

Period of Agreement Inception Date 1st August 2020 to 31st July 2023

Period of Insurance Each 12 month period within the agreement commencing from the Inception Date

You have agreed, with effect from the date stated above, to offer annually for a period of three years the insurance under the applicable sections of this policy at the rates, Terms and Conditions at the inception of this insurance and to pay the premiums in accordance with the policy Terms and Conditions of this policy.

We agree to accept such an offer made in accordance with this agreement provided that:

1) We may amend such rates, Terms and Conditions, restrict or vary cover, terminate or re- negotiate this agreement if:

a. the Loss Ratio exceeds 60%.

b. there is any change in legislation or legal practice, tax, insurance industry market practice, or legal precedent which has a material effect on this policy

If we make any such amendments, then You have the right to terminate this agreement or You will be deemed to have agreed to continue with the agreement on the basis of the revised Terms and Conditions for the remainder of the Period of the Agreement, unless We receive notification from You to the contrary within 30 days of us sending You notice of the amendments.

2) This agreement will apply to any policy or policies which may be issued by us within the above period in substitution for this policy.

3) This Agreement does not apply to the imposition of or increase in Insurance Premium Tax.

DEFINITIONS

For the purpose of this Agreement THE FOLLOWING Definitions apply,

Loss Ratio The Incurred Claims Cost expressed as a percentage of the annual Premiums

Paid (to the nearest 1%), ascertained at 60 days before the expiry date of the policy.

Incurred Claims Cost The total of claims paid and outstanding reserves accruing to the Period of Insurance being adjusted.

Annual Premiums Paid The total premiums paid, (annual renewal premium and any mid- term or end of year adjustments,) in respect of the applicable sections for the period commencing at the inception of this agreement, up to each subsequent review date (but excluding any Insurance Premium Tax or taxes.

Endorsement 2 – Definition of Insured Journey

It is hereby noted and agreed that from the Effective Date:

(1) the definition of Insured Journey is amended as follows:

Insured Journey

Any journey or Group Booking not exceeding twelve months in duration (unless otherwise agreed by Us), occurring during the Period of Insurance and during the Operative Time, stated in the Travel section of The Schedule.

(2) Group Booking shall have the following meaning:

Any journey comprising ten or more Insured Persons travelling for at least part of the journey to a shared destination, regardless of whether each Insured Persons' itinerary remains the same at that destination and regardless of whether or not they were booked at same time, as part of group travel arrangements and/or through the same travel agent or other intermediary or agent.

Endorsement 3 – COVID 19 Exclusion

In respect of Group Bookings only:

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.

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