



# Affinity Solutions

## Personal Accident & Travel 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 Proposer</b>	The British Wrestling Association Ltd
<b>Contact Address</b>	British Wrestling Academy, 41 Great Clowes Street, Salford, M7 1RQ
<b>Business Description</b>	National Body in UK for Wrestling

### Policy Details

<b>Policy Number</b>	100723098GPA
<b>Agent</b>	Henderson Insurance Brokers Ltd
<b>Agency Number</b>	2800385
<b>Period of Insurance</b>	25 <sup>th</sup> January 2021 to 29 <sup>th</sup> December 2021
<b>Renewal Date</b>	30 <sup>th</sup> December 2021

## Personal Accident and Travel

Category	Insured Persons
<b>A</b>	Any member, coach or official of the Insured

Category	Operative Time
<b>A</b>	<p>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 .</p> <p>Any period of holiday which is purely ancillary to the Insured Journey shall be deemed included within the period of the Insured Journey provided that it is otherwise within the period set out above.</p>

Personal Accident	
Accidental bodily injury resulting in:	Category A
Death	£25,000
Loss of Sight in one or both eyes	£25,000
Loss of Hearing in one ear	£6,250
Loss of Hearing in both ears	£25,000
Loss of one or more Limbs	£25,000
Loss of Speech	£25,000
Permanent Total Disablement* (PTD)	£25,000
Continental Scale	Insured
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.

Personal Accident Extensions	
<b>Accidental bodily injury resulting in:</b>	<b>Category A</b>
<b>Broken Bones</b>	<p>Arm (Humerus, Radius &amp; 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) - £250</p>
<b>Coma Benefit</b>	£50 per day for each day up to a maximum of 730 days
<b>Damage to Personal Property</b>	Up to £1,000
<b>Dental &amp; Optical Expenses</b>	Up to £2,500
<b>Funeral Expenses</b>	£10,000
<b>Hospitalisation</b>	£50 per day up to £750
<b>Paraplegia</b>	Up to £50,000
<b>Quadriplegia</b>	Up to £100,000
<b>Medical Expenses</b>	25% of Death benefit up to £25,000
<b>Physiotherapy</b>	Up to £2,500
<b>Rehabilitation</b>	Up to £10,000
<b>Relocation Expenses</b>	Up to £10,000
<b>Facial Disfigurement</b>	Up to £5,000
<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 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>

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.

If a claim is made for Capital Benefits then a claim for permanent partial disablement cannot also be made.

Travel	
Benefit	Sum Insured
<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>	£3,000
<b>Personal Belongings Delay</b>	£500
<b>Money</b> Maximum Cash Limit	£2,000
<b>Cancellation, Curtailment or Change of Itinerary</b>	£5,000
<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 Benefit any one Insured Person	
<b>Death and Capital Sums:</b>	£25,000

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

**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.