



Affinity Solutions

Personal Accident & Travel Policy 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	Amateur Boxing Alliance Ltd
Policyholder Address	Giraffe House, 285 Albany Road, Camberwell, London SE5 OAH
Business Description	Amateur Boxing Association

Policy Details

Policy Number	100745322GPA
Agent	Sports Insure - Aon
Period of Insurance	19 th October 2023 to 18 th October 2024
Renewal Date	19 th October 2024

Premium Details

Gross Annual Premium excluding IPT	£5,584.66
Insurance Premium Tax	£670.16
Gross Annual Premium including IPT	£6,254.82

Cover Details

Category	Insured Persons
A & B	Registered members and officials of Amateur Boxing Alliance

Category	Operative Time
A	Whilst participating and competing in recognised amateur boxing activity including travel to and from such activities
B	Any journey in connection with the business of the insured including travel outside of the UK where cover shall start from the time of leaving home and shall continue until arriving back home

Personal Accident		
Accidental bodily injury resulting in:	Category A	Category B
Death	£12,500	£12,500
Loss of Sight	£12,500	£12,500
Loss of Hearing one ear	£3,125	£3,125
Loss of Hearing both ears	£12,500	£12,500
Loss of Limb	£12,500	£12,500
Loss of Speech	£12,500	£12,500
Permanent Total Disablement* (PTD)	£12,500	£12,500
Continental Scale	Insured	Insured
Temporary Total Disablement	£100 per week	Not Insured
Temporary Partial Disablement	Not Insured	Not Insured
Excess Period	7 days	n/a
Benefit Period	52 weeks	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
Paraplegia	£50,000
Quadriplegia	£125,000
Coma Benefit	£50 per day for each day up to a maximum of 730 days
Convalescence	Up to £100
Dental expenses	Up to £1,000
Disappearance	Up to £10,000
Funeral Expenses	Up to £10,000
Hospitalisation	£50 per day up to 365 days
Medical 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.

	<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>
Physiotherapy	Up to £500
Rehabilitation Expenses	Up to £15,000
Damage to Personal Effects	Up to £1,500
Domestic Travel Expenses	Up to £25,000
Relocation Expenses	Up to £25,000
Rental Vehicle	£1,000 per event, £25,000 any one period of insurance

Travel		
Benefit description for Category B	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	£500
Money	N/A	£10,000
Cancellation, Curtailment or Change of Itinerary	N/A	£10,000
Travel Delay	N/A	£200 after the first 4 hours, £50 for each complete 4 hours thereafter up to a maximum of £750
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:	£12,500
Temporary Total Disablement:	£100 per week

Maximum Accumulation Limits

Any One Aircraft:	£1,000,000
Any One Accident:	£5,000,000

Endorsement applicable to this Policy

Endorsement 1 – Definition of Insured Journey

It is hereby noted and agreed that from the Effective Date:

(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 Person's 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 – COVID 19 Exclusion

In respect of Group Bookings only:

In respect of Cancellation, Curtailment and Change of Itinerary We will not provide cover for any claim in any way directly or indirectly caused by, resulting from or in connection with any of the following, regardless of any other cause or event contributing concurrently or in any other sequence:

a. any Coronavirus (including but not limited to SARS-CoV, SARS-CoV-2 and MERS-CoV) or any disease caused by any Coronavirus (including but not limited to Severe Acute Respiratory Syndrome, COVID-19 and Middle East Respiratory Syndrome); or

b. any mutation or variation of any virus or disease referred to under a. above, or any other disease caused by any such mutated or varied virus,

including, without limitation to the scope of the foregoing:

i any measures taken by any governmental, public or other authority or any other person for the prevention, suppression, mitigation, cleaning or removal of any virus or disease referred to in a. or b. above; or

ii any fear or threat of a., b. or i. above.

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