



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.

Policyholder Details

The Policyholder	Wales Touch Association
Contact Address	13 Clos Mabon, Cardiff, Glamorgan, CF14 6RN
Business Description	National Governing Body for Touch rugby

Policy Details

Policy Number	100718999GPA
Agent	Henderson Insurance Brokers Ltd
Agency Number	2800385
Period of Insurance	21 st September 2020 to 20 th September 2021
Renewal Date	21 st September 2021

Personal Accident

Category	Insured Persons
A	Any affiliated player, coach, referee, official or medical personnel in the United Kingdom

Category	Operative Time
A	Whilst participating in Wales Touch recognised activities and whilst travelling to and/or from WTA approved activity within the UK.

Personal Accident	
Accidental bodily injury resulting in:	Category A
Death	£10,000
Loss of Sight in one or both eyes	£15,000
Loss of Hearing in one ear	£3,750
Loss of Hearing in both ears	£15,000
Loss of one or more Limbs	£15,000
Loss of Speech	£15,000
Permanent Total Disablement* (PTD)	£15,000
Continental Scale	Up to £15,000
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

Personal Accident Extensions for Categories A & B

Accidental bodily injury resulting in:	Sum Insured
Broken Bones	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
Coma Benefit	£50 per day for each day up to a maximum of 730 days
Dental & Optical expenses	Up to £1,000
Funeral Expenses	Up to £10,000
Hospitalisation	£50 per day up to £750
Medical Expenses	Up to £25,000
Physiotherapy	Up to £500
Rehabilitation Expenses	Up to £15,000
Relocation Expenses	Up to £25,000
Permanent Partial Disablement	Permanent severance or permanent and total loss of use of <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.

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.

Maximum Benefit any one Insured Person

Death and Capital Sums:	£15,000
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Maximum Accumulation Limits

Any One Aircraft:	£1,000,000
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Any One Accident:	£1,000,000
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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.