

Category	Insured Persons
A	Any member who has subscribed and paid the premium to the Policyholder

Category	Operative Time
A	24 Hours

Personal Accident	
Accidental bodily injury resulting in:	Category A
Death	£50,000
Loss of Sight in one or both eyes	£50,000
Loss of Hearing in 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
Permanent Total Disablement* (PTD)	£50,000
Permanent Partial Disablement (PPD)	Not Insured
Temporary Total Disablement	£500 per week
Temporary Partial Disablement	Not Insured
Excess Period	4 Weeks
Benefit Period	104 Weeks

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

Personal Accident Extensions for Categories A	
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) - £250 Skull (excluding jaw and nose), Collar bone (Clavicle), Shoulder Blade (Scapula) - £250
Coma Benefit	£50 per day for each day up to a maximum of 730 days
Dental Expenses	Up to £500
Funeral Expenses	Up to £10,000
Hospitalisation	£50 per day up to £750
Medical Expenses	Up to £10,000
Physiotherapy	Up to £500
Rehabilitation Expenses	Up to £10,000

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.

<b>Maximum Benefit any one Insured Person</b>	
<b>Death and Capital Sums:</b>	£50,000
<b>Temporary Total Disablement:</b>	£500
<b>Temporary Partial Disablement:</b>	Not Insured

<b>Maximum Accumulation Limits</b>	
<b>Any One Aircraft:</b>	£1,000,000
<b>Any One Accident:</b>	£1,000,000

### Policy Conditions

<b>Wording applicable</b>	The terms and conditions of the applicable sections of our standard Affinity Solutions policy wording will apply, a copy of which is available upon request.
<b>Law Applicable</b>	<p>The appropriate law as set out below will apply unless you and the insurer agree otherwise.</p> <p>(1) The law applying in that part of the United Kingdom, Channel Islands or Isle of Man in which you, the policyholder, normally live or (if applicable) the first named policyholder normally lives, or</p> <p>(2) In the case of a business, the law applying in that part of the United Kingdom, Channel Islands or Isle of Man where it has its principal place of business, or</p> <p>(3) Should neither of the above be applicable, the law of England and Wales will apply.</p>
<b>Amendments, extensions, endorsements (if any)</b>	<p><b><u>Minimum and Deposit Endorsement</u></b></p> <p>At the end of each Review Date, the Policyholder shall declare to Us the number of members during that review period and the premium already paid shall be adjusted on the basis of this declaration by an additional premium payable to Us</p> <p>Review Dates shall mean: Half year – 1st October 2025</p>

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