



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	British Kendo Association
Policyholder Address	Tumbling Waters, 4 Kingswood Creek, Wraysbury, Staines-Upon-Thames, TW19 5EN
Business Description	Martial Arts Association

Policy Details

Policy Number	100729291GPA
Agent	Sports Insure
Agency Number	2807121
Period of Insurance	1 st March 2021 to 28 th February 2022
Renewal Date	1 st March 2022

Premium Details

Gross Annual Premium excluding IPT	£500.00
Insurance Premium Tax	£60.00
Gross Annual Premium including IPT	£560.00

Category	Insured Persons
A	Whilst Instructing and Participating in events organised by the Insured

Category	Operative Time
A	<p>Whilst an Insured Person is on an authorised journey 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 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>

Personal Accident	
Accidental bodily injury resulting in:	Category A
Death	£25,000
Loss of Sight	£25,000
Loss of Hearing one ear	£12,500
Loss of Hearing both ears	£25,000
Loss of Limb	£25,000
Loss of Speech	£25,000
Permanent Total Disablement* (PTD)	£25,000
Continental Scale	Not Insured
Temporary Total Disablement	Not Insured
Temporary Partial Disablement	Not Insured
Excess Period	n/a
Benefit Period	n/a

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

Maximum Benefit any one Insured Person

Death and Capital Sums:	£25,000
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Travel

Benefit description for Category A	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	£2,500
Personal Belongings Delay	N/A	£500
Money	N/A	£2,500
Cancellation, Curtailment or Change of Itinerary	N/A	£5,000
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	£300 per day up to a maximum of £25,000
Personal Liability	N/A	£5,000,000
Legal Expenses	N/A	£50,000

Maximum Accumulation Limits

Any One Aircraft:	£1,000,000
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Any One Accident:	£1,000,000
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COVID-19 Exclusion

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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