



Affinity Solutions

Personal Accident & Travel 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	The British Triathlon Federation Ltd t/as British Triathlon and Triathlon England, Welsh Triathlon Ltd & Scottish Triathlon Association Ltd
Contact Address	SportPark, 3 Oakwood Drive, Loughborough, LE11 3QF.
Business Description	National Governing Body for Triathlon in Great Britain

Policy Details

Policy Number	100731198GPA
Agent	Marsh Sport
Agency Number	2802500
Period of Insurance	1 st April 2025 to 31 st March 2026
Renewal Date	1 st April 2026

Personal Accident & Travel

Category	Insured Persons
A	All Core Members of the Policyholder aged over 5 years of age and resident in the United Kingdom
B	All Ultimate Members of the Policyholder aged over 5 years of age and resident in the United Kingdom
C	All Core Coach Members of the Policyholder aged over 5 years of age and resident in the United Kingdom
D	All Ultimate Coach Members of the Policyholder aged over 5 years of age and resident in the United Kingdom

E	Any employee, programme funded athlete and other individuals travelling at the Policyholders request (including talent squads, Age-Group Team support staff and non-elite programme athletes), aged over 5 years of age and resident in the United Kingdom
F	All officials of the Policyholder who are members of the insured aged over 5 years of age and resident in the United Kingdom

Category	Operative Time
A	<p>Whilst training, practicing and direct travel between the Insured Person's place of residence and the venue of an organised, permitted event recognised by the Policyholder anywhere within the United Kingdom.</p> <p>Whilst racing/ competing in an ETU/ World Triathlon sanctioned event anywhere in the World and up to 4 days of training outside of the UK if the training is in connection with racing/competing in an EU/World Triathlon event anywhere in the World.</p> <p>Excluding any travel to or from a place of work whether direct or not in all instances.</p>
B	<p>Whilst training, practicing and direct travel between the Insured Person's place of resident and the venue of an organised, permitted event recognised by the Policyholder anywhere in the world.</p> <p>Whilst racing/ competing in British Triathlon Permitted Events and racing at ITU or Continental (ATU, ASTC, CAMTRI, ETU, OUT), IRONMAN, Challenge, Powerman, Xterra, Castle Series and Super League Triathlon sanctioned events.</p> <p>Excluding any travel to or from a place of work whether direct or not in all instances.</p>
C	<p>Whilst training, practicing, coaching and direct travel between the Insured Person's place of residence and the venue of an organised, permitted event recognised by the Policyholder anywhere within the UK.</p> <p>Whilst racing/ competing in an ETU/ World Triathlon sanctioned event anywhere in the World and up to 4 days of training outside of the UK if the training is in connection with racing/competing in an EU/World Triathlon event anywhere in the World.</p> <p>Excluding any travel to or from a place of work whether direct or not in all instances.</p>
D	<p>Whilst training, practicing, coaching and direct travel between the Insured Person's place of resident and the venue of an organised, permitted event recognised by the Policyholder anywhere in the world.</p> <p>Whilst racing/ competing in British Triathlon Permitted Events and racing at ITU or Continental (ATU, ASTC, CAMTRI, ETU, OUT), IRONMAN, Challenge, Powerman, Xterra, Castle Series and Super League Triathlon sanctioned events.</p> <p>Excluding any travel to or from a place of work whether direct or not in all instances.</p>

E	<p>Whilst an Insured Person is on an authorised journey anywhere in the world 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 anywhere in the world 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>
F	<p>Whilst participating as an official, technical official or moto marshal as part of an organised official activity recognised by the Policyholder and including direct travel between the Insured Person's place of resident and the venue of an organised official activity recognised by the Policyholder anywhere in the world.</p>

Personal Accident			
Accidental bodily injury resulting in:	Category A & C	Category B, E & F	Category D
Death	£10,000	£10,000	£10,000
Loss of Sight in one or both eyes	£25,000	£50,000	£50,000
Loss of Hearing in one ear	£6,250	£12,500	£12,500
Loss of Hearing in both ears	£25,000	£50,000	£50,000
Loss of one or more Limbs	£25,000	£50,000	£50,000
Loss of Speech	£25,000	£50,000	£50,000
Permanent Total Disablement* (PTD)	£25,000	£50,000	£50,000
Continental Scale	£25,000	£50,000	£50,000
Temporary Total Disablement	Not Insured	£100 per week or 75% of weekly wage whichever is less	£500 per week or 75% of weekly wage whichever is less
Excess Period	n/a	14 days	14 days
Benefit Period	n/a	52 weeks	52 weeks

*The basis of cover for permanent total disablement is Any and Every occupation.

Personal Accident Extensions		
Accidental bodily injury resulting in:	Category A & C	Category B, D, E & F
Broken Bones	<p>Arm (Humerus, Radius & Ulna) or Wrist (Carpals) - £100</p> <p>Leg (Femur, Tibia, Fibula), Ankle (Tarsals) or Kneecap (Patella) - £200</p>	<p>Arm (Humerus, Radius & Ulna) or Wrist (Carpals) - £250</p> <p>Leg (Femur, Tibia, Fibula), Ankle (Tarsals) or Kneecap (Patella) - £500</p>

	Skull and facial bones (excluding nose), Collar bone (Clavicle), Shoulder Blade (Scapula) - £100	Skull and facial bones (excluding nose), Collar bone (Clavicle), Shoulder Blade (Scapula) - £250
Coma Benefit	£25 per day for each day up to a maximum of 365 days	£50 per day for each day up to a maximum of 730 days
Convalescence	Up to £100	Up to £100
Dental & Optical Expenses	Up to £1,000	Up to £2,500
Disappearance	Up to £10,000	Up to £10,000
Funeral Expenses	£10,000	£10,000
Hospitalisation	£25 per day up to 60 days	£25 per day up to 60 days
Paraplegia	Up to £25,000	Up to £50,000
Quadriplegia	Up to £50,000	Up to £100,000
Medical Expenses	Not Insured	25% of Death benefit up to £25,000
Physiotherapy	Not Insured	Up to £2,500
Rehabilitation	Not Insured	Up to £10,000
Facial Disfigurement	Not Insured	Scar 1 to 5cm in length £1,250 Scar over 5cm and up to 10cm in length £2,500 Scar over 10cm in length £5,000 Maximum per Insured Person per Claim £10,000

Travel		
Benefit description for Category E	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	£1,000
Money	N/A	£5,000
Cancellation, Curtailment or Change of Itinerary	N/A	£10,000
Travel Delay	N/A	£200 after the first 4 hours, £50 for each complete hour thereafter up to a maximum of £750 per Insured Person
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

Maximum Benefit any one Insured Person	
Death and Capital Sums:	£50,000
Temporary Total Disablement	£500 per week

Maximum Accumulation Limits	
Any One Aircraft:	£10,000,000
Any One Accident:	£10,000,000

Endorsement applicable to this Policy

Endorsement 1 – Definition of Insured Journey

It is hereby noted and agreed that:

(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 of 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 2 Rebate Clause

The Agreement is subject to the parameters and conditions set out below:

Subject to renewal at each annual Renewal Date, and for a minimum of a further 12 months from the expiry date of this agreement, We will provide a return of premium to You 1 month after expiry of each Period of Insurance calculated in accordance with the following scale providing that the parameters of the Loss Ratio as set out below are not exceeded on either an annual basis or cumulative basis.

- If the Loss Ratio does not exceed 15% We will provide a return premium of 15% of the Premium Paid
- If the Loss Ratio does not exceed 30% We will provide a return premium of 10% of the Premium Paid
- If the Loss Ratio does not exceed 50% We will provide a return premium of 5% of the Premium Paid

Any rebate allowed is subject to subsequent annual recalculation until all claims for that year have been settled or terminated.

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 3 Definition of training

Training includes any swim bike or run training, with the following exclusions:

- At single discipline events
- At non-permitted events
- Commuting to your place of work
- Non-affiliated club activity
- Being coached by someone who is not a BTF qualified coach or BTF employed coach

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.