



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	All England Hockey Membership Plus; Areas, Sub Areas (Counties), Clubs, Committees, Members, Lead Coaches, Coaches, Volunteers, Umpires & Helpers.
Contact Address	England Hockey, Bisham Abbey National Sports Centre, Bisham, Bucks, SL7 1RR
Business Description	National Governing Body for the sport of Hockey. EH is responsible for the management and development of the sport from grassroots to elite activities. EH is also the nominated country for Great Britain Hockey and is responsible for assessing and preparing the Great Britain (GB) squads to qualify for and participate in the Olympics.

Policy Details

Policy Number	100742298GPA
Broker	Marsh Sport
Period of Insurance	1 st September 2024 to 31 st August 2025
Renewal Date	1 st September 2025

Personal Accident

Category	Insured Persons
A	All England Hockey Membership Plus; Counties, Clubs, Committees, Lead Coaches, Coaches, Officials, Members, Volunteers, Umpires & Helpers aged over 16 years.
B	Youth Players under the age of 16 years.
C	All England Hockey Membership Plus; Counties, Clubs, Committees, Lead Coaches, Coaches, Officials, Members, Volunteers & Helpers aged over 85 years of age.

Category	Operative Time
A, B & C	<p>Whilst the Insured Person is</p> <p>(a) Playing or officiating for the insured club at home or away fixtures.</p> <p>(b) Taking part in training organised by the insured club.</p> <p>(c) Travelling directly to or directly back from the insured clubs home or away fixtures as part of an organised party under the direction of the insured club.</p> <p>(d) Engaged upon duties on or around the premises of the insured club.</p>

Personal Accident			
Accidental bodily injury resulting in:	Category A	Category B	Category C
Death	£75,000	£10,000	£10,000
Loss of Sight in one or both eyes	£75,000	£75,000	£25,000
Loss of Hearing in one ear	£18,750	£18,750	£6,750
Loss of Hearing in both ears	£75,000	£75,000	£25,000
Loss of one or more Limbs	£75,000	£75,000	£25,000
Loss of Speech	£75,000	£75,000	£25,000
Permanent Total Disablement* (PTD)	£75,000	£75,000	£25,000
Temporary Total Disablement	£300 per week or 100% of weekly wage whichever is lesser	Not Insured	Not Insured
Excess Period	14 days	n/a	n/a
Benefit Period	52 weeks	n/a	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	Maximum for all Fractures in one Claim £1,000 Hip or Pelvis (excluding coccyx or thigh) £350 Femur or heel £250 Skull (excluding jaw or nose), lower leg, collarbone, ankle, elbow, upper or lower arm (including the wrist but not a Colles' fracture) £350
Coma Benefit	£100 per day for each day up to a maximum of 365 days
Concussion	Up to £500
Dental & Optical Expenses	Up to £5,000
Facial Disfigurement	Up to £750
Hospitalisation	£50 per day up to £750
Medical Expenses	Up to £15,000
Paraplegia and Quadriplegia	Up to £75,000
Physiotherapy	Up to £1,000
Reimbursement of affiliation fee/club subscriptions	Up to £500

Maximum Benefit any one Insured Person	
Death and Capital Sums:	£75,000
Temporary Total Disablement:	£300 per week

Maximum Accumulation Limits	
Any One Aircraft:	£1,000,000
Any One Accident:	£1,000,000

Endorsement applicable to this Policy	
<u>Endorsement 1 Concussion Benefit</u>	
In the event that an Insured person sustains Concussion following Accidental Bodily Injury, We will pay You up to the amount stated in the Policy Schedule.	

Endorsement 2 Reimbursement of Club Subscriptions and Fees

If during a period of insurance and Effective Time an Accident occurs and causes Bodily Injury to You resulting in a valid claim being paid under Personal Accident, of this Policy, We will pay up to the Benefit Amount stated in the Policy Schedule to reimburse costs incurred for and evidenced as non-refundable hockey club or England Hockey membership subscriptions, including but not limited to tournament fees, competition fees, formal and pre-organised training/practice fees, and club membership fees, for the period of time that You are incapacitated.

Endorsement 3 Policy Age Limit

Unless otherwise agreed by Us and specifically noted in this policy no person over the age of 90 will be covered by this policy.

If the Insured Person is aged over 85 years of age at the date of the Accident giving rise to a claim

- a) The maximum amount payable for death will be £10,000 or 10% of the sums insured shown in the Schedule whichever is less.
- b) No benefit will be payable for Temporary Total Disablement or Temporary Partial Disablement.
- c) No benefit will be payable under the Personal Accident Extensions