

Affinity Solutions

Personal Accident Policy Summary

This summary of cover provides a guide to the cover provided under the policy by setting out the significant features, benefits, limitations and exclusions. This is a summary of the policy and does not contain the full terms and conditions of the cover, which can be found in the policy document, a copy of which is available upon request. It is important that you take time to read the policy document carefully when you receive it to make sure you understand the cover it provides. The cover is underwritten by Aviva Insurance Limited.

Significant Features and Benefits	Significant or Unusual Exclusions or Limitations	To find further details																														
<p>Personal Accident Cover applies to</p> <p>a) Any Full and Associate Member of the Group Policyholder aged 3 years or cover but under 80 years. b) Any coach of the Group Policyholder aged 16 or over but under 80 years</p> <p>Accidental bodily injury which causes:</p> <table border="0"> <tr> <td>Death</td> <td>£10,000</td> </tr> <tr> <td>Permanent Total Disablement (any and every)</td> <td>£50,000</td> </tr> <tr> <td>Loss of Sight in one or both eyes</td> <td>£50,000</td> </tr> <tr> <td>Loss of Hearing one ear</td> <td>£12,500</td> </tr> <tr> <td>Loss of Hearing in both ears</td> <td>£50,000</td> </tr> <tr> <td>Loss of one or more Limbs</td> <td>£50,000</td> </tr> <tr> <td>Loss of Speech</td> <td>£50,000</td> </tr> <tr> <td>Dental Injury</td> <td>Up to £500</td> </tr> <tr> <td>Physiotherapy</td> <td>Up to £300</td> </tr> <tr> <td>Hospital Confinement</td> <td>Up to £750</td> </tr> <tr> <td>Convalescence</td> <td>Up to £100</td> </tr> <tr> <td>Broken Bones</td> <td></td> </tr> <tr> <td>Maximum any one Accident</td> <td>£500</td> </tr> </table> <p>Accumulation Limits</p> <table border="0"> <tr> <td>Any one accident</td> <td>£10,000,000</td> </tr> <tr> <td>Any one aircraft</td> <td>£5,000,000</td> </tr> </table> <p>Whilst:</p> <p>a) Whilst an Insured Person in participating in any activity recognised by the Policyholder, or the Association to which they are affiliated, anywhere in the world: and for activities within the United Kingdom, Isle of Man, The Channel Island or the Republic of Ireland travelling thereto and therefrom. b) Whilst an Insured Person is coaching full or associate members of the Policyholder in any activity recognised by the Group Policyholder, or the Association to which they are affiliated, anywhere in the world: and for activities within the United Kingdom, Isle of Man, The Channel Island or the Republic of Ireland travelling thereto and therefrom.</p>	Death	£10,000	Permanent Total Disablement (any and every)	£50,000	Loss of Sight in one or both eyes	£50,000	Loss of Hearing 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	Dental Injury	Up to £500	Physiotherapy	Up to £300	Hospital Confinement	Up to £750	Convalescence	Up to £100	Broken Bones		Maximum any one Accident	£500	Any one accident	£10,000,000	Any one aircraft	£5,000,000	<p>This section does not cover:</p> <ul style="list-style-type: none"> any gradually operating cause sickness or disease any naturally occurring condition or degenerative process war in the Country of Residence any kind of flying other than as a passenger being a full time member of the armed forces suicide or self harm criminal acts being insane countries the FCO advise against all travel to Policy age limit – up to and including 79 years Reduced benefits aged 70 years and over 	<p>Cover</p> <p>Page 8</p> <p>Exclusions Page 12</p>
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Funeral Expenses	Up to a maximum payment of £10,000
Hospitalisation	Up to a maximum of £50 per day up to a maximum of 365 days
Medical Expenses	Up to 15% of death/Capital Benefit covered or 30% of the weekly benefit covered
Rehabilitation Expenses	Up to a maximum payment of £15,000

Duration of Policy

The policy will remain in force for 12 months from date of commencement and annually renewable.

Right of Cancellation

We may also cancel this policy at any time by sending not less than 30 days notice in writing to the Policyholder's last known address.

How to Claim

If you need to make a claim please call our claims line on **08000 516 583**. Our line operates 9am to 5pm, Monday to Friday.

Please have your policy number to hand when calling.

For our joint protection telephone calls may be recorded and/or monitored.

Complaints Procedure

We hope that you will be very happy with the service that we provide. However, if for any reason you are unhappy with it, we would like to hear from you. In the first instance, please contact your insurance adviser or usual Aviva point of contact.

If you remain unhappy with the decision received, you may write to

Chief Executive UK Insurance,
Aviva,
8 Surrey Street,
Norwich,
NR1 3NS

Or e-mail details of your complaint to ukgiceo@aviva.co.uk

Aviva is covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may be entitled to refer it to this independent body. Following the complaints procedure does not affect your right to take legal action.

Financial Services Compensation Scheme

We are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations, depending on the type of insurance and circumstances of your claim.

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.