



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	2 Marchfield, Milngavie, Glasgow, G62 8HZ
Business Description	Martial Arts Association

Policy Details

Policy Number	100729291GPA
Agent	Marsh Sport
Agency Number	2802500
Period of Insurance	1 st March 2026 to 28 th February 2027
Renewal Date	1 st March 2027

Premium Details

Gross Annual Premium excluding IPT	£690.00
Insurance Premium Tax	£82.80
Gross Annual Premium including IPT	£772.80

Category	Insured Persons
A	Members and instructors participating in Policyholder events

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

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
Any One Accident:	£1,000,000

Endorsement applicable to this Policy
None.

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 Registered Office: Pitheavlis, Perth PH2 0NH.
 Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority
 and the Prudential Regulation Authority.