



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	British Fencing Association
Contact Address	Baron's Gate, 33-35 Rothschild Road, London, W4 5HT
Business Description	National Body in UK for Fencing

Policy Details

Policy Number	100734128GPA
Agent	Marsh Sport
Agency Number	2802500
Period of Insurance	1 st May 2024 to 30 th April 2025
Renewal Date	1 st May 2025

Personal Accident

Category	Insured Persons
A	Individual Members of the British Fencing Association, as declared to Aviva, and for whom the Group Policyholder has paid the appropriate premiums.

Category	Operative Time
A	Whilst participating in Official, Pre-arranged Training/Practice, Competitions and Official Social Events, including travelling to and from any venues for these purposes.

Personal Accident	
Accidental bodily injury resulting in:	Category A
Death**	£50,000
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
Continental Scale	Up to £50,000
Temporary Total Disablement	Not Insured
Temporary Partial Disablement	Not Insured

*The basis of cover for permanent total disablement is any and every occupation.

** The Death benefit is reduced to £25,000 for individuals under the age of 16 years.

Personal Accident Extensions	
Accidental bodily injury resulting in:	Category A
Broken Bones	<p>We will pay You on behalf of the Insured Person the amount specified below for each fracture, or a maximum of £1,000 for all fractures</p> <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) - £250</p>

Coma Benefit	£50 per day for each day up to a maximum of 730 days
Damage to Personal Property	Up to £250
Dental & Optical Expenses	Up to £750
Funeral Expenses	£10,000
Hospitalisation	£50 per day up to £750
Paraplegia or Hemiplegia or Quadriplegia	Up to £50,000
Medical Expenses	25% of Death benefit up to £25,000
Physiotherapy	Up to £500
Rehabilitation	Up to £10,000
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>

Maximum Benefit any one Insured Person

Death and Capital Sums:	£50,000
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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

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Registered Office: Pitheavlis, Perth PH2 0NH.

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and the Prudential Regulation Authority.